THESE LEAF
TO
AUTHORS

EIGHTEENTH ANNUAL REPORT

OF THE

Bureau of Statistics

OF

Labor and Industries

OF

NEW JERSEY

For the Year Ending October 31st

1895.

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STATE OF NEW JERSEY, OFFICE OF BUREAU OF
STATISTICS OF LABOR AND INDUSTRIES,
TRENTON, October 31st, 1895.

To His Excellency George T. Werts, Governor:

SIR—I have the honor to submit to the Senate and General Assembly, through you, the Eighteenth Annual Report of the Bureau of Statistics of Labor and Industries.

CHARLES H. SIMMERMAN,
Chief.

ERRATA

Page 128, last column, "Number of Years at Work," read down as follows: 16. 13., 12.5, 7., 11.5, 9., 14.7, 11.4, 5.4, 10.7, 5., 18.1, 9.9, 6.9, 18., 18., 6., 8., 28., 7.1.

Page 205, first line, read "Fifty-six associations."

PART I.

PANIC INQUIRY.

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PANIC INQUIRY.

The panic inquiry of 1894–95 is a continuation of that of 1893–94 the purpose and scope of which were fully explained in the introductory notice to the tables of the chapter devoted to the Industrial Depression of 1893–94, which appeared in the report of the Bureau for 1894.

The character of the information sought being the same as last year, namely, the number of hands employed and wages paid for the months included in the period under investigation, and the value of the production for the years ending June, 1894, and June, 1895, the questions on the schedules used for circulation among the manufacturers were necessarily the same.

The time allowed for obtaining the data on which the report of the Bureau is based usually extends to December 1st, but this year, owing to the act of 1895, requiring that the annual reports of all departments shall be completed by November 30th, the work was closed much earlier. The result is, that the number of establishments reporting is but 196 as against 252 in 1894.

There are 40 general industries represented in the returns, more than two-thirds coming under the head of textiles and textile products, and metals and metallic products, 86 and 57 establishments, respectively.

Table No. 1 gives in detail the average number of hands employed and wages paid in all the industries reporting.

The aggregations of all the data contained in Table No. 1 are given in Summaries Nos. 1 to 5, which show the totals for the months of June 1894 and 1895, the increase or decrease for the year, and also for the following eleven months compared with June, 1894, absolutely and by percentages.

The entire number of establishments reporting was in operation in June, 1893; 35,457 hands were employed and $1,086,537 were paid in wages, as against 31,857 hands employed and $907,558 paid in wages during June, 1894—a decrease in the number of hands of 3,600, or 10 per cent., and in wages of $178,979, or 16 per cent. An examination of Summary No. 2, Table No. 1, of last year's report will show that May, 1894, as compared with June, 1893, exhibited a decrease of 22 per cent. in the number of hands employed, and 32 per cent. in wages paid. Assuming that the establishments reporting this year are as fairly representative of the general industries of the State as those included in last year's report, these figures would seem to indicate an improvement during June, 1894, in the number of hands employed and wages paid of 12 and 16 per cent., respectively. For the establishments reporting this year, July shows practically the same number of hands employed, but a decrease of 5 per cent. in wages, as compared with June, 1894. For the ten succeeding months the increase in both respects is steady and progressive. The percentages are as follows:

PERIODS.	NUMBER OF EMPLOYES.		WAGES PAID.	
	Increase.	Decrease.	Increase.	Decrease.
June, 1894, and June, 1893	.....	10	.....	16
July and June, 1894	.....	.....	.....	5
August and June, 1894	1	.....	2	.....
September and June 1894	4	.....	3	.....
October and June, 1894	7	.....	11	.....
November and June, 1894	9	.....	7	.....
December and June, 1894	7	.....	11	.....
January, 1895, and June, 1894	8	.....	4	.....
February, 1895, and June, 1894	9	.....	5	.....
March, 1895, and June, 1894	10	.....	18	.....
April, 1895, and June, 1894	15	.....	19	.....
May, 1895, and June, 1894	16	.....	26	.....

These percentages are the averages for the whole number of establishments reporting, but the classified industries as tabulated in the summaries show some difference; which means that the recovery from the depression was more rapid in some industries than others.

The silk industry, which, in the number of hands employed, wages paid and value of product, is probably the most important in the State, appears to have recovered more rapidly than any other. The number of hands employed in June, 1894, was 12,455, and the wages, $355,079. In May, 1895, the last month of the period covered by the investigation, the number of hands employed was 15,857, and the wages paid, $461,108—an increase in twelve months of 3,402 hands employed and $106,029 wages paid, or 28 and 37 per cent., respectively.

The percentages for the periods of comparison are given in the following table:

PERIODS.	NUMBER OF EMPLOYES.		WAGES PAID.	
	Increase.	Decrease.	Increase.	Decrease.
June, 1894, and June, 1893	.....	5	.....	5
July and June, 1894	2	.....	2	.....
August and June, 1894	4	.....	5	.....
September and June, 1894	7	.....	7	.....
October and June, 1894	10	.....	13	.....
November and June, 1894	19	.....	9	.....
December and June, 1894	12	.....	20	.....
January, 1895, and June, 1894	16	.....	10	.....
February, 1895, and June, 1894	20	.....	18	.....
March, 1895, and June, 1894	24	.....	28	.....
April, 1895, and June, 1894	25	.....	28	.....
May, 1895, and June, 1894	28	.....	37	.....

Of the total 196 establishments from which returns were received, 156 report no change in rate of wages; 10 establishments, employing 1,356 hands, report reductions ranging in amounts from 2½ to 14 per cent. covering from three to nine months' time; 12 establishments, 10 of which are engaged in the silk industry, employing 2,011 hands, report advances in wages ranging from 5 to 18 per cent. in amount and extending over from two to eleven months in time.

As will be seen in Table No. 2 and Summary No. 1, there were 93 establishments that reported the value of their annual production for the years ending June, 1894 and 1895, in the aggregate at $13,983,833 and $16,854,730, respectively, a net total increase of $2,870,847, or 20.5 per cent. In 15 of the establishments reporting production, there was a decrease of 14.4 per cent., or from $5,177,521 to

$4,430,033. The industries reporting decrease were 1 locomotive, 1 mining iron ore, 2 metal novelties, 1 terra cotta, 2 glass, 2 rubber, 1 lumber mill, 1 cigar, 1 fertilizer and 1 watch-making.

In 79 establishments an increase was reported which, as shown in Summary No. 1, aggregated 41 per cent., or from $8,798,362 to $12,416,097 in production, and 1 giving $8,000 as production for both years without any change.

The movement in wholesale market price of products, from 1894 to 1895, is reported from 61 establishments. In 12 of these, there was no change. In the remaining 49, the per cent. of increase or decrease varied from 2½ to 50. The percentages are classified by industries in Summary No. 3, Table No. 2, the totals being as follows:

PER CENT.	Increase.	Decrease.
Under 10	5	16
Between 10 and 20	3	14
" 20 and 30	2	6
" 30 and 40	1	1
" 40 and 50	...	...
50 and over	...	1
Total establishments	11	38

Properly speaking, the industrial depression of 1893–94 ended in January, 1894, when, as shown in Summary No. 2 of Table No. 1, report of 1894, the percentage of decrease in the number of hands employed in the 252 establishments reporting was 27, as compared with June, 1893, when the panic had not yet begun. During the month of February, 1894, the condition remained stationary, but in March, April and May the percentage of increase in the number of hands, as compared with January, was 2, 5 and 5, respectively. No comparison for the purpose of determining exactly the progress toward recovery can be made between the tables of this and last year. Fully 50 per cent. of those which reported in 1894 failed to do so this year, owing to the causes already referred to, while these tables contain reports from many additional establishments not included in the tables for the 1894 Bureau report. Enough is shown, however, to afford reasonable ground for believing that in the matter of wages, employment and production the industries of the State have, during the twelve months covered by the investigation, made very gratifying

progress toward the condition of prosperity which they enjoyed before the panic of 1893–94.

To the request for an expression of opinion as to the causes of the panic, and also the recovery from it, 106 manufacturers replied. All but a small number say abruptly the trouble was caused by threatened changes in the tariff, free silver or overproduction, and that the improvement is due to the accession to power in the near future of the political party known to be favorable to the maintenance of a protective tariff, the subsidence of the agitation for free silver, and the denudation of the market of manufactured goods. A few replies, that are written in a serious tone and evidently the result of thought given to the subject, are reproduced just as received:

REMARKS FROM MANUFACTURERS.

Machinist says: "In my opinion a multiplicity of causes operated to bring about the recent panic, chief among which was a dread of the reversal of the conditions of trade brought about by radical and sweeping changes in the tariff. The healthier tone that now pervades trade is due to the natural reaction from the period of extreme depression in 1893, and to restored confidence in protective tariff legislation."

Machinist: "The panic was caused to a great extent by doing business on credit. Tariff agitation intensified the trouble."

Manufacturer of Light Machinery: "There was no reasonable cause for the panic. It was a mere 'scare,' and passed away naturally with the restoration of confidence."

Manufacturer of Gas Furnaces: "The panic was caused by the withdrawal of English capital. Improvement caused by return of confidence on the part of English investors, and consequent return of their money to American markets."

Manufacturer of Pig Iron: "In my opinion the causes of the recent hard times were many, the principal ones being: 1st. Extravagant expenditure by the National government, and concomitant high taxes. 2d. The purchase by the government, for a number of years, of pig silver for which it had no need. 3d. A wretched currency system. 4th. The fear of a debasement of the standard of value, which, if accomplished, would have created chaos in business, distrust

in our honesty as a people, and have caused a worse panic than any yet experienced in this country. The improvement is due to the removal of the second cause. The subsidence of the silver craze and a slight reduction in the tariff are the causes that have bettered our condition. I believe it is no more the function of government to furnish currency to the people than it is to furnish wheat, blankets or pig iron. It should, at the earliest possible moment, get out of the banking business and stay out forever. I believe the bane of this country is too much legislation. Thomas Jefferson said that, 'that government is best that governs least.' Our country is immense in extent, its resources practically unlimited and its people enterprising and energetic. The patient will be all right, provided he can keep out of the hands of the political quacks."

Manufacture of Silk: "The panic was caused by general financial depression all over the world. The improvement in conditions is due to the adoption of a more positive financial policy by the government. The confidence in business circles was thus restored. There will be an upward movement of the tide favorable to business until unsound speculations and overproduction, after a number of years, will again bring up the low tide, and with it depression."

Manufacture of Woolens: "In my opinion, the panic was caused by the certainty that the proposed tariff of the Democratic party would reduce values of all sorts of manufactured goods in this country. This belief caused dealers in such goods to stop buying until their stock was sold, and then only as actual needs demanded, until the new tariff went into effect. The result of such universal stoppage of business at first hand paralyzed all enterprise. This followed on money stringency, due to silver inflation, which otherwise would have been short-lived. There is no improvement in our business. There seems to be no price too low for the English goods, and we cannot meet their prices and earn a fair profit. Our goods are cotton warps, filled with shoddy, and we receive no benefit from the duty being taken off wool."

Manufacturer of Worsted Yarns: "We had good business during the latter part of 1894 in consequence of the removal of the duty on wool, and the reductions of duties on manufactured goods not taking effect until January 1st, 1895, after which the demand fell off very much in consequence of the importation of foreign goods."

Manufacturer of Worsted Yarns: "Regarding the alleged recovery from the depression, the facts are that during the panic the production of worsted woolly goods was very largely decreased, free wool being anticipated long before the bill passed. The four months that intervened between the passage of free wool and the time the duties on manufactured goods took effect prevented to a large extent the importation of these goods, thus bringing about a scarcity that had to be met by domestic manufacturers. However, since January 1st, 1895, the foreigners are getting a very large proportion of the business, and the continuation of the present prosperity is doubtful."

Manufacturer of Floor Oil-cloth: "The panic was caused by excessive demand of rent on production. The remedy for that and all similar business troubles is the single tax."

IRON ORE MINING AND PIG IRON MANUFACTURE IN NEW JERSEY.

For the past twelve years iron ore mining and its allied industries have been steadily declining in this State. From being one of the chief sources of supply for the whole country, paying fair dividends to owners and good wages to workmen, it has diminished to a point where it appears to afford but little to either. In the summer of 1894 many of the mines and furnaces were idle. Some were mining small quantities of ore for the purpose of experimenting with improved processes of reduction and separation, but few were mining for the market, and the owners complained that no profit was being made on account of the low prices, and their property was virtually being given away. Several causes contribute to this condition, but the principal one is the discovery and development of the immense ore-beds in Alabama and the Lake Superior region, where the ore is found within a few feet of the surface, much of it soft, and which is loaded into the cars by steam shovels, thus practically eliminating the cost of mining. As all the New Jersey ores are "hard," and the shafts and slopes carried hundreds, and in some cases thousands, of feet below the surface to get them, it would seem impossible that they could successfully compete under such serious disadvantage. That they have, as a result of the present remarkable activity in the iron trade, very largely increased their operations, would seem to indicate that there is still a future for them.

The Bureau invited Mr. S. B. Patterson, of Phillipsburg, Superintendent of the Andover Iron Company, to give his views, as an expert, on the future prospects of mining in New Jersey. He very courteously complied with the request, and in his subjoined letter and newspaper article, with addenda, on the efforts being made to improve the industry by the application of scientific methods, his views are set forth:

"PHILLIPSBURG, N. J., Oct. 24th, 1895.

"In my recent article on the condition of the iron ore industry in New Jersey, one phase of the question I overlooked, and that is, magnetic concentration.

"This process has two objects: First, the enriching of lean ores, of which there are very large deposits in the State; second, the removal of phosphorus from other ores to render them fit for the manufacture of Bessemer pig iron. There are a number of processes, but the underlying principle in all is one, and the variations are simply in the mode of application. There are only two concentrating plants now running in the State. One is a small plant at Port Oram, run by the New Jersey Iron Mining Co., on the small amount of lean ore obtained while mining their rich (old Irondale) ore, and on some lean ores mined in that neighborhood by them especially for concentration. I understand that recently they have purchased a lot of Beach Glen ore (one mile from Hibernia), which is a lean ore that has been lying there a great many years, being too poor for shipment. The other active operation is conducted by the electrician Edison, the corporation (of which he is probably the chief stockholder) being called the Pennsylvania and New Jersey Concentrating Works. This operation is undoubtedly the most extensive experimental research on record. It can hardly be called a business operation, there having been spent, as I am informed and fully believe, $1,500,000 in the course of five or six years, and with almost no results. It is hardly necessary to say that the name Edison carries conviction to the public mind that success cannot be gainsaid, but I think that among practical ore men, who have seen the operations and the material worked upon, and who can gauge such matters by cold facts and figures, a large proportion consider success on present lines highly improbable. Our own self-interest would lead us to wish fervently that Mr. Edison may solve the problem he has set for himself, but nothing is gained by shutting our eyes to very obvious natural laws. A very great difficulty which presents itself, is that the cost of crushing this very lean material (about eighteen per cent. iron) is such as to seem to preclude the possibility of success. To secure a nearly complete separation of the ore from the gangue, very fine pulverization is necessary, and with a hard rock this can only be

accomplished at a very great cost. The expense of quarrying a ton of the raw material must be added to the cost of pulverization, and this sum must be multiplied many times, and to this product must be added the cost of concentration to get the final cost of the concentrated ore. I am well satisfied that at no time has this been less than the cost of a ton of pig iron at the corresponding period.

"The character of the concentrated product is another difficulty that has not been overcome. Its extreme fineness either causes a heavy loss of material in handling and transporting, or if this loss is to be prevented, a heavy expense is incurred in preventing it. Then, too, the use of this ore in a blast furnace in this finely divided state, unless in very small amounts, is impracticable, if not hazardous.

"There is a concentrating plant at Hibernia belonging to the Glendon Iron Co., fitted up with the Buchanan separator. This plant worked up about 3,000 tons of lean ore and then stopped and has been idle since. It is said that it is to be started up again with the Ball & Norton separator.

"Hecksher & Son erected the Phinney separator at their mines at Weldon. The wet process was used and the plant ran for some time with success, as claimed by the owners, but it has been idle for quite a period, owing to the mine having become exhausted.

"I think this covers the matter of magnetic concentration in New Jersey.

"Yours respectfully,

"S. B. PATTERSON."

"ABOUT IRON ORE.

"As iron ore mining is still an industry of some importance in this county, a little information as to how it has reached its present depressed condition, and how it will be affected by tariff legislation, as proposed by the Wilson bill, may not be uninteresting.

"From the war until 1883, the business enjoyed periods of considerable prosperity, but, after that, its history has been a succession of downward steps, with scarcely a break to relieve the monotony.

"Previous to 1883, the Lehigh Valley furnaces (including the few furnaces in the adjacent part of New Jersey) produced more pig iron than any other region of this country. Their markets reached from Maine in the East, to Georgia in the South and Chicago in the West. Two general grades of iron were made, mill iron and foundry iron, and two general classes of ores were used, the richer magnetic ores from Northern New Jersey and the leaner brown hematite ores from Northampton and Lehigh counties, Pennsylvania. When the desired product was mill iron, Jersey magnetites were largely or solely used, and when foundry irons were to be made, the larger part of the ore mixture used was the lean, but more easily reducible, hematites.

Some of the furnace companies made a specialty of foundry irons, and others of mill irons. The iron was made by rule of thumb, a chemist at a blast furnace being a rarity. The right ores, fuel and limestone, to make a good iron, could only be ascertained by trial, and when found were apt to be adhered to.

"The foundry irons were then as now used for remelting into stoves, machinery, hardware castings, and other things where there is only a change of the iron in form, and not in its nature. The mill irons were puddled so as to remove the carbon, silicon, phosphorus and other undesirable elements; were then rolled into crude shapes, heated one or more times, and untimately rolled and made into finished forms such as rails, bar iron, cut nails, sheet iron, plate iron, wire, &c. All these forms came under the general head of wrought iron, as distinguished from cast iron. Steel then was made in several ways, but only in small quantities, and cost very high, and its use was chiefly confined to edged tools, pens and other small articles.

"The Jersey ores, while generally costing the Lehigh furnaces more money per ton, were really cheaper than the local hematites, owing to their being richer in iron, and not, as a rule, requiring so much limestone for flux. But in making foundry iron their use was limited as before explained.

"Several causes have completely changed this state of affairs, and have effected a complete revolution in the business.

"First and foremost comes the discovery of the pneumatic process of making steel (called after the inventor the Bessemer process), with its many modifications and improvements. Steel is now made and sold in this country and abroad for less than one cent per pound. A steel rail can be made not only very much cheaper than an iron rail, but it will last many times as long. In fact, the actual life of a steel rail under ordinary conditions is hardly known, as many of the first rails made are in use to-day. The manufacture of iron rails is therefore an industry dead beyond hope of resurrection. And the manufacture of other forms of wrought iron is rapidly going the same course. All structural forms are made of steel, most plates and sheets, and mostly all nails.

"To make the pig iron from which to manufacture Bessemer steel requires an ore almost absolutely free from phosphorus and sulphur. A 50 per cent. ore would have to contain less than one-twentieth of one per cent. of phosphorus. Unfortunately for New Jersey it contains no such ore in quantities sufficient to pay to work, or rich enough to make the ore marketable.

"In the region of Lake Superior there are inexhaustible deposits of rich Bessemer ores. There are also inexhaustible deposits of rich ores, which contain a little too much phosphorus to make Bessemer steel, but are still excellent for foundry ores and are used extensively in Western Pennsylvania, Ohio and States farther West.

"Again, in the South, immense deposits of cheap hematite ores are now utilized to make very cheap foundry iron of fair quality. None of these ores are Bessemers (with one trifling exception) and are much inferior to Lake Superior ores, but they have an advantage of being close to limitless supplies of cheap coal and limestone.

"The reader can now trace the result. About half the business of the Lehigh Valley has been destroyed by the substitution of steel for wrought iron. The furnaces heretofore making mill irons have therefore had to stop, or crowd out some concern making foundry iron. The lean hematites of East Pennsylvania can no longer be used in competition with the rich foundry ores of Lake Superior, and in buying the latter ores the Lehigh Valley furnaces are obviously at another disadvantage in competing with the Western furnaces which have the ores at much less cost. The competition of Southern furnaces making lower grades of foundry irons, of course, intensifies our troubles. Instead of reaching out into distant markets, as we successfully did years ago against foreign competition, our domestic makers of iron are now engaged in a life and death struggle for possession of the markets right at our own doors, against the relentless encroachments of the South and West. The reader can see by this time that the competition is not between the ores of different localities, but between the products of the ores.

"Iron ores are commodities of so low a value, that when carried a long distance cannot compete with a local ore in price. It is always a question of difference of quality. New Jersey ores are to-day, and will be for a number of years to come, cheaper, per unit of iron, than any ores, either domestic or foreign, that can be brought into their locality to compete with them. But the ores brought from the Northwest or from abroad are needed to supplement them, not to supplant them. The business being to-day conducted on a scientific basis, irons have to be made with a variety of characteristics, necessitating, therefore, a proper variety of raw materials. We lack that variety of ores, and surely putting obstacles in the way of getting them cannot help our almost ruined industry. All this talk about vessels carrying grain to Europe and bringing back ore as ballast (*i. e.*, free of charge, or at a nominal charge) is sheer invention. Our chief exports of grain are to Great Britain. Our total imports of ore are only about five per cent. of our consumption, and most of this comes from Northern Spain, near the Pyrenees, where the country is wild and sparsely settled, and to which we export almost nothing. Vessels have to go there especially to get the ore, and the cost of the freight averages fully $3 per ton. The average cost of ore exported from Spain in 1892 was $2 per ton in Spain as compared to $1.77, the average cost in the United States, as shown by the census report of 1890, and it is only a little less than the price our New Jersey ores are now selling:

for. After the imported ore gets here, there are additional costs, such as unloading, brokerage, commissions and duty.

"Algiers comes after Spain in quantity of ore sent us, and the same remarks apply.

"All the ore from Cuba, except a few stray sample cargoes, is used by two steel companies in Pennsylvania, and is not put on the market at all.

"There is a great deal of exaggeration, too, as to difference in wages; and in the case of Spain this difference is more than made up by the more modern methods and better appliances used in our more modern mines. In Cuba one drawback to opening up new ore properties is the lack of labor. Recently what little could be had was at 80 cents per day, as compared to 70 cents as paid in East Pennsylvania; and in some of the newly-discovered mines in Minnesota labor don't enter as a factor at all, the ore being scooped up by immense steam shovels and loaded on adjacent cars at a cost in one case of 9 cents per ton, and running up to 30 cents.

"A reduction in the cost of imported Bessemer ores by the removal of the duty of 75 cents per ton would give an opportunity to some of our furnaces that are now overcrowding the market with foundry irons to make Bessemer iron, and thus relieve the pressure. Nor would it decrease the demand for domestic ore one ton. And a similar reduction in the cost of high-grade non-Bessemer hematites would enable some furnaces in the East to use them with New Jersey ores to make special foundry and forge irons, and thus increase the demand for the latter ores.

"We are not now endeavoring to settle any principle of political economy, but are merely considering the purely selfish interests of Morris county.

"There are those who have been the victims who know that the tariff is often used as a club by one section of country to beat down the competition in another. The duty on iron ore has long been used by the West chiefly, and the South to some extent, to cripple competition in the East, and how well they have succeeded is shown by the rapid growth of the iron and steel business in those regions and its rapid decay here.

"That our competitors should endeavor to increase the cost of our raw materials, and thus impair our ability to compete, is to be expected, and any effort on our part to dissuade them would be useless. But we do hope to persuade those of our own people who have been deluded by misinformation.

"That the tariff on iron ore has not helped New Jersey is shown by the fact that iron ore mining in the State has steadily declined since the increase of duty by one-half in 1883. At that time a number of prominent concerns engaged in the iron business in the

East wished to have iron ore put on the free list, but the West succeeded in having the duty increased.

"There is room for great improvement in our mining and furnace plants, which are generally quite antique when compared to many of our western and some of our southern rivals. There is also often much room for economy in management, but we won't go into these matters in detail, as being outside the scope of our article. Improvements in these directions, hard work and free ore will at least revive our drooping iron industries, although they are hardly likely ever again to attain their ancient supremacy."

Postscript to article on iron ore:

"A process of making steel, called the Basic Open Hearth Process, is coming into vogue, which promises to open up a new field for iron made in Eastern Pennsylvania and New Jersey, and which will indirectly be a help to the iron ore industry of the latter State. The materials used are wrought scrap iron and pig iron, the latter of a certain stated composition. The pig iron may contain as much as one per cent. phosphorus, as against an extreme limit of one-tenth per cent. for the Bessemer process. The limit for sulphur is so low that we can say there must practically be none, which requirement excludes some New Jersey ores that otherwise might be available. The other requirements would probably not be understood by the general public, and it suffices to say they are such as can be met by most of the New Jersey ores.

"The manufacture of pig iron suitable for this process has not yet been tried sufficiently to warrant a positive opinion as to its future in this region, but present appearances seem to indicate that the business will have a steady and healthy growth.

"But on the other side, a condition exists that must not be overlooked. For more than twenty years no new deposit has been discovered or opened up in New Jersey, and the deposits now being mined are getting very deep to work by the present methods, and in some cases are approaching exhaustion, which state has been the fate of several well-known bodies of ore, the Dickerson being a notable example.

"S. B. P."

Phillipsburg, Oct. 15th, 1895.

SUMMARY 1—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES.

INDUSTRY.	Number of establishments.	NUMBER OF HANDS. June, 1893.	NUMBER OF HANDS. June, 1894.	Increase (*i*) or decrease (*d*), June, 1893-4.
Metals and Metal Products—				
Machinery	8	553	415	*d* 138
Locomotives	1	800	300	*d* 500
Machine tools	4	728	399	*d* 329
Printing presses	2	395	350	*d* 45
Machinery and foundry	4	367	286	*d* 81
Foundry	3	694	713	*i* 19
Foundry and finishing brass	5	249	192	*d* 57
Furnace and ranges	2	57	57	.....
Forge products	3	296	160	*d* 136
Mining, iron ore	3	685	492	*d* 193
Hardware, harness	3	55	52	*d* 3
Jewelry	2	66	30	*d* 36
Tools	3	129	129	.....
Metal novelties	4	406	363	*d* 43
Unclassified	10	683	560	*d* 123
Textiles and Textile Products—				
Silk weaving, broad	37	8,568	8,377	*d* 191
broad and ribbon	6	1,849	1,751	*d* 98
ribbon	4	817	772	*d* 45
throwing	9	610	426	*d* 184
dyeing	10	1,305	1,129	*d* 176
Woolens	7	1,675	1,362	*d* 313
Shirts	2	330	455	*i* 125
Worsted yarns	2	549	565	*i* 16
Floor Oil-cloth	2	187	135	*d* 52
Unclassified	7	1,850	1,615	*d* 235
Leather Products—				
Shoes	5	262	274	*i* 12
Unclassified	4	279	246	*d* 33
Hats	7	1,201	1,240	*i* 39
Pottery—				
General ware	5	910	640	*d* 270
Ornamental Brick and Architectural Terra-Cotta	5	1,829	1,565	*d* 264
Common brick	4	321	321	.....
Glass	4	891	717	*d* 174
Rubber Products—				
Boots and shoes	3	1,373	1,469	*i* 96
For mechanical purposes	3	749	608	*d* 141
Hard rubber	3	749	693	*d* 56
Lumber, Mill Products—				
Sashes, blinds and doors	2	75	65	*d* 10
Pearl button	2	48	76	*i* 28
Tobacco	2	2,359	2,359	.....
Fertilizers	3	367	382	*i* 15
Unclassified	4	141	117	*d* 24
Totals	198	35,457	31,857	*d* 3,600

SUMMARY 1—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES—Continued.

AVERAGE NUMBER OF HANDS EMPLOYED.
Increase (*i*) or Decrease (*d*) Over Month of June, 1894.

July, 1894.	August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1995.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
*i*27	*i*23	*i*27	*i*41	*i*51	*i*43	*i*35	*i*43	*i*73	*i*119	*i*79
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*i*1	*d*5	*i*13	*i*20	*i*42	*i*49	*i*60	*i*74	*i*82	*i*85	*i*96
*d*10	*d*5	*d*9	*d*10	*d*9	*i*20	*i*22	*i*32	*i*32	*i*43	*i*63
*d*11	*d*7	.....	*i*3	*i*16	*i*43	*i*40	*i*31	*i*47	*i*74	*i*83
*d*27	*i*22	*d*28	*i*34	*i*46	*d*6	*i*9	*d*4	*i*20	*i*47	*i*97
*d*8	*d*8	*d*1	*i*1	*i*6	*i*5	*d*44	*i*9	*i*8	*i*7	*i*8
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	*i*3
*i*54	*i*110	*i*98	*i*105	*i*78	*i*109	*i*96	*i*69	*i*98	*i*186	*i*154
*d*39	*d*121	*d*72	*d*47	*d*35	*d*25	*d*27	*i*19	*i*58	*i*79	*i*95
*d*11	*d*12	*d*11	*d*11	*d*12	*d*12	*d*21	*d*19	*d*30	*d*13	*d*7
.....	.....	.....	*i*25	*i*28	*i*23	*i*28	*i*25	*i*20	*i*20	*i*20
.....	.....	.....	.....	.....	.....	*i*1	*i*1	*i*1	*i*1	*i*1
*d*21	*d*14	*i*4	*i*9	*i*28	*i*8	*d*32	*d*39	*d*41	*d*23	*d*14
*d*8	*d*38	*d*14	*i*1	*i*33	*i*45	*i*23	*d*60	*d*61	*d*38	*d*25
*i*355	*i*507	*i*579	*i*779	*i*1,866	*i*986	*i*1,271	*i*1,606	*i*1,953	*i*2,018	*i*2,309
*d*47	*i*18	*i*8	*i*156	*i*132	*i*142	*i*182	*i*348	*i*367	*i*381	*i*395
*i*5	*i*44	*i*48	*i*48	*i*20	*i*22	*i*28	*i*53	*i*55	*i*66	*i*66
*d*11	*d*37	*i*31	*i*83	*i*117	*i*130	*i*192	*i*250	*i*247	*i*272	*i*261
*d*15	*i*30	*i*171	*i*226	*i*208	*i*255	*i*293	*i*304	*i*410	*i*397	*i*471
*i*37	*i*49	*i*142	*i*154	*i*192	*i*228	*i*271	*i*238	*i*308	*i*383	*i*341
*d*2	.....	.....	*d*5	*d*7	*d*7	*d*10	*d*10	*d*15	*d*15	*d*10
*d*40	*i*25	*i*130	*i*210	*i*8	*i*13	*i*12	*i*2	*i*12	*i*17	*i*12
*i*16	*i*23	*i*23	*i*23	*i*25	*i*25	*i*34	*i*28	*i*28	*i*25	*i*32
*d*106	*d*32	*i*5	*i*43	*i*113	*i*88	*i*149	*i*174	*i*170	*i*269	*i*258
*d*2	*d*4	*i*4	*i*7	*i*10	*i*6	*d*14	*d*2	*i*2	*i*14	*i*16
*d*10	*d*9	*i*22	*i*26	*i*28	*i*19	*i*30	*i*32	*i*25	*i*36	*i*33
*i*5	*d*138	*d*173	*d*109	*d*43	*d*54	*d*68	*d*74	*d*43	*d*24	*d*20
*i*320	*i*320	*i*345	*i*345	*i*345	*i*345	*i*270	*i*270	*i*270	*i*270	*i*270
*i*292	*i*347	*i*398	*i*209	*i*147	*i*169	*i*185	*i*78	*i*146	*i*371	*i*416
.....	.....	.....	*d*90	*d*256	*d*292	*d*305	*d*305	*d*284	*d*163	*d*100
*d*570	*d*626	*d*448	*d*7	*i*66	*i*58	*i*62	*i*64	*i*139	*i*160	*i*184
*i*19	*i*25	*i*16	*d*19	*d*68	*d*38	*d*114	*d*447	*d*1,056	*d*496	*d*425
*d*17	*d*41	*d*30	*d*72	*d*76	*d*50	*d*35	*d*21	*i*25	*i*79	*i*93
*d*13	*d*22	*d*20	*d*16	*d*3	*i*5	*i*19	*i*26	*i*30	*i*15	*i*12
.....	.....	*i*3	*i*2	*i*1	*d*3	*d*6	*d*11	*d*9	*d*6	*d*1
*d*15	*d*7	*d*3	*i*8	*i*12	*i*35	*i*29	*i*22	*i*19	*i*9	*d*16
*d*66	*d*82	*d*66	*d*111	*d*119	*d*139	*d*108	*d*111	*d*115	*d*93	*d*96
*d*93	*i*24	*i*35	*i*18	*i*12	*i*82	*i*119	*i*124	*i*280	*i*251	*i*130
*d*3	*i*2	.....	*d*3	*d*1	*i*2	*i*3	*i*8	*i*12	*i*14	*i*16
*d*14	*i*361	*i*1,283	*i*2,076	*i*2,996	*i*2,329	*i*2,629	*i*2,827	*i*3,281	*i*4,787	*i*5,900

SUMMARY 2—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES.

INDUSTRY.	Number of establishments.	NUMBER OF HANDS. June, 1893.	NUMBER OF HANDS. June, 1894.	Per cent. increase (*i*) or decrease (*d*), June, 1893-94.
Metals and Metal Products—				
Machinery	8	553	415	*d* 25
Locomotives	1	800	300	*d* 62
Machine tools	4	728	399	*d* 45
Printing presses	2	395	350	*d* 11
Machinery and foundry	4	367	286	*d* 22
Foundry	3	694	713	*i* 3
Foundry and finishing brass	5	249	192	*d* 23
Furnaces and ranges	2	57	57	.....
Forge products	3	296	160	*d* 46
Mining, iron ore	3	685	492	*d* 28
Hardware, harness	3	55	52	*d* 5
Jewelry	2	66	30	*d* 55
Tools	3	129	129	.....
Metal novelties	4	400	363	*d* 10
Unclassified	10	683	560	*d* 18
Textiles and Textile Products—				
Silk weaving, broad	37	8,568	8,377	*d* 2
broad and ribbon	6	1,849	1,751	*d* 5
ribbon	4	817	772	*d* 6
throwing	9	610	426	*d* 30
dyeing	10	1,305	1,129	*d* 13
Woolens	7	1,675	1,362	*d* 19
Shirts	2	330	455	*i* 38
Worsted yarns	2	549	565	*i* 3
Floor oil-cloth	2	187	135	*d* 28
Unclassified	7	1,850	1,615	*d* 13
Leather Products—				
Shoes	5	262	274	*d* 5
Unclassified	4	279	246	*d* 12
Hats	7	1,201	1,240	*i* 3
Pottery—				
General ware	5	910	640	*i* 30
Ornamental brick and architectural terra cotta	5	1,829	1,565	*d* 14
Common brick	4	321	321	.....
Glass	4	891	717	*d* 20
Rubber Products—				
Boots and shoes	3	1,373	1,469	*i* 7
For mechanical purposes	3	749	608	*d* 19
Hard rubber	2	749	693	*d* 7
Lumber, Mill Products—				
Sashes, blinds and doors	2	75	65	*d* 13
Pearl buttons	2	48	76	*i* 60
Tobacco	2	2,359	2,359	.....
Fertilizers	3	367	382	*i* 4
Unclassified	4	141	117	*d* 17
Total	198	35,457	31,857	*d* 10

SUMMARY 2—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES—Continued.

AVERAGE NUMBER OF HANDS EMPLOYED.
Per cent. Increase (*i*) or Decrease (*d*) over Month of June, 1894.

July, 1894.	August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
i7	i6	i7	i10	i12	i10	i8	i10	i18	i29	i19
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	d1	i3	i5	i11	i12	i15	i19	i21	i21	i24
d3	d1	d3	d3	d3	i6	i6	i9	i9	i12	i18
d4	d2	.....	i1	i6	i15	i15	i11	i16	i26	i29
d4	i3	i1	i5	i6	d1	d1	d1	i3	i7	i14
d4	d4	.....	.....	i3	i8	d23	i5	i4	i4	i4
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
i34	i69	i61	i66	i49	i69	i60	i43	i61	i85	i96
d8	d24	d15	d9	d7	d5	d5	i4	i12	i16	i19
d21	d24	d21	d21	d23	d23	d40	d37	d58	d25	d13
.....	.....	.....	i88	i93	i77	i93	i83	i67	i67	i67
.....	.....	.....	.....	.....	.....	i1	i1	i1	i1	i1
d6	d4	i1	i2	i8	i2	d9	d11	d11	d6	d4
d1	d5	d3	.....	i6	i8	i4	d11	d11	d7	d4
i4	i6	i7	i9	i23	i12	i15	i19	i23	i24	i27
d3	i1	i1	i9	i8	i5	i10	i20	i21	i22	i23
i1	i6	i6	i6	i3	i3	i4	i7	i7	i9	i9
d3	d9	i7	i19	i25	i28	i45	i59	i58	i64	i61
d1	i3	i15	i20	i18	i23	i26	i27	i36	i35	i42
i3	i4	i10	i11	i14	i17	i20	i17	i23	i24	i25
.....	.....	.....	d1	d2	d2	d2	d2	d3	d3	d2
d7	i14	i23	i37	i1	i2	i2	.....	i2	i3	i2
i12	i7	i17	i17	i19	i19	i25	i21	i21	i19	i24
d7	d2	.....	i3	i7	i5	i9	i11	i11	i17	i16
.....	d1	i1	i3	i4	i2	i5	.....	.....	i5	i6
d4	d4	i9	i11	i11	i8	i12	i13	i10	i15	i13
.....	d11	d14	d9	d3	d4	d6	d6	d3	d2	d2
i50	i50	i54	i54	i54	i54	i42	i42	i42	i42	i42
i19	i22	i25	i13	i9	i11	i9	i5	i9	i24	i27
.....	.....	.....	d28	d80	d91	d95	d95	d88	d51	d31
d79	d87	d63	d1	i9	i8	i9	i9	i19	i22	i26
i1	i2	i1	i1	i5	d3	d8	d30	d72	d34	d29
d3	d7	d5	d12	d12	d8	d6	d3	i4	i13	i15
d2	d5	d3	d2	.....	i1	i3	i4	i4	i2	i2
.....	.....	i5	i3	i1	d5	d9	d14	d14	d9	d1
d20	d9	d3	i2	i16	i46	i38	i29	i25	i12	d21
d3	d3	d3	d5	d5	d6	d5	d5	d5	d4	d4
d24	i6	i9	i5	i3	i21	i31	i32	i73	i66	i34
d3	i2	.....	d3	d1	i2	i3	i7	i10	i12	i14
.....	i1	i4	i7	i9	i7	i8	i9	i10	i15	i16

SUMMARY 3—PANIC INQUIRY—TABLE 1—WAGES PAID.

INDUSTRY.	Number of establishments	AMOUNT OF WAGES PAID. June, 1893.	AMOUNT OF WAGES PAID. June, 1894.	Increase (*i*) or decrease (*d*) June, 1893-94.	TOTAL AMOUNT OF WAGES PAID. Increase (*i*) or decrease (*d*) over June, 1894. July, 1894.	TOTAL AMOUNT OF WAGES PAID. Increase (*i*) or decrease (*d*) over June, 1894. Aug., 1894.
Metals and Metal Products—						
Machinery	8	$23 434	$18,623	*d* $4,811	*d* $1,346	*i* $1,877
Locomotives	1	30,000	5,000	*d* 25,000	*i* 1,000	*i* 2,000
Machine tools	4	32,279	16,577	*d* 15,702	*d* 1,935	*i* 2,258
Printing presses	2	7,800	7,200	*d* 600	*d* 800	*d* 700
Machinery and foundry	4	15,539	11,741	*d* 3,798	*i* 323	*d* 1,083
Foundry	3	32,296	25,488	*d* 6,808	*d* 1.850	*i* 2,365
Foundry and finishing brass	5	11,054	8.350	*d* 2,704	*d* 606	*d* 358
Furnaces and ranges	2	3,054	2,382	*d* 672	*d* 358	*d* 201
Forge products	3	13,585	5,995	*d* 7,590	*i* 1,699	*i* 4,585
Mining, iron ore	3	17,848	11,976	*d* 5,872	*d* 959	*d* 2,693
Hardware, harness	3	2,380	2,044	*d* 336	*d* 644	*d* 1,116
Jewelry	2	3,200	1,300	*d* 1,900	*d* 607	*i* 500
Tools	3	6,400	4,400	*d* 2,000	*d* 1,000	*i* 700
Metal novelties	4	19,564	16,125	*d* 3,439	*d* 6,468	*d* 6,408
Unclassified	10	23,751	21,402	*d* 2,349	*d* 1,957	*d* 1,400
Textiles and Textile Products—						
Silk weaving, broad	37	218,551	208,932	*d* 9,619	*d* 1,913	*i* 12,458
broad and ribbon	6	62,941	59,644	*d* 3,297	*d* 4,078	*i* 432
ribbon	4	27,769	25,307	*d* 2,462	*i* 84	*i* 1,523
throwing	9	12,786	8,036	*d* 4,750	*d* 1,426	*d* 581
dyeing	10	28,599	33,160	*i* 4,561	*d* 614	*i* 233
Woolens	7	48,320	28,156	*d* 20,164	*i* 602	*i* 4,521
Shirts	2	720	1,320	*i* 600	*d* 28	.....
Worsted yarns	2	6,553	7,193	*i* 640	*d* 207	*i* 391
Floor oil-cloth	2	8,486	5,241	*d* 3,245	*i* 1,456	*i* 719
Unclassified	7	49,470	42,168	*d* 7,302	*d* 5,577	*d* 2,145
Leather Products—						
Shoes	5	4,552	3,814	*d* 738	*d* 1,782	*d* 763
Unclassified	4	9,066	7,102	*d* 1,964	*d* 1,720	*d* 1,031
Hats	7	49,757	55,623	*i* 5,866	*i* 725	*d* 14,017
Pottery, general ware	5	33,900	19,000	*d* 14,900	*i* 11,300	*i* 11,600
Ornamental brick and architectural terra cotta	5	64,211	48,797	*d* 15,414	*d* 7,303	*i* 17,654
Common brick	4	10,304	10,304	.....	.....	.....
Glass	4	44,453	23,662	*d* 20,791	*d* 21,187	*d* 19,849
Rubber Products—						
Boots and shoes	3	25,541	32,400	*i* 6,859	*i* 8,994	*i* 13,113
For mechanical purposes	3	28.017	23,165	*d* 4,852	*d* 3,434	*d* 4,229
Hard rubber	2	30,777	20,793	*d* 9,984	*d* 1,417	*i* 2,136
Lumber, Mill Products—						
Sashes, blinds and doors	2	1,512	1,626	*i* 114	*d* 252	*d* 50
Pearl buttons	2	2,300	3,088	*i* 788	*d* 288	*d* 588
Tobacco	2	55,660	61,416	*i* 5,756	*d* 6,130	*d* 6,852
Fertilizers	3	15,867	15,925	*i* 58	*d* 3,681	*i* 316
Unclassified	4	4,241	3,083	*d* 1,158	*d* 446	*i* 35
Total	198	$1,086,537	$907,558	*d* $178,979	*d* $42,216	*i* $15,302

SUMMARY 3—PANIC INQUIRY—TABLE 1—WAGES PAID—Continued.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.
Increase (*i*) or Decrease (*d*) Over Month of June, 1894.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
d $1,315	*i* $3,157	*d* $416	*d* $769	*d* $953	*i* $554	*i* $1,627	*i* $2,237	*i* $4,735
i 1,000	*i* 5,000	*i* 8,000	*i* 10,000	*i* 10,000	*i* 8,000	*i* 7,000	*i* 8,500	*i* 5,000
i 1,437	*i* 3,928	*i* 4,397	*i* 5,286	*i* 6,323	*i* 4,411	*i* 6,829	*i* 5,682	*i* 6,477
d 978	*d* 1,010	*d* 417	*d* 1,100	*d* 850	*i* 300	*i* 300	*i* 600	*i* 605
i 1,978	*i* 1,787	*i* 389	*i* 3,659	*i* 1,021	*i* 351	*i* 4,787	*i* 5,388	*i* 3,621
i 1,676	*i* 3,141	*i* 805	*d* 2,876	*d* 3,301	*d* 3,287	*i* 1,351	*i* 945	*i* 4,262
i 274	*i* 199	*i* 803	*i* 495	*d* 2,361	*i* 269	*i* 403	*i* 120	*i* 675
d 39	*d* 31	*i* 40	*i* 876	*i* 353	*d* 304	*i* 669	*i* 419	*i* 261
i 3,555	*i* 4,440	*i* 2,987	*i* 4,172	*i* 4,491	*i* 2,393	*i* 3,463	*i* 5,552	*i* 5,963
d 1,398	*d* 96	*d* 1,057	*d* 163	*i* 192	*i* 412	*i* 1,986	*i* 2,065	*i* 2,783
d 937	*d* 969	*d* 1,181	*d* 1,237	*d* 1,451	*d* 1,587	*d* 1,458	*d* 1,260	*d* 860
i 165	*i* 1,398	*i* 1,547	*i* 656	*i* 1,128	*i* 1,011	*i* 2,123	*i* 1,566	*i* 1,615
i 400	*i* 600	*i* 1,200	*i* 350	*i* 1,000	*i* 300	*i* 600	*i* 400	*i* 1,600
d 5,951	*d* 3,836	*d* 589	*d* 5,999	*d* 6,772	*d* 6,484	*d* 5,615	*d* 4,604	*d* 182
i 150	*d* 1,226	*d* 318	*i* 77	*d* 3,864	*d* 4,104	*d* 1,951	*d* 2,784	*d* 2,728
i 11,262	*d* 22,570	*i* 14,202	*i* 36,964	*i* 16,961	*i* 30,769	*i* 49,989	*i* 52,656	*i* 75,125
d 2,410	*i* 8,869	*i* 6,051	*i* 11,297	*i* 7,547	*i* 12,877	*i* 17,865	*i* 18,939	*i* 21,751
i 7,386	*i* 3,736	*i* 1,234	*i* 82	*d* 954	*i* 1,519	*i* 7,074	*i* 3,255	*i* 4,027
i 797	*i* 1,692	*i* 2,289	*i* 1,693	*i* 3,766	*i* 4,972	*i* 9,031	*i* 6,924	*i* 7,695
i 5,765	*i* 8,164	*i* 6,559	*i* 15,380	*i* 6,827	*i* 10,509	*i* 11,170	*i* 13,173	*i* 17,431
i 6,252	*i* 10,313	*i* 6,920	*i* 6,479	*i* 10,148	*i* 6,083	*i* 10,874	*i* 13,868	*i* 14,312
.....	*d* 120	*d* 168	*d* 168	*d* 240	*d* 240	*d* 360	*d* 360	*d* 240
i 2,515	*i* 6,457	*i* 937	*i* 1,658	*i* 896	*i* 376	*i* 634	*i* 4,587	*i* 423
i 9	*i* 1,289	*d* 406	*d* 115	*i* 1,925	*i* 538	*i* 757	*i* 2,265	*i* 474
i 3,419	*d* 2,932	*i* 3,254	*i* 1,075	*d* 780	*i* 1,590	*i* 18,639	*i* 4,084	*i* 6,850
d 72	*i* 129	*d* 367	*d* 819	*d* 1,299	*d* 1,427	*d* 325	*i* 34	*i* 194
i 1,529	*i* 802	*i* 1,087	*i* 1,971	*i* 177	*i* 978	*i* 3,359	*i* 1,158	*i* 1,220
d 15,124	*d* 8,851	*d* 5,017	*d* 11,744	*d* 16,787	*d* 12,568	*d* 1,781	*d* 7,051	*d* 4,379
d 14,300	*i* 14,300	*i* 14,300	*i* 13,200	*i* 11,300	*i* 15,950	*i* 16,500	*i* 17,000	*i* 16,900
i 9,577	*i* 10,553	*i* 726	*d* 723	*d* 1,612	*d* 3,841	*i* 5,787	*i* 13,018	*i* 21,274
.....	*d* 1,725	*d* 8,583	*d* 9,493	*d* 9,831	*d* 9,831	*d* 9,168	*d* 4,464	*d* 2,600
d 15,614	*i* 386	*i* 11,363	*i* 11,579	*i* 9,987	*i* 8,718	*i* 12,020	*i* 12,907	*d* 13,952
i 11,505	*i* 5,105	*i* 6,099	*i* 2,952	*d* 8,155	*d* 13,197	*d* 22,757	*d* 12,090	*d* 1,346
d 4,434	*d* 4,180	*d* 6,249	*d* 3,843	*d* 2,659	*d* 2,555	*d* 364	*i* 580	*i* 491
d 2,175	*i* 550	*d* 1,756	*i* 707	*i* 1,341	*i* 1,679	*i* 6,441	*i* 5,864	*i* 3,385
d 171	*i* 18	*d* 240	*i* 77	*d* 360	*d* 436	*d* 337	*d* 87	*d* 54
d 345	*i* 212	*i* 100	*i* 1,636	*i* 1,200	*i* 784	*i* 860	*i* 64	*d* 1,188
d 4,861	*i* 569	*d* 7,217	*d* 6,726	*d* 7,409	*d* 11,888	*d* 9,248	*d* 8,337	*d* 4,011
i 1,705	*i* 2,205	*i* 2,587	*i* 5,502	*i* 6,876	*i* 4,822	*i* 11,452	*i* 10,392	*i* 5,945
i 167	*d* 41	*i* 219	*i* 523	*d* 51	*i* 172	*i* 1,026	*i* 523	*i* 588
i $30,596	*i* $96,563	*i* $64,264	*i* $95,573	*i* $33,815	*i* $48,088	*i* $161,145	*i* $178,668	*i* $231,616

SUMMARY 4—PANIC INQUIRY—TABLE 1—WAGES PAID.

INDUSTRY.	Number of establishments.	WAGES PAID. June, 1893.	WAGES PAID. June, 1894.	Per cent. increase (i) or decrease (d), June, 1893-94.
Metal and Medal Products—				
Machinery	8	$23,434	$18,623	d 21
Locomotives	1	30,000	5,000	d 83
Machine tools	4	32,279	16,577	d 49
Printing presses	2	7,800	7,200	d 8
Machinery and foundry	4	15,539	11,741	d 24
Foundry	8	32,296	25,488	d 21
Foundry and finishing brass	5	11,054	8,350	d 25
Furnaces and ranges	2	3,054	2,382	d 22
Forge products	3	13,585	5,995	d 56
Mining, iron ore	3	17,848	11,976	d 33
Hardware, harness	3	2,380	2,044	d 14
Jewelry	2	3,200	1,300	d 59
Tools	3	6,400	4,400	d 31
Metal novelties	4	19,564	16,125	d 18
Unclassified	10	23,751	21,402	d 10
Textiles and Textile Products—				
Silk weaving, broad	37	218,551	208,932	d 4
broad and ribbon	6	62,941	59,644	d 5
ribbon	4	27,769	25,307	d 9
throwing	9	12,786	8,036	d 37
dyeing	10	28,599	33,160	i 16
Woolens	7	48,320	28,156	d 42
Shirts	2	720	1,320	i 83
Worsted yarns	2	6,553	7,193	i 10
Floor oil-cloth	2	8,486	5,241	d 38
Unclassified	7	49,470	42,168	d 15
Leather Products—				
Shoes	5	4,552	3,814	d 16
Unclassified	4	9,066	7,102	d 22
Hats	7	49,757	55,623	i 12
Pottery—				
General ware	5	33,900	19,000	d 44
Ornamental brick and architectural terra cotta	5	64,211	48,797	d 24
Common brick	4	10,304	10,304	.....
Glass	4	44,453	23,662	d 47
Rubber Products—				
Boots and shoes	3	25,541	32,400	i 27
For mechanical purposes	3	28,017	23,165	d 17
Hard rubber	2	30,777	20,793	d 32
Lumber, Mill Products—				
Sashes, blinds and doors	2	1,512	1,626	i 8
Pearl buttons	2	2,300	3,088	i 34
Tobacco	2	55,650	61,416	i 10
Fertilizers	3	15,867	15,925	.....
Unclassified	4	4,241	3,083	d 27
Total	198	$1,086,537	$907,558	d 16

SUMMARY 4—PANIC INQUIRY—TABLE 1—WAGES PAID—Continued.

TOTAL AMOUNT OF WAGES PAID.
Per Cent. Increase (*i*) or Decrease (*d*) Over Month of June, 1893.

July, 1894.	August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
d7	i10	d7	i17	d2	d4	d5	i8	i9	i12	i26
i20	i40	i20	i100	i160	i200	i200	i160	i140	i170	i100
d12	i14	i9	i24	i27	i32	i38	i27	i41	i34	i39
d11	d10	d14	d14	d6	d15	d12	i4	i4	i8	i8
i3	d9	i17	i15	i3	i31	i9	i3	i40	i46	i31
d7	i9	i7	i12	i8	d9	d13	d13	i6	i4	i17
d7	d4	i3	i2	i10	i6	d28	i3	i5	i1	i8
d15	d8	d2	d1	i2	i16	i15	d18	i28	i18	i12
d5	i76	i59	i74	i50	i70	i75	i40	i58	i93	i100
d8	d22	d12	d1	d9	d1	i2	i8	i17	i17	i23
d31	d55	d46	d47	d58	d60	d71	d78	d71	d62	d18
d47	i38	i13	i108	i42	i50	i86	i78	i163	i120	i124
i23	i16	i9	i14	i27	i8	i23	i7	i14	i9	i36
i40	d40	d37	d24	d4	d37	d42	d4	d3	d28	d1
d9	d7	.....	d6	d1	.....	d18	d14	d9	d13	d13
d1	i6	i5	i11	i7	i18	i8	i15	i24	i25	i36
d9	i1	d4	i15	i10	i19	i13	i22	i30	i32	i36
.....	i6	i29	i15	i5	.....	d4	i6	i28	i13	i16
d18	d7	i10	i21	i28	i58	i47	i62	i119	i86	i96
d2	i1	i17	i25	i20	i46	i21	i32	i34	i40	i53
i2	i14	i19	i37	i21	i23	i36	i22	i39	i49	i51
d4	.....	.....	d9	d13	d13	d18	d18	d27	d27	d18
d3	i5	i35	i90	i13	i23	i12	i5	i9	i63	i6
i28	i14	.....	i25	d8	d2	i37	i10	i14	i48	i9
d13	d5	i8	i7	i8	i3	d2	i4	i44	i10	i16
d47	d20	d2	i3	d10	d21	d34	d37	d9	i1	i5
d24	d15	i22	i11	i15	i28	i2	i14	i47	i16	i17
i1	d25	d27	d16	d9	d21	d32	d23	d3	d13	d8
i59	i61	i75	i75	i75	i69	i59	i84	i87	i89	i84
i15	i36	i20	i22	i1	d1	d3	d8	i12	i27	i44
.....	.....	.....	d17	d83	d92	d95	d95	d89	d43	d25
d89	d84	d66	i2	i48	i49	i42	i37	i51	i55	i59
i25	i40	i36	i16	i19	i9	d25	d41	d70	d37	d4
d15	d18	d19	d18	d27	d17	d11	d11	d2	i2	i2
d7	i10	i10	i3	d8	i3	i6	i8	i31	i28	i16
d15	d3	d10	i1	d15	i5	d22	d27	d21	d5	d3
d9	d16	d11	i7	i13	i53	i39	i25	i28	i2	d38
d10	d11	d8	i1	d12	d11	d12	d19	d15	d14	d7
d23	i2	i11	i13	i16	i35	i44	i27	i72	i65	i37
d14	i1	i5	d1	i7	i17	d2	i6	i33	i17	i19
d5	i2	i3	i11	i7	i11	i4	i5	i18	i19	i26

SUMMARY 5—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES.

INDUSTRY.	Total number of establishments reporting.	AVERAGE NUMBER OF HANDS EMPLOYED.		
		June, 1893.	June, 1894.	July, 1894.
Metals and Metal Products—				
Machinery	8	553	415	442
Locomotives	1	300	300	300
Machine tools	4	728	399	400
Printing presses	2	395	350	340
Machinery and foundry	4	367	286	275
Foundry	3	694	713	686
Foundry and finishing, brass	5	249	192	184
Furnaces and ranges	2	57	57	57
Forge products	3	296	160	274
Mining iron ore	3	685	492	453
Hardware, harness	3	55	52	41
Jewelry	2	66	30	30
Tools	3	129	129	129
Metal novelties	4	406	363	342
Unclassified	10	688	560	552
Textiles and Textile Products—				
Silk weaving, broad	37	8,568	8,377	8,732
broad and ribbon	6	1,849	1,751	1,704
ribbon	4	817	772	777
throwing	9	610	426	415
dyeing	10	1,305	1,129	1,114
Woolens	7	1,675	1,362	1,399
Shirts	2	330	455	453
Worsted yarns	2	549	565	525
Floor oil-cloth	2	187	135	151
Unclassified	7	1,850	1,615	1,509
Leather Products—				
Shoes	5	*262	274	272
Unclassified	4	279	246	236
Hats	7	1,201	1,240	1,245
Pottery, general ware	5	910	640	960
Ornamental brick and architectural terra cotta	5	†1,829	†1,565	1,857
Common brick	4	321	321	321
Glass	4	891	717	147
Rubber Products—				
Boots and shoes	3	1,373	1,469	1,488
For mechanical use	3	749	608	591
Hard rubber	2	749	693	680
Lumber, Mill Products—				
Sashes, blinds and doors	2	75	65	65
Pearl buttons	2	48	76	61
Tobacco	2	2,359	2,359	2,293
Fertilizers	3	367	382	289
Unclassified	4	141	117	114
Total	198	35,457	31,857	31,843

*One establishment not reporting. †One establishment closed down.

SUMMARY 5—PANIC INQUIRY—TABLE 1—NUMBER OF EMPLOYES—Continued.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.

August, 1894.	September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
438	442	456	466	458	450	458	488	584	494
300	300	300	300	300	300	300	300	300	300
394	412	419	441	448	459	473	481	484	495
345	341	340	341	370	372	382	382	393	413
279	286	289	302	329	326	317	333	360	369
735	741	747	759	707	722	709	733	760	810
184	191	193	198	197	148	201	200	199	200
57	57	57	57	57	57	57	57	57	60
270	258	265	238	269	256	229	258	296	314
371	420	445	457	467	465	511	550	571	587
40	41	41	40	40	31	33	22	39	45
30	30	55	58	53	58	55	50	50	50
129	129	129	129	129	130	130	130	130	130
349	367	372	391	371	331	324	322	340	349
522	546	561	593	605	583	500	499	522	535
8,884	8,956	9,156	10,248	9,363	9,648	9,983	10,330	10,395	10,686
1,769	1,759	1,907	1,883	1,893	1,933	2,099	2,118	2,132	2,146
816	820	820	792	794	800	825	827	838	838
389	457	509	543	556	618	676	673	698	587
1,159	1,300	1,355	1,332	1,384	1,422	1,433	1,589	1,526	1,600
1,411	1,504	4,516	1,554	1,590	1,633	1,600	1,670	1,695	1,703
455	455	450	448	448	445	445	440	440	445
590	695	775	573	578	577	567	577	582	577
158	158	158	160	160	169	163	163	160	167
1,583	1,620	1,658	1,728	1,703	1,764	1,789	1,785	1,884	1,873
270	278	281	284	280	260	272	276	288	290
237	268	272	274	265	276	278	271	282	279
1,102	1,067	1,131	1,197	1,186	1,172	1,166	1,197	1,216	1,220
960	985	985	985	985	910	910	910	910	910
1,912	1,963	1,774	1,712	1,734	1,700	1,648	1,711	1,936	1,981
321	321	*231	*65	*29	*16	*16	*37	158	221
91	269	710	783	775	779	781	856	877	901
1,494	1,485	1,450	1,401	1,431	1,355	1,022	*413	973	1,044
567	578	536	532	558	573	587	633	687	701
671	673	677	690	698	712	719	723	708	705
65	68	67	66	62	59	54	54	59	64
69	73	84	88	111	105	98	95	85	60
2,277	2,293	2,248	2,240	2,220	2,251	2,248	2,244	2,266	2,263
406	417	400	394	464	501	506	662	633	512
119	117	114	116	119	120	125	129	131	133
32,218	33,140	33,933	34,858	34,186	34,506	34,684	35,138	36,594	37,057

*One establishment closed down.

SUMMARY 5—PANIC INQUIRY—TABLE 1—WAGES PAID.

INDUSTRY.	Total number of establishments reporting.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
Metals and Metal Products—					
Machinery	8	$23,434	$18,623	$17,277	$20,500
Locomotives	1	30,000	5,000	6,000	7,000
Machine tools	4	32,279	16,577	14,642	18,835
Printing presses	2	7,800	7,200	6,400	6,500
Machinery and foundry	4	15,539	11,741	12,064	10,658
Foundry	3	32,296	25,488	23,638	27,853
Foundry and finishing, brass	5	11,054	8,350	7,744	7,992
Furnaces and ranges	2	3,054	2,382	2,024	2,181
Forge products	3	13,585	5,995	7,694	10,530
Mining, iron ore	3	17,848	11,976	11,017	9,283
Hardware, harness	3	2,380	2,044	1,400	928
Jewelry	2	3,200	1,300	693	1,800
Tools	3	6,400	4,400	3,400	5,100
Metal novelties	4	19,564	16,125	9,657	9,717
Unclassified	10	23,751	21,402	19,445	20,002
Textiles and Textile Products—					
Silk weaving, broad	37	218,551	208,932	207,019	221,390
broad and ribbon	6	62,941	59,644	55,571	60,076
ribbon	4	27,769	25,307	25,391	26,830
throwing	9	12,786	8,036	6,610	7,455
dyeing	10	28,599	33,160	32,546	33,393
Woolens	7	48,320	28,156	28,758	32,677
Shirts	2	720	*1,320	*1,272	*1,320
Worsted yarns	2	6,553	†7,193	†6,986	†7,584
Floor oil-cloth	2	8,486	5,241	6,697	5,960
Unclassified	7	49,470	42,168	36,591	40,023
Leather Products—					
Shoes	5	‡1,552	‡3,814	‡2,032	‡3,051
Unclassified	4	9,066	7,102	5,382	6,071
Hats	7	49,757	55,623	56,348	41,606
Pottery, general ware	5	33,900	§19,000	30,300	30,600
Ornamental brick and architectural terra cotta	5	‖64,211	‖48,797	56,100	66,451
Common brick	4	10,304	10,304	10,304	10,304
Glass	4	44,453	23,662	2,475	3,813
Rubber Products—					
Boots and shoes	3	25,541	32,400	41,394	45,513
For mechanical use	3	28,017	23,165	19,731	18,936
Hard rubber	2	30,777	20,793	19,376	22,929
Lumber, Mill Products—					
Sashes, blinds and doors	2	1,512	1,626	1,374	1,576
Pearl buttons	2	2,300	3,088	2,800	2,500
Tobacco	2	55,660	61,416	55,286	54,564
Fertilizers	3	15,867	15,925	12,244	16,241
Unclassified	4	4,241	3,083	2,637	3,118
Total	198	$1,086,537	$907,558	$868,319	$922,860

* One establishment employing 300 hands not reporting wages. † One establishment not reporting. ‡ Two establishments not reporting. § Strike in two establishments. ‖ One establishment closed down.

SUMMARY 5—PANIC INQUIRY—TABLE 1—WAGES PAID—Continued.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.

September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.
$17,308	$21,780	$18,207	$17,854	$17,670	$19,177	$20,250	$20,860	$23,355
6,000	10,000	13,000	15,000	15,000	13,000	12,000	13,500	10,000
18,014	20,505	20,974	21,863	22,900	21,988	23,406	22,259	23,054
6,222	6,190	6,783	6,100	6,350	7,500	7,500	7,800	7,805
13,419	13,528	12,080	15,402	12,762	12,092	16,478	17,124	15,362
27,164	28,629	26,296	23,112	22,187	22,201	26,839	26,433	29,750
8,624	8,549	9,153	8,845	5,989	8,619	8,753	8,470	9,025
2,343	2,351	2,422	2,758	2,735	2,078	3,051	2,801	2,643
9,550	10,435	8,982	10,167	10,486	8,388	9,458	11,547	11,928
10,578	11,880	10,919	11,813	12,168	12,388	13,962	14,041	14,759
1,107	1,075	863	807	593	457	586	784	1,684
1,465	2,698	2,817	2,956	2,428	2,311	3,423	2,866	2,915
4,800	5,000	5,600	4,750	5,400	4,700	5,000	4,800	6,000
10,174	12,289	15,536	10,126	9,853	9,641	10,510	11,521	15,943
21,552	20,176	21,084	21,479	17,538	17,298	19,451	18,618	18,674
220,194	231,502	223,134	245,896	225,893	239,701	258,920	261,588	284,057
57,234	68,504	65,695	70,941	67,191	72,521	77,519	78,683	81,395
32,693	29,043	26,541	25,389	24,358	26,826	32,381	28,562	29,334
8,833	9,728	10,275	12,729	11,802	13,008	17,067	14,960	15,731
38,925	41,324	39,719	48,540	39,987	43,669	44,330	46,333	50,591
34 408	38,499	35,076	34,635	38,304	34,239	39,080	42,024	42,468
*1,320	*1,200	*1,152	*1,152	*1,080	*1,080	*960	*960	*1,080
†9,708	†13,640	†8,131	†8,851	†8,089	†7,569	†7,827	†11,730	†7 616
5,250	6,580	4,835	5,126	7,166	5,779	5,998	7,506	5,715
45,587	39,236	45,422	43,243	41,388	43,758	60,807	46,252	49,018
‡3,742	‡3,943	‡3,447	‡2,995	‡2,515	‡2,387	‡3,489	‡3,848	‡4,068
8,681	7,904	8,139	9,073	7,279	8,080	10,461	8,260	8,822
40,499	46,772	50,606	43,879	38,886	43,055	53,842	48,572	51,244
33,300	33,300	33,300	32,200	30,300	34,950	35,500	36,000	35,000
58,374	59,350	49,523	48,074	47,185	44,956	54,534	61,810	70,071
10,301	‖8,579	‖1,721	‖811	‖473	‖473	‖1,136	5,840	7,704
8,048	24,048	35,025	34,241	33,649	32,380	35,682	36,569	37,614
43,905	37,505	38,499	35,352	24,245	19,203	‖9,643	20,310	31,054
18,731	18,985	16,916	19,322	20,506	20,610	22,801	23,745	23,656
18,618	21,343	19,037	21,500	22,134	22,472	27,234	26,657	24,178
1,455	1,644	1,386	1,703	1,266	1,190	1,289	1,539	1,572
2,740	3,300	3,488	4,724	4,288	3,872	3,948	3,152	1,900
56,555	61,985	54,199	54,690	54,007	49,528	52,168	53,079	57,405
17,630	18,130	18,512	21,427	22,801	20,247	27,377	26,317	21,870
3,250	3,042	3,302	3,606	3,032	3,255	4,109	3,606	3,671
$938,154	$1,004,121	$971,822	$1,003,131	$941,373	$955,646	$1,068,703	$1,081,226	$1,139,174

* One establishment employing 300 hands not reporting wages. † One establishment not reporting. ‡ Two establishments not reporting. ‖ One establishment closed down.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES.

Metals and Metal Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
1	Machinery	215	159	184	181
2	Machinery	170	116	118	115
3	Machinery	78	63	62	62
4	Machinery	48	45	48	48
5	Machinery	15	12	11	13
6	Machinery	15	5	5	5
7	Machinery	6	7	6	6
8	Machinery	6	8	8	8
	Total	553	415	442	438
9	Locomotives	800	300	300	300
10	Machine tools	407	210	213	210
11	Machine tools	209	127	123	120
12	Machine tools	98	50	52	53
13	Machine tools	14	12	12	11
	Total	728	399	400	394
14	Printing presses	175	150	140	145
15	Printing presses	220	200	200	200
	Total	395	350	340	345
16	Machinery and foundry	189	145	132	127
17	Machinery and foundry	133	98	100	108
18	Machinery and foundry	15	15	15	15
19	Machinery and foundry	30	28	28	29
	Total	367	286	275	279
20	Foundry, cast iron pipe	501	572	571	608
21	Malleable and gray	123	78	73	72
22	Malleable and gray	70	63	42	55
	Total	694	713	686	735
23	Foundry and finishing, brass (gas fixtures)	125	100	100	100
24	Foundry and finishing, brass (gas fixtures)	57	44	42	41
25	Foundry and finishing, brass (gas fixtures)	35	30	30	30
25½	Foundry and finishing, brass (gas fixtures)	25	14	10	10
26	Foundry and finishing, brass (gas fixtures)	7	4	2	3
	Total	249	192	184	184
27	Furnaces and ranges	32	32	32	32
28	Furnaces and ranges	25	25	25	25
	Total	57	57	57	57

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Metals and Metal Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
180	180	174	160	140	135	155	206	182	1
118	133	146	154	165	179	188	182	174	2
65	63	62	60	58	58	58	58	50	3
48	47	48	48	48	44	45	48	48	4
12	14	14	14	14	14	14	12	12	5
5	5	5	5	8	13	13	13	13	6
6	6	9	9	9	8	8	9	9	7
8	8	8	8	8	7	7	6	6	8
442	456	466	458	450	458	488	534	494	
300	300	300	300	300	300	300	300	300	9
225	232	248	255	265	275	280	279	279	10
119	118	118	118	115	115	115	117	127	11
55	53	59	60	64	67	70	72	75	12
13	16	16	15	15	16	16	16	14	13
412	419	441	448	459	473	481	484	495	
141	140	141	140	142	142	142	153	153	14
200	200	200	230	230	240	240	240	260	15
341	340	341	370	372	382	382	393	413	
130	132	134	145	148	148	149	161	161	16
113	112	123	141	137	130	143	162	173	17
15	15	15	15	15	15	15	15	15	18
28	30	30	28	26	24	26	22	20	19
286	289	302	329	326	317	333	360	369	
611	616	626	574	609	581	601	626	674	20
75	74	76	78	73	77	80	79	81	21
65	57	57	55	40	51	52	55	55	22
741	747	759	707	722	709	733	760	810	
100	100	100	100	50	103	100	100	100	23
43	45	47	48	52	53	52	52	48	24
30	30	30	28	27	27	27	27	30	25
16	15	17	17	16	17	17	16	18	25½
2	3	4	4	3	4	4	4	4	26
191	193	198	197	148	201	200	199	200	
32	32	32	32	32	32	32	32	32	27
25	25	25	25	25	25	25	25	28	28
57	57	57	57	57	57	57	57	60	

TABLE 1—PANIC INQUIRY—WAGES PAID.

Metals and Metal Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
1	Machinery	$13,416	$10,848	$9,164	$12,531
2	Machinery	5,500	4,405	4,880	4,641
3	Machinery	1,050	875	840	840
4	Machinery	1,870	1,695	1,667	1,688
5	Machinery	816	580	565	610
6	Machinery	782	220	211	190
7	Machinery	*	*	*	*
8	Machinery	*	*	*	*
	Total	$23,434	$18,623	$17,277	$20,500
9	Locomotives	30,000	5,000	6,000	7,000
10	Machine tools	21 291	9,074	8,007	12,151
11	Machine tools	7,965	4,721	3,548	3,907
12	Machine tools	2,321	2,294	2,699	2,241
13	Machine tools	702	488	†388	536
	Total	$32,279	$16,577	$14,642	$18,835
14	Printing presses	7,800	7,200	6,400	6,500
15	Printing presses	*	*	*	*
	Total	$7,800	$7,200	$6,400	$6,500
16	Machinery and foundry	8,300	6,645	7,305	5,738
17	Machinery and foundry	4,739	3,440	3,191	3,880
18	Machinery and foundry	500	500	500	*
19	Machinery and foundry	1,500	1,156	1,068	1,040
	Total	$15,539	$11,741	$12,064	$10,658
20	Foundry, cast iron pipe	22,234	20,574	20,582	23,199
21	Malleable and gray	6,062	1,814	1,256	1,954
22	Malleable and gray	4,000	3,100	1,800	2,700
	Total	$32,296	$25,488	$23,638	$27,853
23	Foundry and finishing, brass (gas fixtures)	6,250	5,000	5,000	5,000
24	Foundry and finishing, brass (gas fixtures)	1,895	1,335	909	870
25	Foundry and finishing, brass (gas fixtures)	1,517	1,300	1,300	1,300
25½	Foundry and finishing, brass (gas fixtures)	1,162	551	956	700
26	Foundry and finishing, brass (gas fixtures)	290	164	79	122
	Total	$11,054	$8,350	$7,744	$7,992
27	Furnaces and ranges	1,745	1,082	724	881
28	Furnaces and ranges	1,300	1,300	1,300	1,300
	Total	$3,045	$2,382	$2,024	$2,181

* Wages not reported. †Shut down for one week.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Metals and Metal Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
$9,378	$12,482	$8,893	$8,885	$7,291	$8,885	$8,968	$10,058	$12,836	1
4,715	5,876	6,086	5,712	7,112	7,091	7,787	7,157	7,250	2
800	785	750	775	700	700	700	650	700	3
1,670	1,799	1,713	1,704	1,542	1,426	1,607	1,766	1,751	4
590	625	625	625	625	625	625	591	588	5
155	213	140	153	400	500	563	638	733	6
*	*	*	*	*	*	*	*	*	7
*	*	*	*	*	*	*	*	*	8
$17,308	$21,780	$18,207	$17,854	$17,670	$19,177	$20,250	$20,860	$23,258	
6,000	10,000	13,000	15,000	15,000	13,000	12,000	13,500	10,000	9
11,208	12,979	12,529	12,786	15,214	13,404	14,962	14,410	14,500	10
3,599	3,660	5,049	5,272	4,321	4,422	4,586	4,477	4,982	11
2,676	3,038	2,646	3,261	2,671	2,488	3,170	2,624	2,959	12
531	828	750	†594	694	674	688	748	613	13
$18,014	$20,505	$20,974	$21,863	$22,900	$20,988	$23,406	$22,259	$23,054	
6,222	6,190	6,788	6,100	6,350	7,500	7,500	7,800	7,805	14
*	*	*	*	*	*	*	*	*	15
$6,222	$6,190	$6,788	$6,100	$6,350	$7,500	$7,500	$7,800	$7,805	
6,079	8,143	6,580	9,172	7,297	6,892	7,678	10,024	8,262	16
6,260	4,185	4,300	5,150	4,585	4,400	8,000	6,300	6,400	17
*	*	*	*	*	*	*	*	*	18
1,080	1,200	1,200	1,080	880	800	800	800	700	19
$13,419	$13,528	$12,080	$15,402	$12,762	$12,092	$16,478	$17,124	$15,362	
22,030	24,198	21,800	18,843	18,083	17,585	20,900	21,826	23,948	20
2,734	2,031	1,598	1,969	2,004	2,166	2,739	2,197	2,802	21
2,400	2,400	2,900	2,300	2,100	2,450	3,200	2,400	3,000	22
$27,164	$28,629	$26,298	$23,112	$22,187	$22,201	$26,889	$26,433	$29,750	
5,000	5,000	5,000	5,000	2,500	5,000	5,000	5,000	5,000	23
1,683	1,553	1,942	1,800	1,596	1,787	1,845	1,593	1,782	24
1,300	1,300	1,300	1,211	1,148	1,169	1,169	1,169	1,300	25
550	594	761	734	640	600	616	605	805	25½
91	92	150	100	105	113	123	103	138	26
$8,624	$8,549	$9,153	$8,845	$5,989	$8,619	$8,753	$8,470	$9,025	
1,043	1,051	1,122	1,458	1,337	†678	1,651	1,301	1,143	27
1,300	1,300	1,300	1,300	1,400	1,400	1,400	1,500	1,500	28
$2,343	$2,351	$2,422	$2,758	$2,737	$2,078	$3,051	$2,801	$2,643	

* Wages not reported. † Shut down for one week.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Metals and Metal Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
29	Forge products, car wheels and steel forgings	195	140	165	192
30	Sheet iron and steel	95	15	44	73
30½	Machine, blacksmith	6	5	5	5
	Total	296	160	214	270
31	Mining, iron ore	260	224	213	211
31½	Mining, iron ore	275	178	160	160
31¾	Mining, iron ore	150	90	80	*
	Total	685	492	453	371
32	Hardware, harness	26	22	15	19
33	Hardware, harness	25	26	22	17
34	Hardware, harness	4	4	4	4
	Total	55	52	41	40
35	Jewelry, watch case materials	66	30	30	30
36	Jewelry, silver novelties	.....	.....	.....	.....
	Total	66	30	30	30
37	Tools, saws	100	100	100	100
38	Hand-cut files and rasps	19	19	19	19
39	Files	10	10	10	10
	Total	129	129	129	129
40	Metal novelties	276	227	215	210
41	Metal novelties	10	10	7	15
42	Tin goods and metal work	77	85	81	83
42½	Small metal goods	43	40	39	41
	Total	406	363	342	349
	Unclassified—				
43	*Insulated wire cables*	218	173	174	170
43½	Architects' and engineers' supplies	140	74	84	86
44	Water tube boilers	125	70	70	70
45	Pig iron	73	115	115	100
46	Table cutlery	63	57	60	60
46½	Wire goods	30	30	20	20
47	Engraving, metal rolls	12	15	14	12
47½	Hardware specialties	12	6	5	4
48	Corrugated roofing	6	6	6	6
48½	R. R. locks	4	4	4	4
	Total	683	560	552	522

* Shut down.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Metals and Metal Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
181	187	184	192	201	167	185	221	248	29
74	74	50	73	51	60	70	71	60	30
3	4	4	4	4	2	3	4	6	30½
258	265	238	269	256	229	258	296	314	
190	198	202	197	197	193	185	171	147	31
150	167	190	200	188	225	240	240	280	31½
80	80	65	70	80	93	125	160	160	31¾
420	445	457	467	465	511	550	571	587	
20	21	20	16	14	*15	*	*17	21	32
17	16	16	20	13	15	19	19	21	33
4	4	4	4	4	3	3	3	3	34
41	41	40	40	31	33	22	39	45	
30	30	30	30	30	30	30	30	30	35
.....	25	28	23	28	25	20	20	20	36
30	55	58	53	58	55	50	50	50	
100	100	100	100	100	100	100	100	100	37
19	19	19	19	20	20	20	20	20	38
10	10	10	10	10	10	10	10	10	39
129	129	129	129	130	130	130	130	130	
200	214	245	235	205	205	202	216	225	40
18	20	20	20	10	10	15	15	10	41
80	73	68	65	63	59	57	62	63	42
69	65	58	51	53	50	48	47	51	42½
367	372	391	371	331	324	322	340	349	
171	176	188	204	202	192	182	178	169	43
90	95	93	93	97	90	95	100	95	44½
70	70	70	70	70	70	70	70	70	44
105	108	114	115	97	15	15	80	44	45
60	60	65	60	68	70	73	73	73	46
25	25	30	30	20	30	30	30	30	46½
11	12	13	13	13	12	12	12	17	47
4	4	4	4	5	5	7	11	12	47½
6	7	12	12	12	12	12	15	22	48
4	4	4	4	4	4	3	3	3	48½
546	561	593	605	588	500	499	522	535	

*Fire in the establishment, but little work done February or April; shut up entirely during March.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Metals and Metal Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
29	Forge products, car wheels and steel forgings	$8,242	$5,169	$5,746	$7,166
30	Sheet iron and steel	5,114	654	1,754	3,169
30½	Machine, blacksmith	229	172	194	195
	Total	$13,585	$5,995	$7,694	$10,530
31	Mining, iron ore	7,073	4,896	4,937	5,183
31½	Mining, iron ore	6,875	4,560	4,000	4,100
31¾	Mining, iron ore	3,900	2,520	2,080	*
	Total	$17,848	$11,976	$11,017	$9,283
32	Hardware, harness	1,125	919	428	483
33	Hardware, harness	1,072	1,125	972	445
34	Hardware, harness	183	†	†	†
	Total	$2,380	$2,044	$1,400	$928
35	Jewelry, watch case materials	3,200	1,800	693	1,800
36	Jewelry, silver novelties	.....	.....	.....	.....
	Total	$3,200	$1,800	$693	$1,800
37	Tools, saws	5,000	3,200	2,400	3,900
38	Hand-cut files and rasps	1,000	800	600	800
39	Files	400	400	400	400
	Total	$6,400	$4,400	$3,400	$5,100
40	Metal novelties	15,707	12,111	6,191	5,970
41	Metal novelties	600	400	250	450
42	Tin goods and metal work	2,274	2,720	2,340	2,318
42½	Small metal goods	983	894	876	979
	Total	$19,564	$16,125	$9,657	$9,717
	Unclassified—				
43	Insulated wire cables	7,561	6,341	6,140	6,438
43½	Architects' and engineers' supplies	4,649	4,209	2,607	2,858
44	Water tube boilers	4,500	3,000	3,000	3,000
45	Pig iron	2,805	3,932	3,537	3,681
46	Table cutlery	1,423	1,395	2,502	2,022
46½	Wire goods	1,218	690	366	602
47	Engraving, metal rolls	772	999	671	835
47½	Hardware specialties	358	286	122	91
48	Corrugated roofing	200	300	300	300
48½	R. R. locks	270	250	200	175
	Total	$23,751	$21,402	$19,445	$20,002

* Shut down. † Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID.—Continued.

Metals and Metal Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894	October, 1894.	November, 1894	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office Number.
$6.231	$7,382	$6,714	$7,174	$8,255	$5,952	$6,825	$8,879	$9,472	29
3,212	2,923	2,156	2,878	2,146	2,333	2,482	2,541	2,296	30
107	130	112	115	85	103	151	127	160	30½
$9,550	$10,435	$8,982	$10,167	$10,486	$8,388	$9,458	$11,547	$11,928	
4,698	5,495	4,229	4,713	5,068	4,257	4,587	3,881	3,869	31
3,750	4,175	4,800	5,000	4,700	5,620	6,000	6,000	6,800	31½
2,130	2,210	1,890	2,100	2,400	2,511	3,375	4,160	4,090	31¾
$10,578	$11,880	$10,919	$11,813	$12,168	$ 2,388	$13,962	$14,041	$14,759	
535	586	476	441	342	157	.....	163	819	32
572	489	387	366	251	300	586	621	865	33
*	*	*	*	*	*	*	*	*	54
$1,107	$1,075	$863	$807	$593	$457	$586	$784	$1,684	
1,465	1,898	1,847	2,236	1,423	1,711	2,698	2,141	2,190	35
.....	800	1,000	720	1,000	600	725	725	725	36
$1,465	$2,698	$2,847	$2,956	$2,423	$2,311	$3,423	$2,866	$2,915	
3,600	3,800	4,400	3,600	4,600	3,500	3 800	3.600	4,800	37
800	800	800	750	400	800	800	800	800	38
400	400	400	400	400	400	400	400	400	39
$4,800	$5,000	$5,600	$4,750	$5,400	$4,700	$5,000	$4,800	$6,000	
5,988	8,280	12,165	6,545	6,416	6,652	7,115	8,009	12,470	40
475	575	550	500	375	540	565	390	370	41
2,050	1,856	1,443	1,654	1,459	1,166	1,281	1,879	1,750	42
1,660	1,578	1,378	1,427	1,103	1,283	1,549	1,243	1,353	42¼
$10,174	$12,289	$15,536	$10,126	$9,353	$9,641	$10,510	$11,521	$15,943	
6,174	6,035	6,176	6,231	6,486	6,575	6,638	6,696	6,503	43
4,157	3,119	3,106	3 758	2,913	3,096	3,299	3,423	3,216	43½
3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	44
3,637	3,643	3,786	3,880	1,264	316	284	558	1,181	45
2,761	2,255	2,359	2,013	1,812	2,318	2,827	2,046	1,812	46
685	936	1,011	1,142	717	647	1,132	1,072	842	46½
560	587	750	623	525	462	688	680	965	47
128	126	196	207	171	309	383	318	361	47½
300	300	500	500	500	400	450	600	650	48
150	175	200	125	150	175	200	225	150	48½
$21,552	$20,176	$21,084	$21,479	$17,538	$17,298	$19,451	$18,618	$18,674	

* Wages not reported.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
49	Silk weaving, broad	900	900	900	900
50	Broad	800	750	800	80
51	Broad	700	700	700	700
52	Broad	605	921	970	1,045
53	Broad	600	700	850	850
54	Broad	550	275	275	360
55	Broad	460	322	333	328
56	Broad	450	500	550	550
57	Broad	433	294	304	319
58	Broad	412	392	400	398
59	Broad	386	420	420	420
60	Broad	225	225	225	225
61	Broad	200	200	200	200
62	Broad	195	32	69	60
63	Broad	138	185	177	177
64	Broad	170	190	179	200
65	Broad	150	140	145	150
66	Broad	120	120	120	120
67	Broad	112	88	87	87
68	Broad	105	62	62	80
69	Broad	98	81	65	57
70	Broad	90	180	180	180
71	Broad	75	84	72	83
72	Broad	73	64	62	53
73	Broad	60	45	45	45
74	Broad	60	55	55	60
75	Broad	60	64	72	68
76	Broad	50	75	70	75
77	Broad	40	60	60	60
78	Broad	39	40	22	34
79	Broad	36	45	45	45
80	Broad	34	25	26	25
81	Broad	33	23	23	14
82	Broad	30	40	42	45
83	Broad	29	30	31	31
84	Broad	.....	50	30	40
85	Broad	.....	.....	.....	.....
	Total	8,568	8,377	8,732	8,884
86	Silk weaving, broad and ribbon	790	712	722	739
87	Broad and ribbon	370	300	300	300
88	Broad and ribbon	350	460	420	480
89	Broad and ribbon	205	210	201	192
90	Broad and ribbon	112	45	41	38
91	Broad and ribbon	22	24	20	20
	Total	1,849	1,751	1,704	1,769
92	Silk weaving, ribbons	400	400	400	400
93	Ribbons	167	132	142	176
94	Ribbons	150	150	150	150
95	Ribbons	100	90	85	90
	Total	817	772	777	816

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March 1895.	April, 1895.	May, 1895.	Office number.
900	900	900	900	1,000	1,000	1,000	1,000	1,000	49
800	850	800	800	700	800	800	800	800	50
700	700	700	700	700	700	700	700	700	51
1,067	1,064	1,045	1,003	980	1,024	1 137	1,152	1,165	52
850	850	850	850	850	850	850	850	850	53
410	493	580	588	600	600	614	622	627	54
300	272	269	296	315	333	337	330	335	55
550	575	575	575	600	660	700	700	740	56
314	317	314	346	366	375	404	375	370	57
401	397	414	418	443	424	437	445	448	58
420	420	420	420	489	489	489	489	489	59
225	225	225	225	225	225	225	225	225	60
200	200	200	200	200	200	200	200	300	61
61	93	102	86	74	82	88	92	113	62
177	186	214	231	235	232	234	231	229	63
181	145	167	197	221	217	210	185	181	64
145	150	160	160	125	135	160	175	175	65
120	120	120	120	120	120	120	120	120	66
102	102	101	101	102	110	130	136	137	67
90	106	120	120	120	125	118	110	123	68
54	50	44	46	52	65	77	79	75	69
180	180	180	180	180	180	180	180	236	70
87	87	90	96	90	92	98	105	104	71
42	61	65	72	72	73	74	71	75	72
45	45	35	35	35	40	50	45	50	73
60	60	60	60	60	65	65	65	65	74
74	82	77	70	60	78	84	100	104	75
75	78	79	88	115	133	147	158	160	76
60	60	70	80	100	100	100	100	100	77
44	55	48	37	39	48	50	51	43	78
45	45	45	50	60	60	66	76	85	79
28	31	28	32	34	38	42	46	43	80
19	22	10	13	23	30	38	40	44	81
48	54	56	60	52	57	59	60	62	82
32	31	30	33	36	36	37	37	38	83
50	50	50	80	75	75	100	125	150	84
.....	.....	.....	.....	100	110	110	120	125	85
8,956	9,156	10,243	9,363	9,648	9,983	10,330	10,395	10,686	
698	739	724	714	744	814	825	844	837	86
300	300	300	325	325	370	370	370	370	87
520	560	560	560	560	600	600	600	600	88
185	235	227	230	235	245	236	235	245	89
38	46	43	35	36	40	56	55	64	90
20	27	29	31	33	30	31	28	30	91
1,759	1,907	1,883	1,893	1,933	2,099	2,118	2,132	2,146	
400	400	400	400	400	400	400	400	400	92
175	175	147	144	150	175	177	178	178	93
150	150	150	150	150	150	150	150	150	94
95	95	95	100	100	100	100	110	110	95
820	820	792	794	800	825	827	838	838	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
49	Silk weaving, broad	$27,300	$30,300	$37,500	$31,500
50	Broad	23 996	25,150	22,700	33,392
51	Broad	*	*	*	*
52	Broad	21,297	21,849	21,147	23,671
53	Broad	*	*	*	*
54	Broad	10,000	5,243	5,243	6,840
55	Broad	13,465	8,576	8,583	8,465
56	Broad	*	*	*	*
57	Broad	16,269	10,297	10,361	11,382
58	Broad	12,386	11,684	11,915	12,363
59	Broad	15,120	14,663	12,582	15,028
60	Broad	6,000	6,000	6,160	6,000
61	Broad	8,000	8,000	8,000	8,000
62	Broad	4,000	600	2,000	1,200
63	Broad	7,170	7,300	7,280	7,040
64	Broad	7,147	4,857	3,933	5,823
65	Broad	4,806	5,280	5,001	5,253
66	Broad	4,000	3,400	3,400	3,460
67	Broad	3,911	4,020	2,745	3,192
68	Broad	3,465	1,125	1,785	2,300
69	Broad	3,058	2,379	2,803	1,925
70	Broad	5,000	10,000	10,000	10,000
71	Broad	2,720	3,155	2,740	3,030
72	Broad	2,672	1,877	1,578	1,609
73	Broad	1,800	1,200	1,300	1,100
74	Broad	1,470	1,400	1,450	1,550
75	Broad	2,200	2,100	2,300	2,300
76	Broad	1,400	2,200	2,200	2,600
77	Broad	3,000	4,000	4,000	4,000
78	Broad	1,043	1,532	578	1,024
79	Broad	1,221	1,383	1,406	1,661
80	Broad	1,307	1,089	1,070	1,092
81	Broad	922	884	393	193
82	Broad	1,313	1,366	1,304	1,516
83	Broad	1,143	1,062	730	658
84	Broad	.....	$5,462	2,932	2,283
85	Broad	.....	.....	.....	.....
	Total	$218,551	$208,938	$207,019	$221,890
86	Silk weaving, broad and ribbon	23,388	26,270	23,267	24,887
87	Broad and ribbon	16,102	10,004	9,940	11,589
88	Broad and ribbon	11,300	13,900	12,300	14,300
89	Broad and ribbon	8,200	7,200	8,100	7,500
90	Broad and ribbon	3,122	1,247	1,177	1,027
91	Broad and ribbon	829	1,023	787	773
	Total	$62,941	$59,644	$55,571	$60,076
92	Silk weaving, ribbons	8,500	8,500	8,500	8 500
93	Ribbons	7,069	5,207	5,691	6,930
94	Ribbons	8,000	8,000	8,000	8,000
95	Ribbons	4,200	3,600	3,200	3,400
	Total	$27,769	$25,307	$25,391	$26,830

* Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
$29,500	$38,700	$31,300	$32,200	$30,600	$31,300	$32,900	$39,000	$32,800	49
33,615	27,569	25,911	26,828	21,327	23,546	24,882	26,042	27,334	50
*	*	*	*	*	*	*	*	*	51
24,083	25,193	24,071	33,615	22,979	21,887	27,010	25,542	40,601	52
*	*	*	*	*	*	*	*	*	53
7,795	9,360	9,467	11,020	11,400	11,400	11,666	11,818	11,920	54
7,770	6,786	7,145	8,602	10,009	10,517	10,953	9,179	10,499	55
*	*	*	*	*	*	*	*	*	56
10,411	11,047	10,912	10,645	11,278	12,237	12,832	11,928	12,158	57
12,149	12,674	12,978	12,554	13,539	12,985	14,471	13,943	13,811	58
12,921	13,690	12,522	12,392	10,095	16,314	17,588	17,495	17,916	59
6,300	6,350	6,490	6,490	6,400	6,400	6,500	6,500	6,500	60
8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	11,500	61
1,400	2,000	2,600	2,200	2,100	2,100	2,300	2,300	2,700	62
6,670	7,780	8,390	8,680	8,080	8,350	9,390	9,190	9,140	63
5,427	4,809	5,850	7,967	7,961	6,974	6,654	5,628	6,645	64
5,075	6,048	5,797	5,330	3,716	5,113	5,600	6,467	6,763	65
3,400	3,400	3,400	2,400	3,400	3,600	3,600	3,600	3,600	66
3,688	4,132	3,947	5,345	3,512	3,945	4,888	4,818	4,963	67
2,500	2,950	3,250	3,300	3,000	3,400	3,550	3,250	3,400	68
2,038	1,893	1,615	2,574	1,570	1,769	3,418	2,490	2,345	69
10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	13,000	70
3,141	3,340	3,420	3,490	3,123	3,275	3,671	3,695	3,952	71
919	1,694	1,995	2,439	2,969	2,769	2,738	2,241	2,486	72
1,100	1,200	875	850	850	1,075	1,300	1,200	1,200	73
1,550	1,600	1,600	1,540	1,540	1,500	1,600	1,700	1,700	74
2,600	2,900	2,500	1,900	2,000	2,300	2,800	2,900	3,900	75
2,850	2,870	3,200	3,600	4,200	4,900	5,400	5,000	6,000	76
4,000	4,000	5,000	6,000	7,000	7,000	7,000	7,000	7,000	77
1,050	1,452	1,080	1,277	1,050	1,440	1,777	1,783	1,058	78
2,474	1,808	1,899	1,834	2,640	2,285	2,429	2,968	3,379	79
1,230	1,306	1,324	†2,005	1,233	1,397	1,389	1,690	1,837	80
385	643	226	282	493	675	933	1,662	1,223	81
1,708	2,195	2,287	3,282	1,679	2,334	2,685	2,562	2,400	82
1,059	1,181	1,195	1,330	1,413	1,314	1,496	1,697	1,627	83
2,386	2,982	3,038	4,925	2,787	3,600	3,800	4,100	4,400	84
.....	.....	.....	.....	4,000	4,000	4,200	4,200	4,300	85
$220,194	$231,502	$223,134	$245,896	$225,893	$239,701	$258,920	$261,588	$284,057	
23,211	28,124	25,827	33,419	27,363	28,961	32,759	32,127	33,177	86
9,615	11,002	10,710	12,030	11,757	14,353	14,289	13,912	14,562	87
15,200	16,000	16,600	15,300	16,300	17,700	18,000	17,800	18,100	88
7,200	10,200	10,000	7,600	9,500	9,000	9,200	11,800	11,500	89
926	2,080	1,398	1,028	1,097	1,480	1,819	1,848	2,917	90
1,082	1,098	1,160	1,564	1,174	1,027	1,442	1,101	1,139	91
$57,234	$68,504	$65,695	$70,941	$67,191	$72,521	$77,509	$78,588	$81,395	
8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	92
11,839	7,743	5,441	5,189	5,253	7,026	11,481	7,062	8,034	93
8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	94
4,300	4,800	4,600	3,700	2,600	3,300	4,400	5,000	4,800	95
$32,639	$29,043	$26,541	$25,389	$24,353	$26,826	$32,381	$28,562	$29,334	

* Wages not reported. † Wages paid every two weeks; in this month three pay days occurred.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED. June, 1893.	June, 1894.	July, 1894.	August, 1894.
96	Silk throwing	17	135	127	116
97	Silk throwing	165	36	29	27
98	Silk throwing	75	66	70	65
99	Silk throwing	50	50	50	50
100	Silk throwing	50	55	55	65
101	Silk throwing	40	26	26	27
102	Silk throwing	30	30	30	30
103	Silk throwing	30	20	20	10
104	Silk throwing	*	8	8	9
	Total	610	426	415	389
105	Silk dyeing	400	400	400	440
106	Silk dyeing	118	139	142	143
107	Silk dyeing	112	130	130	130
108	Silk dyeing	†100	100	100	100
109	Silk dyeing	100	100	100	100
110	Silk dyeing	80	85	80	80
111	Silk dyeing	75	125	110	115
112	Silk dyeing	27	27	29	28
113	Silk dyeing	18	18	18	18
114	Silk dyeing	5	5	5	5
	Total	1,035	1,129	1,114	1,159
117	Woolens	572	432	431	447
118	Woolens	372	275	312	361
119	Woolens	270	180	180	180
120	Woolens	136	108	112	86
121	Woolens	124	129	130	130
122	Woolens	120	130	130	150
123	Woolens	81	108	104	107
	Total	1,675	1,362	1,399	1,411
124	Shirts	300	400	400	400
125	Shirts	30	55	53	55
	Total	330	455	453	455
126	Worsted yarns	380	410	425	430
127	Worsted yarns	169	155	100	160
	Total	549	565	525	590
128	Floor oil-cloth	137	85	101	108
129	Floor oil-cloth	50	50	50	50
	Total	187	135	151	158

* Shut down. † Worked one-half time since July, 1893.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	Office number.
151	165	158	161	166	167	167	181	181	96
43	60	89	87	88	187	135	143	142	97
72	89	88	86	86	92	91	86	78	98
50	50	50	50	100	100	100	100	100	99
55	55	55	55	55	55	55	55	55	100
28	32	34	37	37	37	35	35	33	101
30	30	39	48	52	54	56	57	57	102
19	19	21	23	25	25	25	28	28	103
9	9	9	9	9	9	9	13	13	104
457	509	543	556	618	676	673	698	587	
525	550	490	490	500	500	575	575	660	105
151	151	158	158	163	160	165	169	169	106
150	165	170	170	175	170	175	180	190	107
100	100	100	120	120	126	126	105	105	108
100	100	125	125	150	150	150	125	100	109
85	100	100	100	85	85	110	110	110	110
130	130	130	145	150	160	160	185	195	111
33	33	29	43	43	43	40	40	35	112
21	21	25	28	28	29	28	27	26	113
5	5	5	5	8	10	10	10	10	114
1,300	1,355	1,332	1,384	1,422	1,433	1,539	1,526	1,600	
479	479	471	480	498	477	490	498	506	117
369	376	362	359	367	369	377	392	395	118
200	200	200	225	225	240	240	240	240	119
50	107	107	105	102	103	104	102	93	120
130	132	125	125	125	90	125	124	126	121
160	170	180	190	200	210	220	230	240	122
116	112	109	106	116	111	114	109	103	123
1,504	1,516	1,554	1,590	1,633	1,600	1,670	1,695	1,703	
400	400	400	400	400	4"0	400	400	400	124
55	50	48	48	45	45	40	40	45	125
455	450	448	448	445	445	440	440	445	
535	610	410	415	415	405	415	420	420	126
160	165	163	163	162	162	162	162	157	127
695	775	573	578	577	567	577	582	577	
108	108	110	110	119	113	113	110	117	128
50	50	50	50	50	50	50	50	50	129
158	158	160	160	169	163	163	160	167	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
96	Silk throwing	$3,714	$2,304	$1,919	$3,034
97	Silk throwing	3,352	801	589	232
98	Silk throwing	1,570	1,179	879	976
99	Silk throwing	1,000	1,000	1,000	1,000
100	Silk throwing	930	1,160	790	912
101	Silk throwing	730	570	*525	486
102	Silk throwing	740	650	520	575
103	Silk throwing	750	320	320	160
104	Silk throwing	.....	52	68	80
	Total	$12,786	$8,036	$6,610	$7,455
105	Silk dyeing	15,000	15,629	15,569	15,898
106	Silk dyeing	4,720	5,560	5,680	5,785
107	Silk dyeing	2,800	4,200	4,000	4,360
108	Silk dyeing	†	†	†	†
109	Silk dyeing	†	†	†	†
110	Silk dyeing	1,450	1,850	1,300	1,300
111	Silk dyeing	3,500	4,884	4,443	4,600
112	Silk dyeing	370	792	910	830
113	Silk dyeing	559	645	534	630
114	Silk dyeing	100	100	100	100
	Total	$28,599	$33,160	$32,546	$33,393
117	Woolens	15,922	7,147	7,014	8,651
118	Woolens	10,474	4,388	5,056	7,467
119	Woolens	8,000	3,000	3,000	3,500
120	Woolens	4,739	2,568	2,729	1,149
121	Woolens	3,300	3,885	4,103	4,051
122	Woolens	3,600	4,631	4,509	5,351
123	Woolens	2,285	2,537	2,297	2,508
	Total	$48,320	$28,156	$28,758	$32,677
124	Shirts	†	†	†	†
125	Shirts	720	1,320	1,272	1,320
	Total	$720	$1,320	$1,272	$1,320
126	Worsted yarns	6,553	7,193	6,986	7,584
127	Worsted yarns	†	†	†	†
	Total	$6,553	$7,193	$6,986	$7,584
128	Floor oil-cloth	6,786	4,241	5,697	4,760
129	Floor oil-cloth	1,700	1,000	1,000	1,200
	Total	$8,486	$5,241	$6,697	$5,960

*Lost four days this month. †Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	Office number.
$2,572	$3,123	$2,883	$4,576	$2,990	$3,227	$3,706	$3 818	$3,972	96
1,007	1,062	1,529	1,518	1,491	2,803	4,247	2,988	3,071	97
1,876	1,755	1,752	1,686	1,433	1,738	2,788	1,767	1,812	98
1,000	1,000	1,000	1,000	2,400	2,400	2,400	2,400	2,400	99
909	952	939	1,392	921	943	1,081	1,032	1,381	100
594	576	612	667	667	667	630	630	595	101
545	840	1,100	1,300	1,250	1,300	1,450	1,475	1,625	102
300	300	390	460	5-0	600	625	650	675	103
120	120	120	130	100	130	140	200	200	104
$8,833	$9,728	$10,275	$12,729	$11,802	$13,008	$17,067	$14,960	$15,731	
18,463	19,735	18,117	27,137	17,745	20,433	20,445	21,962	25,253	105
6,040	6,045	6,320	6,345	6,620	6,405	6,605	6,762	6,769	106
5,800	6,500	6,900	6,000	6,000	6,200	6,500	6,500	6,500	107
*	*	*	*	*	*	*	*	*	108
*	*	*	*	*	*	*	*	*	109
1,600	1,600	1,400	1,250	1,300	1,450	1,900	1,900	1,750	110
5,646	5,630	5,242	5,698	6,190	6,714	6,576	7,091	8,138	111
1,073	936	810	1,185	1,086	1,278	1,092	1,022	963	112
703	778	828	825	896	989	1,012	896	1,018	113
100	100	100	100	150	200	200	200	200	114
$38,925	$41,324	$39,719	$48,540	$39,987	$43,669	$44,330	$46,333	$50,591	
9,168	10,098	9,530	8,924	10,635	9,168	10,292	12,860	13,331	117
7,885	8,174	6,650	6,040	7,934	7,437	7,989	8,909	9,576	118
4,000	4,000	4,000	4,500	5,000	5 300	5,300	5,400	5,500	119
1,285	2,836	2,561	2,503	2,498	2,219	2 616	2,444	2,666	120
4 489	4,686	4,106	4,130	3,130	1,780	3,650	3,540	3 507	121
5,214	5,976	5,752	6,000	6,412	5,888	6,645	6,805	5,295	122
2,367	2,779	2,477	2,538	2,695	2,447	2,538	2,566	2,594	123
$34,408	$38,499	$35,076	$34,635	$38,304	$34,239	$39,030	$42,024	$42,468	
*	*	*	*	*	*	*	*	*	124
1,320	1,200	1,152	1,152	1,080	1,080	960	960	1,080	125
$1,320	$1,200	$1,152	$1,152	$1,080	$1,080	$960	$960	$1,080	
9,708	13,640	8,130	8,851	8,089	7,569	7,827	11,730	7,616	126
*	*	*	*	*	*	*	*	*	127
$9,708	$13,640	$8,130	$8,851	$8,089	$7,569	$7,827	$11,730	$7,616	
4,750	5,830	4,135	4,526	5,966	4,779	4,798	6,706	5,115	128
500	700	700	600	1,200	1,000	1,200	800	600	129
$5,250	$6,530	$4,835	$5,126	$7,166	$5,779	$5,998	$7,506	$5,715	

* Wages not reported.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED. June, 1893.	June, 1894.	July, 1894.	August, 1894.
	Unclassified—				
130	Thread	1,299	1,065	944	1,012
131	Printing and dyeing woolens	233	188	192	192
132	Weaving plush	120	120	120	120
133	Silk mill supplies	110	95	104	108
133½	Laces	60	110	110	120
134	Ladies' waists and infants' wear	22	17	19	10
135	Porpoise laces	13	20	20	21
	Total	1,850	1,615	1,509	1,583

Leather and Leather Products.

136	Shoes	103	98	98	98
137	Shoes	96	96	96	96
138	Shoes	50	36	36	36
139	Shoes	13	9	7	7
140	Shoes	.....	35	35	33
	Total	262	274	272	270
	Unclassified—				
141	Belts, bags and pocketbooks	220	200	190	190
142	Traveling bags and satchels	28	16	16	16
143	Instrument cases	19	18	18	19
144	Bookbinders' leather	12	12	12	12
	Total	279	246	236	237

Hats.

145	Hats, soft fur	480	480	480	480
146	Hats, soft fur	400	500	500	350
147	Hats, soft fur	102	72	72	72
148	Hats, soft fur	152	136	140	148
149	Hat bodies	28	20	21	22
150	Hat forming and fur cutting	25	20	20	18
151	Hatters' furs	14	12	12	12
	Total	1,201	1 240	1,245	1,102

Clay and Clay Products.

152	Pottery, general ware	250	250	250	250
153	Pottery, general ware	200	250	250	250
154	Pottery, general ware	175	*	175	175
155	Pottery, general ware	145	*	145	145
156	Pottery, general ware	140	140	140	140
	Total	910	640	960	960

* Strike this month.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Textiles and Textile Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1894.	February, 1894.	March, 1894.	April, 1894.	May, 1894.	Office number.
1,035	1,075	1,138	1,105	1,148	1,166	1,162	1,195	1,153	130
192	194	187	194	194	190	186	180	179	131
120	120	120	120	120	120	120	120	120	132
105	104	102	103	105	108	110	126	130	133
130	130	150	150	150	150	150	200	225	133½
16	18	9	6	17	25	31	35	38	134
22	22	22	25	30	30	26	28	28	135
1,620	1,658	1,728	1,703	1,764	1,789	1,785	1,884	1,873	

Leather and Leather Products.

98	98	98	98	98	98	98	98	98	136
96	96	96	96	82	82	80	87	90	137
36	36	36	36	43	43	48	43	43	138
7	7	7	7	7	7	7	7	7	139
41	44	47	43	30	42	48	52	52	140
278	281	284	280	260	272	276	288	290	
220	220	220	210	220	220	220	220	220	141
16	17	17	16	16	17	20	20	19	142
20	23	25	27	28	29	29	30	28	143
12	12	12	12	12	12	12	12	12	144
268	272	274	265	276	278	271	282	279	

Hats.

480	490	490	490	490	490	490	490	500	145
300	350	400	400	400	400	400	425	425	146
72	72	72	72	77	77	77	77	77	147
158	164	167	167	156	152	170	159	146	148
27	25	24	22	21	20	20	30	21	149
18	20	25	25	18	17	30	35	40	150
12	10	10	10	10	10	10	10	11	151
1,067	1,131	1,197	1,186	1,172	1,166	1,197	1,216	1,220	

Clay and Clay Products.

250	250	250	250	250	250	250	250	250	152
275	275	275	275	200	200	200	200	200	153
175	175	175	175	175	175	175	175	175	154
145	145	145	145	145	145	145	145	145	155
140	140	140	140	140	140	140	140	140	156
985	985	985	985	910	910	910	910	910	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID. June, 1893.	June, 1894.	July, 1894.	August, 1894.
	Unclassified—				
130	Thread	$26,775	$21,998	$17,545	$17,942
131	Printing and dyeing woolens	11,326	8,204	6,992	9,596
132	Weaving plush	4,800	4,800	4,800	4,800
133	Silk mill supplies	4,017	3,027	3,523	3,615
133½	Laces	1,680	3,082	3,082	3,360
134	Ladies' waists and infants' wear	391	303	152	155
135	Porpoise Laces	481	754	497	555
	Total	$49,470	$42,168	$36,591	$40,023

Leather and Leather Products.

136	Shoes	*	*	*	*
137	Shoes	$2,602	$2,700	$947	$1,966
138	Shoes	1,800	1,000	1,000	1,000
139	Shoes	150	114	85	85
140	Shoes	*	*	*	*
	Total	$4,552	$3,814	$2,032	$3,051
	Unclassified—	5,780	4,800	3,398	3,726
141	Belts, bags and pocketbooks	1,400	488	410	628
142	Traveling bags and satchels	986	914	674	817
143	Instrument cases	900	900	900	900
144	Bookbinders' leather				
	Total	$9,066	$7,102	$5,382	$6,071

Hats.

145	Hats, soft fur	$22,000	$23,000	$22,000	$20,000
146	Hats, soft fur	17,172	23,760	26,676	11,380
147	Hats, soft fur	2,785	937	1,017	1,178
148	Hats, soft fur	4,605	5,477	4,195	5,991
149	Hat bodies	970	640	660	900
150	Hat forming and fur cutting	1,875	1,509	1,500	1,357
151	Hatters' furs	850	300	300	300
	Total	$49,757	$55,628	$56,348	$41,606

Clay and Clay Products.

152	Pottery, general ware	$12,000	$11,000	$11,000	$11,000
153	Pottery, general ware	5,000	5,000	3,400	3,400
154	Pottery, general ware	7,350	*	7,350	7,350
155	Pottery, general ware	6,350	*	6,350	6,350
156	Pottery, general ware	3,200	3,000	2,200	2,500
	Total	$33,900	$19,000	$30,300	$30,600

* Wages not reported.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Textiles and Textile Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
$25,154	$19,735	$22,258	$22,573	$20,767	$22,744	$37,295	$28,909	$24,387	130
7,414	6,620	7,926	7,052	7,847	7,126	8,857	6,883	7,768	131
4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	132
3,454	3,527	5,162	3,748	3,170	3,698	4,218	4,079	4,193	133
3,642	3,642	4,200	4,202	4,202	4,202	4,204	5,600	6,200	133½
239	175	125	116	200	831	698	617	702	134
984	787	951	757	902	857	742	864	973	135
$45,587	$39,286	$45,422	$43,248	$41,388	$43,758	$60,807	$46,252	$49,018	

Leather and Leather Products.

*	*	*	*	*	*	*	*	*	136
$2,657	$2,858	$2,362	$1,910	$1,430	$1,302	$2,204	$1,563	$2,723	137
1,000	1,000	1,000	1,000	1,000	1,000	1,200	1,200	1,200	138
85	85	85	85	85	85	85	85	85	139
*	*	*	*	*	*	*	*	*	140
$3,742	$3,943	$3,447	$2,995	$2,515	$2,387	$3,489	$3,848	$4,008	
6,100	5,300	5,500	6,256	4,860	5,224	6,900	5,340	5,460	141
605	710	630	580	412	760	1,086	800	840	142
1,026	994	1,109	1,337	1,107	1,196	1,575	1,220	1,122	143
900	900	90	900	900	900	900	900	900	144
$8,631	$7,904	$8,189	$9,073	$7,279	$8,080	$10,461	$8,260	$8,322	

Hats.

$18,000	$19,000	$20,000	$20,000	$20,000	$21,000	$23,000	$21,000	$26,000	145
7,020	15,120	16,848	13,932	10,800	12,096	18,360	16,740	15,012	146
3,007	2,504	3,234	1,771	1,052	1,805	1,056	1,537	1,518	147
9,296	7,538	7,154	5,203	4,770	5,9[illegible]9	7,957	5,710	4,379	148
1,530	830	1,290	868	704	690	960	790	1,060	149
1,346	1,500	1,800	1,825	1,300	1,275	2,250	2,525	3,000	150
300	280	280	280	260	260	260	270	280	151
$40,499	$46,772	$50,606	$43,879	$38,886	$43,055	$53,842	$48,572	$51,244	

Clay and Clay Products.

$11,000	$11,000	$11,000	$11,000	$11,000	$11,000	$11,600	$11,000	$11,000	152
5,000	5,000	5,000	5,000	3,400	7,800	7,800	7,800	7,800	153
7,350	7,350	7,350	7,350	7,350	7,300	7,350	7,350	7,350	154
6,350	6,350	6,350	6,350	6,350	6,350	6,350	6,350	6,350	155
3,600	3,600	3,600	2,500	2,200	2,500	3,000	3,500	2,500	156
$33,300	$33,300	$33,300	$32,200	$30,300	$34,950	$35,500	$36,000	$35,000	

* Wages not reported.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Clay and Clay Products.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED. June, 1893.	June, 1894.	July, 1894.	August, 1894.
157	Ornamental brick and terra cotta, architectural..	895	786	812	589
158	Ornamental brick and terra cotta, architectural..	480	340	360	420
159	Ornamental brick and terra cotta, architectural..	434	444	430	375
160	Architectural terra cotta	50	42	37	50
161	Fire brick and fire proofing and terra cotta	*	*	218	228
	Total	1,829	1,565	1,857	1,912
162	Common brick	200	200	200	200
163	Common brick	65	65	65	65
164	Common brick	28	28	28	28
165	Common brick	28	28	28	28
	Total	321	321	321	321

Glass.

165½	Glass	400	350	*	*
166	Glass	311	272	93	46
167	battery and fruit jars	100	55	34	30
168	window	80	40	20	15
	Total	891	717	147	91

Rubber Products.

169	Rubber, boots and shoes	470	580	550	560
170	Rubber, boots and shoes	453	492	491	487
171	Rubber, boots and shoes	450	447	447	447
	Total	1,373	1,469	1,488	1,494
172	Rubber goods for mechanical purpose	500	400	380	350
173	Rubber goods for mechanical purpose	136	136	136	135
174	stationery specialties	113	72	75	82
	Total	749	608	591	567
175	Hard rubber	449	398	380	371
176	harness trimmings	†300	300	300	300
	Total	749	698	680	671

Lumber, Mill Products.

177	Sashes, blinds and doors	45	35	35	35
178	Sashes, blinds and doors	30	30	30	30
	Total	75	65	65	65

*Shut down. †This firm reports having worked from 30 to 45 hours per week during the 12 months beginning with June, 1891.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Clay and Clay Products.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
825	704	702	740	721	613	530	650	670	157
440	420	310	280	330	370	440	490	550	158
439	404	455	451	392	405	431	480	457	159
40	38	38	35	32	32	45	52	59	160
219	208	207	228	225	228	265	264	245	161
1,963	1,774	1,712	1,784	1,700	1,643	1,711	1,936	1,981	
200	175	60	25	12	12	25	50	100	162
65	*	*	*	*	*	*	65	65	163
28	28	2	2	2	2	10	28	28	164
28	28	3	2	2	2	2	15	28	165
321	231	65	29	16	16	37	158	221	

Glass.

150	350	350	400	400	400	400	400	400	165½
37	185	253	251	253	251	256	277	311	166
72	100	100	44	46	50	120	120	110	167
10	75	80	80	80	80	80	80	80	168
269	710	783	775	779	781	856	877	901	

Rubber Products.

580	580	570	580	580	580	*	300	340	169
480	470	467	479	447	429	390	326	322	170
425	400	373	372	328	13	23	347	382	171
1,485	1,450	1,410	1,431	1,355	1,022	413	973	1,044	
350	300	300	320	341	353	400	460	480	172
135	136	136	136	136	136	136	136	136	173
93	100	96	102	96	98	97	91	85	174
578	536	532	558	573	587	633	687	701	
373	377	390	398	412	419	423	408	405	175
300	300	300	300	300	300	300	300	300	176
673	677	690	698	712	719	723	708	705	

Lumber, Mill Products.

32	32	32	28	25	22	22	25	30	177
36	35	34	34	34	32	32	34	34	178
68	67	66	62	59	54	54	59	64	

*Shut down.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Clay and Clay Products.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID. June, 1893.	June, 1894.	July, 1894.	August, 1894.
157	Ornamental brick and terra cotta architectural	$26,512	$20,420	$21,133	$23,783
158	Ornamental brick and terra cotta architectural	24,744	12,753	14,940	20,198
159	Ornamental brick and terra cotta architectural	11,036	13,826	12,937	13,355
160	Architectural terra cotta	1,919	1,798	1,185	2,146
161	Fire brick and fire proofing and terra cotta	*	*	5,905	6,969
	Total	$64,211	$48,797	$56,100	$66,451
162	Common brick	5,200	5,200	5,200	5,200
163	Common brick	2,500	2,500	2,500	2,500
164	Common brick	1,400	1,400	1,400	1,400
165	Common brick	1,204	1,204	1,204	1,204
	Total	$10,304	$10,304	$10,304	$10,304

Glass.

165½	Glass	$14,000	$8,000	.....	.....
166	Glass	17,311	11,258	$704	$2,332
167	battery and fruit jars	3,390	1,800	1,000	875
168	window	9,252	2,604	753	606
	Total	$44,453	$23,662	$2,475	$3,813

Rubber Products.

169	Rubber, boots and shoes	$13,429	$8,856	$14,584	$17,240
170	Rubber, boots and shoes	8,962	9,533	12,209	12,693
171	Rubber, boots and shoes	13,150	14,011	14,601	15,580
	Total	$25,541	$32,400	$41,394	$45,513
172	Rubber goods for mechanical purpose	10,800	15,200	14,020	12,160
173	Rubber goods for mechanical purpose	4,897	5,190	3,662	3,682
174	stationery specialties	3,320	2,775	2,049	3,084
	Total	$28,017	$23,165	$19,731	$18,926
175	Hard rubber	15,465	11,305	7,805	12,950
176	harness trimmings	15,312	9,488	11,571	9,979
	Total	$30,777	$20,793	$19,376	$22,929

Lumber, Mill Products.

177	Sashes, blinds and doors	†	†	†	†
178	Sashes, blinds and doors	$1,512	$1,626	$1,374	$1,576
	Total	$1,512	$1,626	$1,374	$1,576

*Shut down. †Wages not reported by month; $22,354 given as the sum paid for the time covered by the investigation.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Clay and Clay Products.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
$19,785	$18,575	$17,066	$17,668	$18,228	$11,050	$9,109	$14,444	$20,660	157
18,950	18,436	9,744	8,450	9,917	15,719	22,377	22,789	23,461	158
12,321	13,651	14,351	14,000	11,230	11,015	14,221	14,291	15,348	159
1,925	1,778	1,771	1,735	877	1,167	1,934	2,795	2,860	160
5,393	6,910	6,591	6,221	6,933	5,905	6,843	7,491	7,742	161
$58,374	$59,350	$49,523	$48,074	$47,185	$44,956	$54,534	$61,810	$70,071	
5,280	4,550	1,560	650	312	312	650	1,300	2 600	162
2,500	2,500	*	*	*	*	*	2,500	2,500	163
1,400	1,400	75	75	75	75	400	1,400	1,400	164
1,204	129	86	86	86	86	86	640	1,204	165
$10,304	$8,579	$1,721	$811	$473	$473	$1,186	$5,840	$7,704	

Glass.

$5,000	$8,000	$14,000	$14,000	$14,000	$14,000	$14,000	$14,000	$14,000	165½
1,152	8,296	13,209	12,499	13,310	12,209	13,032	14,756	15,765	166
1,455	2,911	2,671	2,841	1,187	1,471	3,983	3,237	3,327	167
441	4,838	5,145	4,901	5,152	4,700	4,667	4,576	4,522	168
$8,048	$24,048	$35,025	$34,241	$33,649	$32,380	$35,682	$36,569	$37,614	

Rubber Products.

$18,530	$13,934	$15,958	$16,786	$6,613	$8,955	*	$4,172	$9,458	169
12,279	11,873	11,789	11,280	10,140	9,867	8,970	7,576	8,654	170
13,096	11,698	10,752	7,286	7,492	381	673	8,562	12,942	171
$43,905	$37,505	$38,499	$35,352	$24,245	$19,203	$9,643	$20,310	$31,054	
11,400	10,000	10,150	11,000	12,950	13,200	15,028	15,300	15,600	172
4,556	4,137	3,674	5,325	4,171	4,486	4,646	6,093	5,257	173
2,775	4,848	3,092	2,997	3,385	2,924	3,127	2,352	2,799	174
$18,731	$18,985	$16,916	$19,322	$20,506	$20,610	$22,801	$23,745	$23,656	
9,085	9,805	10,085	11,365	13,410	13,135	17,410	14,470	14 205	175
9,533	†11,538	9,002	†10,135	8,724	9,337	9,824	†12,187	9,973	176
$18,618	$21.343	$19,037	$21,500	$22,134	$22,472	$27,234	$26,657	$24,178	

Lumber, Mill Products.

‡ $1,455	‡ $1,644	‡ $1,386	‡ $1,703	‡ $1,266	‡ $1,190	‡ $1,289	‡ $1,539	‡ $1,572	177 178
$1,455	$1,644	$1,386	$1,703	$1,266	$1,190	$1,289	$1,539	$1,572	

*Shut down. †Five weeks' pay these month. ‡Wages not reported by month; $22,354 given as the sum paid for the time covered by the investigation.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Buttons.

Office number.	INDUSTRY.	AVERAGE NUMBER OF HANDS EMPLOYED.			
		June, 1893.	June, 1894.	July, 1894.	August, 1894.
179	Pearl buttons	30	66	57	59
180	Pearl buttons	18	10	10	10
	Total	48	76	61	69

Tobacco.

181	Tobacco	*2,219	2,219	2,153	2,137
182	cigars	140	140	140	140
	Total	2,359	2,359	2,293	2,277

Fertilizers.

183	Fertilizers	180	117	112	160
184	Fertilizers	125	146	75	110
185	Fertilizers	112	119	102	136
	Total	367	382	289	406

Unclassified.

186	Matches	75	75	75	75
187	Carriages	49	16	16	22
188	Crucibles	10	8	6	6
189	Shoe lasts	7	18	17	16
	Total	141	117	114	119

* As a large part of our hands were on piece-work, and our factories at various times during the period were not on full time, these figures are not an accurate basis for wages per diem when working on full time.

TABLE 1—PANIC INQUIRY—NUMBER OF EMPLOYES—Con.

Buttons.

AVERAGE NUMBER OF HANDS EMPLOYED—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
61	72	76	99	95	88	87	77	52	179
12	12	12	12	10	10	8	8	8	180
73	84	88	111	105	98	95	85	60	

Tobacco.

2,153	2,108	2,100	2,080	2,111	2,108	2,104	2,126	2,123	181
140	140	140	140	140	140	140	140	140	182
2,293	2,248	2,240	2,220	2,251	2,248	2,244	2,266	2,263	

Fertilizers.

168	135	120	160	158	148	220	204	179	183
120	131	131	166	208	219	295	268	187	184
129	134	143	138	138	139	147	161	146	185
417	400	394	464	501	506	662	633	512	

Unclassified.

75	75	75	75	75	75	75	75	75	186
20	18	18	19	18	19	22	25	28	187
6	5	5	5	3	3	3	3	3	188
16	16	18	20	24	28	29	28	27	189
117	114	116	119	120	125	129	131	133	

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Buttons.

Office number.	INDUSTRY.	TOTAL AMOUNT OF WAGES PAID. June, 1893.	June, 1894.	July, 1894.	August, 1894.
179	Pearl buttons	$1,500	$2,688	$2,400	$2,100
180	Pearl buttons	800	400	400	400
	Total	$2,300	$3,088	$2,800	$2,500

Tobacco.

181	Tobacco	$51,460	$58,166	$52,186	$51,214
182	cigars	4,200	3,250	3,100	3,350
	Total	$55,660	$61,416	$55,286	$54,564

Fertilizers.

183	Fertilizers	$5,875	$4,746	$4,463	$5,879
184	Fertilizers	6,000	5,999	3,000	5,000
185	Fertilizers	4,492	5,180	4,781	5,362
	Total	$15,867	$15,925	$12,244	$16,241

Unclassified.

186	Matches	$1,200	$1,200	$1,200	$1,200
187	Carriages	2,413	*815	604	892
188	Crucibles	388	260	185	220
189	Shoes lasts	240	808	648	806
	Total	$4,241	$3,083	$2,637	$3,118

*Five pay days these months.

TABLE 1—PANIC INQUIRY—WAGES PAID—Continued.

Buttons.

TOTAL AMOUNT OF WAGES PAID—CONTINUED.									
September, 1894.	October, 1894.	November, 1894.	December, 1894.	January, 1895.	February, 1895.	March, 1895.	April, 1895.	May, 1895.	Office number.
$2,340	$2,900	$3,088	$4,324	$3,888	$3,472	$3,648	$2,852	$1,600	179
400	400	400	400	400	400	300	300	300	180
$2,740	$3,300	$3,488	$4,724	$4,288	$3,872	$3,948	$3,152	$1,900	

Tobacco.

$53,305	$58,285	$50,099	$51,290	$51,207	$46,428	$48,468	$49,679	$53,105	181
3,250	3,700	4,100	3,400	2,800	3,100	3,700	3,400	4,300	182
$56,555	$61,985	$54,199	$54,690	$54,007	$49,528	$52,168	$53,079	$57,405	

Fertilizers.

$6,052	$5,470	$4,771	$5,460	$5,758	$4,889	$8,289	$7,463	$6,637	183
5,800	6,596	6,800	8,500	10,000	9,500	12,000	10,700	7,500	184
5,778	6,064	6,941	7,467	7,043	5,858	6,988	8,154	7,733	185
$17,630	$18,130	$18,512	$21,427	$22,801	$20,247	$27,377	$26 317	$21,870	

Unclassified.

$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	186
*1,023	703	784	878	571	637	*1,193	1,098	1,170	187
220	190	180	120	90	90	90	90	90	188
807	949	1,188	1,408	1,171	1,328	1,623	1,218	1,211	189
$3,250	$3,042	$3 302	$3,606	$3,032	$3,255	$4,109	$3,606	$3,671	

* Five pay days these months.

SUMMARY 1—PANIC INQUIRY—TABLE 2.

INDUSTRY.	Annual Production for Years 1894-95.				Number of establishments reporting.
	June, 1894.	June, 1895.	June, 1895.		
	Total.	Total.	Actual increase (*i*) or decrease (*d*).	Per cent. increase (*i*) or decrease (*d*).	
Metals and Metal Products—					
Machinery	$223,505	$249,426	*i* $25,920	*i* 11.1	3
Locomotives	503,000	252,600	*d* 250,400	*d* 50	1
Machine tools	177,799	231,801	*i* 54,002	*i* 30.3	3
Machinery and foundry	231,000	212,000	*d* 19,000	*d* 8.2	3
Foundry	1,358,759	1,376,448	*i* 17,689	*i* 1.3	3
Foundry and finishing, brass	134,341	148,441	*i* 14,100	*i* 10.5	4
Furnaces and ranges	106,423	123,580	*i* 17,157	*i* 16.2	2
Forge products	*216,000	*231,000	*i* *15,000	*i* †56.9	2
Mining, iron ore	‡45,343	‡41,707	*d* ‡3,636	*d* 8.6	1
Hardware, harness	45,655	29,059	*d* 16,596	*d* 36.3	2
Jewelry, watch cases	52,692	73,942	*i* 21,250	*i* 40.3	1
Tools, small	176,100	194,760	*i* 18,660	*i* 10.6	3
Metal novelties	316,229	274,107	*d* 42,122	*d* 13.3	3
Unclassified	203,613	201,138	*d* 2,475	*d* 1.2	7
Textiles and Textile products—					
Silk weaving, broad	1,671,148	2,324,934	*i* 653,786	*i* 39	10
ribbon	471,897	784,550	*i* 312,653	*i* 66.5	2
throwing	33,432	61,473	*i* 28,041	*i* 83.9	2
dyeing	701,664	1,032,397	*i* 330,733	*i* 47.1	2
Woolens	§599,037	§708,513	*i* §109,476	*i* §28.2	4
Shirts	48,000	78,000	*i* 30,000	*i* 62.5	1
Worsted yarns	724,137	1,182,972	*i* 458,835	*i* 63.3	2
Floor oil-cloth	362,243	428,852	*i* 66,609	*i* 18.4	2
Unclassified	‖415,000	‖450,000	*i* ‖35,000	*i* ‖48.4	3
Leather products	184,314	220,073	*i* 35,259	*i* 19.1	4
Hats—					
Soft fur	1,452,373	1,625,255	*i* 172,882	*i* 11.9	7
Pottery—					
General ware	280,000	330,000	*i* 50,000	*i* 17.8	2
Architectural terra cotta	45,000	40,000	*d* 5,000	*d* 1.1	1
Common brick	¶6,000,000	¶6,000,000	.....	.....	1
Glass	147,732	139,679	*d* 8,053	*d* 3.4	2
Rubber Products—					
Boots and shoes	2,574,949	2,233,343	*d* 341,606	*d* 13.6	2
Rubber specialties	79,494	85,529	*i* 6,035	*i* 7.6	1
Hard rubber, harness trimmings	267,866	323,164	*i* 55,598	*i* 20.7	1
Sashes and blinds	88,000	68,000	*d* 20,000	*d* 22.7	1
Pearl buttons	45,000	75,000	*d* 30,000	*i* 66 6	1
Cigars	177,000	174,000	*d* 3,000	*d* 1.7	1
Fertilizers	750,000	720,000	*d* 30,000	*d* 4	1
Watches	50,000	45,000	*d* 5,000	*d* 10	1
Crucibles	10,000	60,000	*i* 50,000	*i* 500	1
Shoe lasts	14,638	24,387	*i* 9,749	*i* 66.6	1
Total	$13,988,888	$16,854,730	*i* $2,870,847	*i* 20.5	93
Establishments reporting—					
Increase, total	8,798,362	12,416,097	3,617,735	*i* 41	79
Decrease, total	5,177,520	4,430,623	746,888	*d* 14.4	13
No change, total	8,000	8,000	.....	.....	1

* One establishment reporting. † One establishment reports 50 per cent. increase in production without giving the amount. ‡ Tons of ore. § One establishment reports 10 per cent. increase in production without giving total amount. ‖ One establishment, employing 2,200 hands, reports 40 per cent. increase in production without giving the total amount. ¶ Bricks.

SUMMARY 2—PANIC INQUIRY—TABLE 2—ANNUAL PRODUCTION, 1894-95.

INDUSTRY.	PER CENT. INCREASE (*i*) OR DECREASE (*d*), NUMBER OF ESTABLISHMENTS REPORTING.						
	Under 10.	10 to 20.	20 to 30.	30 to 40.	40 to 50.	50 and over.	Total number.
Metals and Metal Products—							
Machinery	*i*1	*d*1 *i*1					3
Locomotives					*i*1		1
Machine tools		*i*1				*i*2	3
*Machinery and foundry	*d*1	*d*1					3
Foundry	*i*1	*i*1	*d*1				3
Foundry and finishing, brass	*i*1 *d*1	*d*1	*i*1				4
Furnaces and ranges		*i*1	*i*1				2
Forge products	*i*1					*i*1	2
Mining, iron ore	*d*1						1
Hardware, harness			*d*1		*d*1		2
Jewelry, watch cases		*i*1					1
Tools, small	*i*1	*i*1 *d*1					3
Metal novelties	*d*1		*d*1		*i*1		3
Unclassified	*d*1	*i*2 *d*1	*d*1	*d*2			7
Textiles and Textile Products—							
Silk weaving, broad	*d*1		*i*1	*i*1	*i*1	*i*5	9
ribbon						*i*2	2
throwing				*i*1		*i*3	4
dyeing		*i*1				*i*1	2
Woolens		*d*1 *i*1	*d*1		*i*1		4
Shirts						*i*1	1
Worsted yarns			*i*1			*i*1	2
Floor oil-cloth		*i*1		*i*1			2
Unclassified	*i*1				*i*1	*i*1	3
Leather products	*i*2				*i*1	*i*1	4
Hats—							
Soft fur	*d*1 *i*1	*d*1 *i*2	*d*1 *i*1				7
Pottery—							
*General ware			*i*1				2
Architectural terra cotta		*d*1					1
Glass		*d*1 *i*1					2
Rubber Products—							
Boots and shoes	*d*1	*d*1					2
Rubber specialties	*i*1						1
Hard rubber, harness trimmings			*i*1				1
Sashes and blinds			*d*1				1
Pearl buttons						*i*1	1
Cigars	*d*1						1
Fertilizers	*d*1						1
Watches		*d*1					1
Crucibles						*i*1	1
Shoe lasts						*i*1	1
†Total	*i*10 *d*10	*i*14 *d*11	*i*7 *d*7	*i*3 *d*2	*i*5 *d*2	*i*21	*i*60 *d*32

* One with no change. † Also one establishment that reports no change.

SUMMARY 3—PANIC INQUIRY—TABLE 2—ANNUAL PRODUCTION, 1894-95.

INDUSTRY.	PER CENT. INCREASE (*i*) OR DECREASE (*d*) IN WHOLESALE MARKET PRICE—NUMBER OF ESTABLISHMENTS REPORTING.						
	Under 10.	10 to 20.	20 to 30.	30 to 40.	40 to 50.	50 and over.	Total number.
Metals and Metal Products—							
Machinery	*d*2						2
Machine tools	*d*1						2
Machinery and foundry		*d*1					1
Foundry	*i*1	*d*1					1
Tools, saws	*d*1	*d*1					2
Metal novelties	*d*1	*d*1					3
Unclassified		*d*2				*d*1	2
Foundry and finishing, brass		*d*1	*d*1				1
Furnaces and ranges	*d*1						2
Forge products		*i*1					1
Jewelry		*d*1					1
Textiles and Textile Products—							
Silk weaving, broad	*d*2, *i*3						5
throwing		*i*1	*i*1	*i*1			3
dyeing	*d*1						1
Woolens	*d*1			*d*1			2
Worsted yarns		*d*1					1
Floor oil-cloth	*d*1	*i*1					2
Unclassified	*d*1	*d*1					2
Leather products		*d*1	*i*1				2
Hats—							
Soft fur	*d*2	*d*1	*d*1				4
Pottery—							
General ware		*d*1	*d*1				2
Glass			*d*1				1
Rubber Products—							
Boots and shoes	*i*1						1
Hard rubber, harness trimmings	*d*1						1
Pearl buttons		*d*1					1
Fertilizers	*d*1						1
Watches			*d*1				1
Crucibles			*d*1				1
*Total	*i*5, *d*16	*i*3, *d*14	*i*2, *d*6	*i*1, *d*1		*d*1	*i*11, *d*38

* Thirteen establishments report no change.

TABLE 2—PANIC INQUIRY—ANNUAL PRODUCTION, 1894, 1895.

Office number.	INDUSTRY.	ANNUAL PRODUCTION FOR YEARS 1894, 1895.				
		JUNE, 1894.	JUNE, 1895.	JUNE, 1895.		Wholesale market prices—per cent. increase (*i*) or decrease (*d*).
		Total.	Total.	Actual increase (*i*) or decrease (*d*).	Per cent. increase (*i*) or decrease (*d*).	
	Metals and Metal Products—					
2	Machinery	$150,000	$175,000	*i* $25,000	*i* 16.6	.....
3	Machinery	.....	.....	.....	.....	*d* 5
4	Machinery	51,505	55,426	*i* 3,920	*i* 7.6	.....
5	Machinery	22,000	19,000	*d* 3,000	*d* 13.6	*d* 5
9	Locomotives	503,000	252,600	*d* 250,400	*d* 49.5	.....
11	Machine tools	107,000	121,500	*i* 14,500	*i* 13.5	*d* 8
12	Machine tools	60,000	90,000	*i* 30,000	*i* 50	.....
13	Machine tools	10,799	20,301	*i* 9,502	*i* 87 9	.....
16	Machinery and foundry	188,000	174,000	*d* 14,000	*d* 7.9	*d* 12
18	Machinery and foundry	8,000	8,000	.....	.....	.....
19	Machinery and foundry	35,000	30,000	*d* 5,000	*d* 14 3	.....
20	Foundry, cast-iron pipe	1,209,153	1,264,234	*i* 55,082	*i* 4.5	*i* 4.5
21	Foundry, malleable and gray	66,606	52,214	*d* 14 492	*d* 21.7	*d* 19
22	Foundry, malleable and gray	53,000	60,000	*i* 7,000	*i* 13.2	.....
23	Foundry and finishing, brass	70,000	75,000	*i* 5,000	*i* 7.1	*d* 20
24	Foundry and finishing, gas fictures	40,230	50,140	*i* 9,910	*i* 24.6	*d* 15
25½	Foundry and finishing, brass	17,456	17,364	*d* 92	*d* .5	.....
26	Foundry and finishing, brass	6,655	5,937	*d* 718	*d* 10.8	.....
27	Furnaces and ranges	48,000	58,000	*i* 10,000	*i* 20.8	*d* 1.5
28	Furnaces and ranges	58,423	65,580	*i* 7,157	*i* 12.2	.....
29	Forge products, car wheels, steel forgings	216,000	231,000	*i* 15,000	*i* 6.9	.....
30	Forge products, car wheels, steel forgings	.....	.....	.....	*i* 50	*i* 16
31	Mining, iron ore	*45,343	*41,707	*d* *3,636	*i* 9	.....
32	Hardware, harness	16,245	12,814	*d* 3,431	*d* 21.1	.....
33	Hardware, harness	29,410	16,245	*d* 13,165	*d* 44.7	.....
35	Jewelry, watch cases	52,692	73,942	*d* 21,250	*i* 14.1	*d* 10
37	Tools, saws	155,000	175,000	*i* 20 000	*i* 13	*d* 7.5
38	Tools, hand-cut files and rasps	9,100	9,760	*i* 660	*i* 7.2	.....
39	Tools, files	12,000	10,000	*d* 2,000	*d* 16.6	*d* 10
40	Metal novelties	167,327	162,695	*d* 4,632	*d* 2.7	.....
41	Metal novelties	7,711	10,911	*i* 3,200	*i* 41.4	*d* 10
42	Metal novelties	141,191	100,501	*d* 40,690	*d* 28.8	*d* 5
	Unclassified—					
43½	Architects' and engineers' supplies	75,332	72,764	*d* 2,568	*d* 3.4	.....
45	Pig iron	*22,510	*15,161	*d* *7,351	*d* 32.6	.....
46	Table cutlery	50,000	57,000	*i* 7,000	*i* 14	*d* 10
46½	Wire goods	32,199	38,166	*i* 5,967	*i* 18.5	.....
47	Engraving, metal rolls	10,572	9,047	*d* 1,525	*d* 14.4	.....
47½	Hardware specialties	6,000	4,000	*d* 2,000	*d* 33 3	*d* 50
48½	R. R. locks	7,000	5,000	*d* 2,000	*d* 28.5	*d* 20
	Textiles and Textile Products—					
58	Silk weaving, broad	487,468	593,381	*i* 105,913	*i* 21.5	.....
63	Broad	270,000	368,000	*i* 98,000	*i* 36.2	.....
66	Broad	300,000	350,000	*i* 50,000	.....	.....
67	Broad	140,000	200,000	*i* 60,000	*i* 42.8	*d* 5.1
71	Broad	123,380	204,553	*i* 81,173	*i* 65.7	.....
73	Broad	70,000	65,000	*d* 5,000	*d* 7.1	*d* 5
74	Broad	60,000	104,000	*i* 44,000	*i* 73.3	*i* 7.5
75	Broad	70,300	140,000	*i* 69,700	*i* 99.1	*i* 5
76	Broad	†90,000	†200,000	*i* †110,000	*i* 122.2	*i* 3.5
83	Broad	60,000	100,000	*i* 40,000	*i* 66.6	.....

* Tons. † Yards.

TABLE 2—PANIC INQUIRY—ANNUAL PRODUCTION, 1894, 1895—Continued.

Office number.	INDUSTRY.	Annual Production for Years 1894, 1895.				
		June, 1894.	June, 1895.	June, 1895.		Wholesale market prices—per cent. increase (i) or decrease (d).
		Total.	Total.	Actual increase (i) or decrease (d).	Per cent. increase (i) or decrease (d).	
	Textiles and Textile Products—Con.					
92	Silk weaving, ribbon	$290 000	$450,000	i$160,000	i55 1	.....
93	Silk weaving, ribbon	181,897	334,550	i152,653	i83.9	.....
97	Silk throwing	.....	.....	.....	i64.6	.....
100	Silk throwing	14,502	25,248	i10,746	i74.1	i20
101	Silk throwing	9,930	24,225	i14,295	d143	i10
104	Silk throwing	*9,000	*12,000	i*3,000	i33.3	d25
105	Silk dyeing	491,664	790,397	i298,733	i60.7	d5
111	Silk dyeing	210,000	242,000	i32,000	i15.2	.....
119	Woolens	.....	.....	.....	i10	d5
121	Woolens	216,000	172,000	d44,000	d20.3	d33.3
122	Woolens	243,000	350,000	i107,000	i44	.....
123	Woolens	140,037	186,513	i26,476	i18.9	.....
125	Shirts	48,000	78,000	i30,000	i62.5	i5
126	Worsted yarns	488,183	390,572	i402,389	i82.4	d17.5
127	Worsted yarns	235,954	292,400	i56,446	i23	.....
128	Floor oil-cloth	317,243	368,852	i51,609	i16.2	i16
129	Floor oil-cloth	45,000	60,000	i15,000	i33.3	d75
	Unclassified—					
130	Thread	.....	.....	.....	i40	.....
132	Weaving, plush	400,000	425,000	i25,000	i6.2	d5
134	Ladies' and infants' wear	15,000	25,000	i10,000	i66.6	d10
138	Leather products, shoes	41,000	60,000	19,000	i46.3	.....
	Unclassified—					
142	Traveling bags	32,815	32,902	i87	i.2	.....
143	Instrument cases	20,999	32,171	i11,172	i53.2	d10
144	Bookbinders' leather	90,000	95,000	i5,000	i5.5	i25
	Hats—					
145	Hats, soft fur	675,000	780,000	i105,000	i15.5	.....
146	Hats, soft fur	479,000	517,320	i38,320	i8.5	.....
147	Hats, soft fur	48,014	54,956	i6,942	i14.4	d8
148	Hats, soft fur	150,000	186,912	i36,912	i24.6	.....
149	Hats, soft fur	15,359	14,567	d792	d5.1	d10
150	Hats, soft fur	35,000	31,500	d3,500	d10	d8
151	Hats, soft fur	50,000	40,000	d10,000	d20	d20
	Pottery—					
153	General ware	200,000	250,000	i50,000	i25	d25
156	General ware	80,000	80,000	.....	.....	d12.5
160	Architectural terra cotta	45,000	40,000	d5,000	d11.1	.....
163	Common brick	6,000,000	6,000,000	.....	.....	.....
	Glass—					
167	Hollow ware	52,000	61,860	i9,860	i18.9	.....
168	Window	92,732	78,819	d13,913	d15	d23.5
	Rubber Products—					
170	Shoes	1,230,025	1,127,122	d102,903	d8.3	i3
171	Boots and shoes	1,344,924	1,106,221	d238,703	d17.7	.....
174	Rubber specialties	79,494	85,529	i6,035	i7.5	.....
176	Hard rubber, harness trimmings	267,866	323,464	i55,598	i20.7	d5

* Pounds of silk.

TABLE 2—PANIC INQUIRY—ANNUAL PRODUCTION, 1894, 1895—Continued.

Office number.	INDUSTRY.	ANNUAL PRODUCTION FOR YEARS 1894, 1895.				
		JUNE, 1894.	JUNE, 1895.	JUNE, 1895.		Wholesale market prices—per cent. increase (*i*) or decrease (*d*).
		Total.	Total.	Actual increase (*i*) or decrease (*d*).	Per cent increase (*i*) or decrease (*d*)	
177	Sashes and blinds	$88,000	$68,000	*d* $20,000	*d* 22.7	.....
179	Pearl buttons	45,000	75,000	*i* 30,000	*i* 66.6	*d* 15
182	Cigars	177,000	174,000	*d* 3,000	*d* 1.7	.....
185	Fertilizers	750,000	720,000	*d* 30,000	*d* 4	*d* 4
	Unclassified—					
186	Matches	50,000	45,000	*d* 5,000	*d* 10	*d* 25
188	Crucibles	10,000	60,000	*i* 50,000	*d* 500	*d* 25
189	Shoe lasts	14,638	24,387	*i* 9,749	*i* 66.6	.....

PART II.

EFFECT OF OCCUPATION ON THE HEALTH AND DURATION OF THE TRADE-LIFE OF WORKMEN.

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In 1889 this inquiry was first undertaken with a view, as was stated in the report of that year, of obtaining at least an approximate answer to the yet unsolved problem: What is the duration of the active trade or working life of workmen? The investigation was largely experimental, for but little statistical attention had been paid to the influence of occupation even on the health of the industrial workers; but the results obtained from the first year's effort justified its further prosecution.

The information sought for was obtained from individual journeymen at work in their respective trades, and the data thus gathered, showing the age at which the workman began to work at his trade, his present age, the age at which he first began to decline, and the number of years actually at work were suitably classified and summarized, and form, as is believed, a correct basis to estimate the duration of trade-life. In all, six years' inquiry has been devoted to this subject with results, showing returns from 19,947 journeymen, employed in sixteen general occupations, or over seventy subdivisions thereof. The summaries of the returns heretofore collected are tabulated below, together with the details of this year's effort, namely, from woolen and cotton mills employes—1,167 individuals, male and female. The comparative summary of the principal results of the six years' investigation is presented below.

The investigation of the woolen and cotton mill industries on the same lines followed in the other trades was found embarrassing, because of the very large proportion of newly-arrived immigrants employed in many of the mills, either increasing the number of workers or displacing the old operatives. The investigation required establishments in continuous operation for a long period of time, without great

additions to the number of hands; and it was necessary, therefore, to confine it to those few mills where the conditions were such that practically no change had taken place for at least a generation.

OCCUPATIONS.	AVERAGE.		Per cent. beginning to decline.	Per cent. American born.	Number of individuals reported.
	Present age.	Years at work.			
Woolen Workers—					
Weavers, males	32	16.4	.....	40.4	250
females	27	11.3	.....	64.6	164
Finishers, males	31	12.5	.....	36.2	91
females	25	7	.....	39.2	28
Giggers, males	33	11.5	.....	1.8	125
Fullers, males	30	9	.....	13.6	22
Spinners, males	37	14.7	.....	57.6	26
Carders, males	34	11.4	.....	37.7	82
females	32	5.4	.....	.....	5
Dyers, males	37	10.7	.....	8.4	83
females	45	5	.....	.....	4
Loom fixers, males	36	18.1	.....	68.7	16
Pickers, males	40	9.9	.....	.....	33
females	37	6.9	.....	.....	25
Dressers, males	36	18	.....	14.2	7
Sorters, males	31	18	.....	88.8	9
Sewers, females	24	6	.....	100	3
Burlers females	30	8	.....	83.3	6
Miscellaneous, males	47	28	.....	30	10
females	24	7	.....	71.4	7
Cotton workers—					
Spinners, males	43	27.7	43.7	62 5	16
Weavers, males	31	19.6	24.2	72.7	33
females	30	14.8	26.5	88.6	79
Dyers, males	34	16.4	.....	66.6	9
Loom fixers, males	43	27.7	41.6	50	12
Carders, males	46	29.3	14.2	57.1	7
Miscellaneous, males	40	21.8	33.3	80	15
Bakers	33.4	16.9	6.2	26.8	933
Bricklayers and masons	36.4	18.5	8 3	62.1	1,022
Carpenters	36.5	18.7	6.4	66.6	2,732
Cigarmakers	31.3	14.4	9.8	65.8	1,061
Glassblowers—					
Green bottle	37.4	18.3	35.4	97	514
Flint, prescription	34	16.8	29.4	78	126
regular	34.2	15.2	5.1	51	39
Window	35.7	14.1	6	97	149
Glass—					
Flatteners, window	42.4	18.7	7.7	100	39
Cutters, window	37.2	18	7.9	100	76
Master shearers	42.6	12.7	17.5	91	57
Potmakers	42.7	15.7	53.3	73	15
Stopper grinders	32.4	14.2	.....	100	25
Hats—					
Finishers	32.8	15	12.3	69	1,257
Makers	34.5	15.5	17.6	44	1,247
Pouncers	36.2	16.8	7	56	73
Leather Workers—					
Japanners	32.5	13.4	.....	76.3	258
Leather makers	34.1	11.6	.....	26.7	198
Curriers	44.4	28.3	.....	44	125
Beamsmen	42.1	25.6	.....	4.5	111
Tanners	41.4	21.5	.....	12.8	194
Splitters	37.9	19.6	.....	52.6	76
Grainers	33.3	18.1	.....	79	38
Tackers	29.9	8.1	.....	72.7	33
Buffers	20	21.7	.....	42	14
Shavers	37.5	11.1	.....	.....	6
Softeners	30.3	12.1	.....	18	22
Finishers	27.4	12 4	.....	65.5	49
Miners of iron ore	31.1	16	7.1	39.6	1,269

OCCUPATIONS.	AVERAGE.		Per cent. beginning to decline.	Per cent. American born.	Number of individuals reported.
	Present age.	Years at work.			
Potters—					
Mouldmakers	34.3	21.6	13.6	23	22
Jiggermen	32.8	18.5	11.1	35	99
Turners	32	17	14.6	34	41
Handlers	28.5	16.4	6.5	55	31
Pressers	30.5	15.7	6.4	49	455
Throwers	42.2	29.3	.....	.....	3
Saggermakers	34.2	16.7	15.4	35	26
Kilnmen	32.6	14.5	10.8	45	297
Dippers	38	21.8	20	37	30
Decorators	29.3	13.4	5.9	34	68
Packers and warehousemen	30.5	12.5	.....	60	50
Painters	34.5	15	12.8	71.8	1,235
Plumbers	32	16	10.6	82.4	661
Printers	31.2	14.5	9.7	79	462
Railroad—					
Locomotive engineers	43.1	13.5	30	96	449
as trainmen	43.1	22	30	96	449
Locomotive firemen	31.4	6.6	5.6	96.1	411
as trainmen	31.4	9.6	5.6	96.1	411
Conductors as trainmen	40.7	18.2	15	97	368
Freight	40.7	10.2	15	97	315
Passenger	40.7	11	15	97	97
Brakemen as trainmen	30.2	8.2	6.1	94.2	1,445
Freight	30.2	7.7	6 1	94.2	1,193
Passenger	30.2	7	6.1	94.2	252
Switchmen	37.5	9	24.1	63.4	112
as trainmen	37.5	15.1	24.1	63.4	112
Wipers	31.5	6.4	.....	68.6	74
Stonecutters	33.5	19	.....	16.5	701

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE.

Woolen Workers—Weavers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	8	5	3	1	...	1	1	.....	1	1	1	....	.....	.....	2	3.2	62 5
12 to 15 "	93	39	54	3	4	4	4	3	13	13	17	9	8	10	5	37.2	41.9
15 "	25	10	15	6	...	2	3	.....	3	1	5	1	1	2	1	10	40
16 "	32	14	18	2	2	2	.....	.....	7	10	5	1	2	1	.....	12.8	43.7
17 "	11	9	2	1	1	.....		1	2	4	2	.....		.....	.....	4 4	81 8
18 "	20	9	11	2	1	2	.....	3	6	1	4	.....	1	.....	....	8	45
19 "	11	7	4	1		.....	1	2	2	3	.....	2	.....	....	.....	4.4	63.6
20 "	7	1	6	.....	1	1	.....	1	2	.....			.....	2	.....	2 8	14.2
20 to 25 "	26	6	20	....	.....	.....	.....	2	13	7	2	1	1		....	10.4	23
Over 25 "	17	1	16	....	....	....	.....	....	1	7	3	3	1	2	.....	6.8	5.8
Total	250	101	149	16	9	12	9	12	50	47	39	17	14	17	8	100	40.4

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Weavers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	12	10	2	2	.....	1	1	.....	3	2	1	.....	1	1	.....	7.3	83.3
12 to 15 "	66	48	18	6	2	6	8	8	19	13	2	2	.....	.....	.....	40	72.7
15 "	24	22	2	1	1	1	6	2	7	3	2	1	.....	.....	.....	14.6	91.7
16 "	28	18	10	10	4	3	1	3	3	3	1	.....	.....	.....	.....	17.7	64.3
17 "	9	3	6	1	.....	3	1	1	.....	1	1	1	.....	.....	.....	5.4	33.3
18 "	5	1	4	2	1	.....	1	.....	.....	1	.....	.....	.....	.....	.....	3	20
19 "	3	.....	3	.....	.....	.....	.....	.....	2	1	.....	.....	.....	.....	.....	1.7	.....
20 "	7	1	6	.....	.....	....	1	2	4	.....	.....	.....	.....	.....	.....	4.3	14.2
20 to 25 "	5	2	3	.....	.....	.....	.....	.....	4	.....	1	2	.....	.....	.....	3	40
Over 25 "	5	1	4	.....	.....	.....	.....	.....	.....	1	2	.....	.....	.....	.....	3	20
Total	164	106	58	22	8	14	19	16	42	25	10	6	1	1	.....	100	64.6

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Finishers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	4	3	1	1	.....	1	.....	.....	1	1	.....	.....	.....	.....	.....	4.4	75
12 to 15 "	19	14	5	.....	.....	.....	1	.....	3	3	5	2	3	2	.....	20.9	73.7
15 "	4	3	1	.....	.....	1	.....	.....	1	1	1	.....	.....	.....	.....	4.4	75
16 "	8	3	5	1	2	.....	.....	.....	.....	2	1	1	1	.....	.....	8.8	37.4
17 "	4	2	2	.....	1	.....	.....	.....	.....	1	1	1	.....	.....	.....	4.4	50
18 "	6	2	4	3	.....	1	1	.....	.....	.....	.....	..	1	.....	.....	6 6	33.3
19 "	3	3	.....	.....	.....	...	.....	.....	3	.....	.....	.....	.....	.....	.....	3.3	100
20 "	4	2	2	1	.....	1	.....	2		.....	.....	.....	....	.....	.....	4.4	50
20 to 25 "	15	1	14	.....	.....	1	2	.....	7	4	.....	1	.....	.....	.....	16.4	6.6
Over 25 "	24	.....	24	.....	.....	.....	.....	.....	1	5	3	1	6	7	1	26.4	.....
Total	91	33	58	6	3	5	4	2	16	17	11	6	11	9	1	100	36.2

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Finishers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	2	2				1			1							7	100
12 to 15 "	1	1				1										3.5	100
15 "	3	1	2	1				1		1						10	33.3
16 "	4	3	1	1	1	1			1							14.2	75
17 "	2	2		1	1											7	100
18 "	3		3		1		1		1							10	
19 "	2	1	1				1	1								7	50
20 "	2		2						2							7	
20 to 25 "	4	1	3					1	3							16.2	25
Over 25 "	5		5							1		3		1		18.1	
Total	28	11	17	3	3	3	2	3	8	2		3		1		100	39.2

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Giggers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	3	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1	2.4	.....
12 to 15 "	11	7	4	3	.....	.....	1	.....	1	3	2	.....	1	.....	.....	8.8	63.6
15 "	3	2	1	1	.....	.....	.....	.....	.....	.....	.....	1	1	.....	.....	2.4	66.6
16 "	5	4	1	.....	.....	.....	.....	.....	1	3	.....	.....	.....	1	.....	3 2	80
17 "	6	3	3	.....	1	.....	.....	.....	.....	2	.....	2	.....	.....	1	4.8	50
18 "	3	.....	3	.....	.....	.....	.....	.....	2	1	.....	.....	.....	.....	.....	2.4	.....
19 "	2	.....	2	.....	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	1.6	.....
20 "	9	5	4	.....	.....	.....	1	.....	7	1	.....	.....	.....	.....	.....	7.2	55.5
20 to 25 "	17	.....	17	.....	.....	.....	2	.....	8	4	2	1	.....	.....	.....	13.6	.....
Over 25 "	66	2	62	.....	.....	.....	.....	.....	2	13	10	4	15	18	4	53.6	3
Total	125	23	102	4	2	.....	4	.....	22	27	14	8	18	20	6	100	18.4

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Fullers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	4.5	.....
12 to 15 "	3	.....	2	.....	.....	.....	.....	.....	1	.....	.....	1	.....	1	.....	13.5	.....
15 "	1	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	4.5	100
16 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18 "	1	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	4.5	100
19 "	1	.....	1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	4.5	.....
20 "	2	.....	2	.....	.....	1	.....	.....	1	.....	.....	.....	.....	.....	.....	9.5	.....
20 to 25 "	4	.....	4	.....	.....	2	.....	1	1	.....	.....	.....	.....	.....	.....	18.1	.....
Over 25 "	9	1	8	.....	.....	.....	.....	.....	1	3	2	.....	3	.....	.....	49.9	11.1
Total	22	3	19	.....	.....	4	.....	1	4	4	3	1	3	2	...	100	13.6

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Spinners—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	7	3	4	.....	.....	.....	.....	.....	.....	1	3	.....	2	1	.....	26.9	28.5
12 to 15 "	9	2	7	1	.....	.....	.....	1	1	3	1	.....	.....	2	.....	34.9	22.2
15 "	4	4	.....	2		.....	1	.....	.....	.....	1	.....	.....	.....	.....	15.3	100
16 "	4	4	.....	.....	1	.....	.....	1	1	.....	.....	.....	.....	1	.....	15.3	100
17 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19 "	1	1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	3.8	100
20 "	1	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	3.8	100
20 to 25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Over 25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	26	15	11	3	1	1	1	2	3	4	5	.....	2	4	.....	100	57.6

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Carders—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	4	1	3	.....	.....	.....	.....	.....	2	1	.....	.....	.....	.....	1	4.8	75
12 to 15 "	21	16	5	.....	1	3	1	.....	3	5	6	.....	1	.....	1	25.3	76.1
5 "	5	2	3	3	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	6	40
16 "	6	4	2	1	1	.....	....	1	1	1	.....	.....	1	.....	.....	7.3	66.6
17 "	2	2	.....	1	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	2.8	100
18 "	7	.....	7	3	.....	1	2	.....	1	.....	....	.....	.....	.....	.....	8.5	.....
19 "	4	.....	4	.....	.....	1	.....	.....	1	1	1	.....	.....	.....	.....	4 8	.....
20 "	2	.....	2	....	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	2.8	....
20 to 25 "	15	4	11	.....	.....	.....	3	.....	8	4	.....	.....	.....	.....	.....	18.2	26.6
Over 25 "	16	2	14	....	.....	.....	..	.....	1	4	4	3	2	2	.....	19.5	12 5
Total	82	31	51	8	4	5	6	1	20	16	11	3	4	2	2	100	37.7

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Carders—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "																	
15 "																	
16 "																	
17 "	1		1	1												20	
18 "																	
19 "	2		2		1				1							40	
20 "																	
20 to 25 "																	
Over 25 "	2		2									1	1			40	
Total	5		5	1	1				1			1	1			100	

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Dyers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	2	.....	2	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	1	.....	2.4	.....
12 to 15 "	2	.....	2	1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	2.4	.....
15 "	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	1.2	.....
16 "	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	1.2	.....
17 "	1	.....	1	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	1.2	.....
18 "	3	1	2	.....	.....	1	1	.....	1	.....	.....	.....	.....	.....	.....	3.6	33 3
19 "	6	2	4	1	.....	1	.....	.....	2	1	.....	.....	.....	1	.....	7.2	33.3
20 "	6	.....	6	1	.....	.....	.....	1	3	.....	.....	.....	...	1	.....	7.2	.....
20 to 25 "	16	.....	16	.....	.....	.....	.....	1	7	3	4	1	.....	.....	.....	19.3	.....
Over 25 "	45	4	41	.....	.....	.....	.....	.....	2	4	6	6	12	10	5	54.3	8
Total	83	7	76	3	.....	3	1	2	15	9	11	8	13	13	5	100	8.4

TALE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Dyers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "																	
15 "																	
16 "																	
17 "																	
18 "																	
19 "																	
20 "																	
20 to 25 "																	
Over 25 "	4		4							1			1	2		100	
Total	4		4							1			1	2		100	

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Loom Fixers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	9	9				1			4	3	1					56.3	100
15 "	1		1											1		6.1	
16 "	3	1	2					1		1	1					18 7	33.3
17 "	1		1									1				6.1	
18 "	2	1	1								2					12.8	50
19 "																	
20 "																	
20 to 25 "																	
Over 25 "																	
Total	16	11	5			1		1	4	4	4	1		1		100	68.7

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Pickers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "																	
15 "																	
16 "																	
17 "																	
18 "																	
19 "																	
20 "	2		2					1		1						6	
20 to 25 "	7		7						3	1				1	3	21.2	
Over 25 "	24		24						1	5	1	6	3	5	2	72.8	
Total	33		33					1	4	7	1	6	3	6	5	100	

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Pickers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	1		1	1												4	
15 "																	
16 "																4	
17 "	1		1	1													
18 "																	
19 "																	
20 "	2		2			1				1						8	
20 to 25 "	3		3						2	1						12	
Over 25 "	18		18							1	7	4	2	4		72	
Total	25		25	2		1			2	3	7	4	2	4		100	

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Dressers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	2		2							1	1					28.7	
15 "	1		1									1				14.2	
16 "	1	1										1				14.2	100
17 "																	
18 "																	
19 "																	
20 "																	
20 to 25 "	2		2						1		1					28.7	
Over 25 "	1		1								1					14.2	
Total	7	1	6						1	1	3	2				100	14.2

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Sorters—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	4	4							1	1	2					44.4	100
15 "	5	4	1						2	2	1					55.6	80
16 "																	
17 "																	
18 "																	
19 "																	
20 "																	
20 to 25 "																	
Over 25 "																	
Total	9	8	1						3	3	3					100	88.8

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Sewers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "																	
15 "	1	1					1									33.3	100
16 "	1	1				1										33.3	100
17 "																	
18 "																	
19 "																	
20 "																	
20 to 25 "	1	1						1								33.3	100
Over 25 "																	
Total	3	3				1	1	1								100	100

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Burlers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years.																	
12 to 15 "	1	1			1											16.6	100
15 "																	
16 "	1	1								1						16.6	100
17 "	1	1		1												16.6	100
18 "																	
19 "	1	1		1												16.6	100
20 "																	
20 to 25 "	1	1										1				16.6	100
Over 25 "	1		1								1					16.6	
Total	6	5	1	2	1					1	1	1				100	83.3

TABLE 1-SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE-Continued.

Woolen Workers-Miscellaneous-Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	3		3										1	1	1	30	
15 "																	
16 "																	
17 "																	
18 "	1		1											1		10	
19 "																	
20 "	1		1							1						10	
20 to 25 "	1		1									1				10	
Over 25 "	4	3	1						1	1				1	1	40	75
Total	10	3	7						1	2		1	1	3	2	100	30

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Woolen Workers—Miscellaneous—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	1	1					1									14.3	100
15 "	1	1				1										14.3	100
16 "	3	3				2			1							42.8	100
17 "																	
18 "	1		1	1												14.3	
19 "																	
20 "																	
20 to 25 "	1		1							1						14.3	
Over 25 "																	
Total	7	5	2	1		3	1		1	1						100	71.4

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Spinners - Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	6	4	2						1	1	1		2	1		37	66.6
12 to 15 "	6	3	3							2	1		2		1	37	50
15 "	1	1								1						7	100
16 "																	
17 "	2	2							1					1		12	100
18 "																	
19 "																	
20 "																	
20 to 25 "																	
Over 25 "	1		1											1		7	
Total	16	10	6						2	4	2		4	3	1	100	62.5

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Weavers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	4	1	3	.....	.....	.....	.....	.....	1	.....	2	.....	.....	.....	.....	12.1	25
12 to 15 "	18	14	4	.....	.....	1	.....	.....	4	4	3	2	1	1	3	54.5	77.2
15 "	6	4	2	.....	.....	1	.....	.....	4	.....	1	.....	.....	.....	.....	18.1	66.6
16 "	1	1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	3.1	100
17 "	1	1	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	3.1	100
18 "	2	2	.....	.....	.....	.....	.....	.....	2	.....	.....	.....	.....	.....	.....	6	100
19 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 "	1	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	3.1	100
20 to 25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Over 25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	33	24	9	.....	.....	2	.....	.....	12	5	7	2	1	1	3	100	72.7

TABLE 1-SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Weavers—Females.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.													PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	3	2	1	.....	.....	.....	.....	1	.....	1	.....	.....	.....	.....	1	3.7	66.6
12 to 15 "	39	32	7	.....	2	3	1	2	14	9	6	.....	.....	1	1	49.3	82.1
15 "	25	24	1	.....	.....	.....	2	1	13	5	1	2	1	.....	.....	31.9	96
16 "	8	8	.....	.....	.....	.....	.....	2	4	.....	2	.....	.....	.....	.....	10.1	100
17 "	3	3	.....	.....	.....	.....	.....	.....	3	.....	.....	.....	.....	.....	.....	3.7	100
18 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 to 25 "	1	1	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	1.3	100
Over 25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	79	70	9	.....	2	3	3	6	34	16	9	2	1	1	2	100	88.6

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Dyers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	7	4	3			1			3	2	1					77.8	57.1
15 "																	
16 "	1	1								1						11.1	100
17 "	1	1										1				11.1	100
18 "																	
19 "																	
20 "																	
20 to 25 "																	
Over 25 "																	
Total	9	6	3			1			3	3	1	1				100	66.6

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Loom Fixers—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years																	
12 to 15 "	9	4	5							3	1		1	3	1	75	44.4
15 "																	
16 "	2	1	1								1	1				16.6	50
17 "																	
18 "																	
19 "																	
20 "																	
20 to 25 "																	
Over 25 "	1	1											1			8.4	100
Total	12	6	6							3	2	1	2	3	1	100	50

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE - Continued.

Cotton Workers—Carders—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	1	1										1				14.2	100
12 to 15 "	3	2	1						1	1	1					43.2	66.6
15 "																	
16 "																	
17 "																	
18 "	1		1												1	14.2	
19 "	1		1												1	14.2	
20 "																	
20 to 25 "	1	1											1			14.2	100
Over 25 "																	
Total	7	4	3						1	1	1	1	1		2	100	57.1

TABLE 1—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE—Continued.

Cotton Workers—Miscellaneous—Males.

AGE WHEN BEGAN TO WORK.	WHOLE NUMBER REPORTED.			PRESENT AGE.												PER CENT.	
	Total.	American born.	Foreign born.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	When began to work.	American born.
Under 12 years	1	1												1		6.6	100
12 to 15 "	9	7	2				1		2	2	2	1		1		13.6	77.7
15 "	1	1								1						6.6	100
16 "	1	1							1							6.6	100
17 "																	
18 "																	
19 "																	
20 "																	
20 to 25 "	2	1	1											1	1	13.6	50
Over 25 "	1	1												1		6.6	100
Total	15	12	3				1		3	3	2	1		4	1	100	80

TABLE 1—SUMMARY—SHOWING AGES WHEN JOURNEYMEN BEGAN TO WORK AT TRADE.

OCCUPATION.	Total number.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
		Under twelve.	Twelve to fifteen.	Fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.
Woolen Workers—											
Weavers, males	250	3.2	37.2	10	12.8	4.4	8	4.4	2.8	10.4	6.8
females	164	7.3	40	14.6	17.7	5.4	3	1.7	4.3	3	3
Finishers, males	91	4.4	20.9	4.4	8.8	4.4	6.6	3.3	4.4	16.4	26.4
females	28	7	3.5	10	14.2	7	10	7	7	16.2	18.1
Giggers, males	125	2.4	8.8	2.4	3.2	4.8	2.4	1.6	7.2	13.6	53.6
Fullers, males	22	4.5	13.5	4.5	.....	.....	4.5	4.5	9.5	18.1	49.9
Spinners, males	26	26.9	34.9	15.3	15.3	.....	.....	3.8	3.8	.....	.....
Carders, males	82	4.8	25.3	6	7.3	2.8	8.5	4.8	2.8	18.2	19.5
females	5	.....	.....	.....	.....	20	.....	40	.....	.....	40
Dyers, males	83	2.4	2.4	1.2	1.2	1.2	3.6	7.2	7.2	19.3	54.3
females	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	100
Loom fixers, males	16	.....	56.3	6.1	18.7	6.1	12.8	.....	.....	.....	.....
Pickers, males	33	.....	.....	.....	.....	.....	.....	.....	6	21.2	72.8
females	25	.....	4	.....	4	.....	.....	.....	8	12	72
Dressers, males	7	.....	28.7	14.2	14.2	.....	.....	.....	.....	28.7	14.2
Sorters, males	9	.....	44.4	55.6	.....	.....	.....	.....	.....	.....	.....
Sewers, females	3	.....	.....	33.3	33.3	.....	.....		.....	33.3	.....
Burlers, females	6	.....	16.6	.....	16.6	16.6	.....	16.6	.....	16.6	16.6
Miscellaneous, males	10	.....	30	.....	.....	.....	10	.....	10	10	40
females	7	.....	14.3	14.3	42.8	.....	14.3	.....	.....	14.3	.....

TABLE 1—SUMMARY—Continued.

OCCUPATION.	Total number.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
		Under twelve.	Twelve to fifteen.	Fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.
Cotton Workers—											
Spinners, males	16	37	37	7	.....	12	.....	.....	.....	.....	7
Weavers, males	33	12.1	54.5	18.1	3.1	3.1	6	.....	3.1	.....	.....
females	79	3.7	49.3	31.9	10.1	3.7	.....	.....	.....	1.3	.....
Dyers, males	9	.....	77.8	.....	11.1	11.1	.....	.....	.....	.....	.....
Loom fixers, males	12	.....	75	.....	16.6	.....	.....	.....	.....	.....	8.4
Carders, males	7	14.2	43.2	.....	.....	.....	14.2	14.2	.....	14.2	.....
Miscellaneous, males	15	6.6	13.6	6.6	6.6	.....	.....	.....	.....	13.6	6.6

TABLE 1—SUMMARY—Continued.

OCCUPATION.	Total number.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
		Under twelve.	Twelve to fifteen.	Fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.
Bakers	933	3.3	26.9	7.5	22.8	9	16.2	4.4	4.4	4	1.5
Bricklayers and masons	1,022	.....	4	2.6	12.6	20.6	12	4.8	17.8	25.2	.4
Carpenters	2,732	.8	13	5	19.1	13.8	15.6	8.2	9	13.2	2.2
Cigarmakers	1,061	2.3	21.2	9.7	17.2	12.3	18.1	7.1	5.5	5.2	1.4
Glassblowers, green bottle	514	.....	3.6	6.4	15.2	17.3	19.8	13.2	14.2	8.5	1.5
flint, prescription	126	.....	3.1	9.5	19.1	16.7	34.1	8.8	6.3	2.4	.....
regular	39	.....	.....	2.6	5.1	12.8	30.8	10.3	25.6	12.8	.....
window	149	.....	.....	2.7	2	2	4.7	5.4	36.9	40.9	5.4
Flatteners, window	39	.....	.....	2.6	28.2	.....	5.1	2.6	23.1	20.5	17.9
Cutters, window	76	.....	1.3	9.2	19.7	2.6	9.2	9.2	21.1	23.8	3.9
Master shearers	57	.....	.....	.....	.....	1.7	.....	.....	.....	19.3	79
Potmakers	15	.....	.....	.....	.....	6.7	.....	.....	33.3	13.3	46.7
Stopper grinders	25	.....	.....	12	12	12	16	8	20	20	.....
Hat finishers	1,257	8	6	4	11	52.5	8	4.8	6.5	4.4	2
Makers	1,247	1.2	15.7	11.1	18.2	27.9	5.2	4.1	5.2	9.4	2
Pouncers	73	5.5	5.5	9.6	6.8	15.1	4.1	16.4	17.8	15.1	4.1

TABLE 1—SUMMARY—Continued.

OCCUPATION.	Total number.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
		Under twelve.	Twelve to fifteen.	Fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.
Leather Workers—											
Japanners	258	2	16	10	13	15	11.2	5.4	10.4	12	5
Leather makers	198	.5	7.5	3	7.5	5	5.6	11.4	11.4	21.6	35
Currriers	125	.8	16.8	12	38.4	20	9.6	.....	1.6	.8	.....
Beamsmen	111	.9	24.3	3.6	4.5	5.4	6.3	.....	12.6	28.8	13.6
Tanners	194	.....	29.3	2	5.2	5.2	7.8	2	9.8	16.5	22
Splitters	76	6.6	11.8	11.8	8	19.8	10.5	6.6	10.5	6.6	7.8
Grainers	38	.....	18.4	8	32	10.6	10.6	2.7	2.7	8	8
Tackers	33	6.1	21.3	.....	15.1	15.1	3	9.1	12.1	6.1	12.1
Buffers	14	.....	57.2	14.3	.....	14.3	.....	.....	7.1	.....	7.1
Shavers	6	.....	16.6	.....	16.6	16.6	16.6	.....	.....	16.6	16.6
Softeners	22	.....	4.5	4.5	4.5	4.5	22.8	9.2	9.2	31.8	9
Finishers	49	.....	18.3	6.1	10.2	30.7	8.2	8.2	10.2	6.1	2

TABLE 1—SUMMARY Continued.

OCCUPATION.	Total number.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
		Under twelve.	Twelve to fifteen.	Fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.
Miners of iron ore	1,269	8.5	28.6	5.9	10	3.8	5.6	45	7.2	14	11.9
Potters—											
Mouldmakers	22	13.6	54.6	18.2	13.6	.....	.....	.....	.....	.....	.....
Jiggermen	99	8.1	28.3	18.2	22.2	7.1	11.1	4	.....	1	.....
Turners	41	12.2	29.2	22	9.8	4.9	14.6	4.9	2.4	.....	.....
Handlers	31	9.7	32.2	19.4	19.4	.....	9.7	6.4	...	3.2	.....
Pre-sers	455	8.6	38.4	17.2	17.8	7.4	6.4	2	1.5	.7	.....
Throwers	3	33.3	66.7	.....	.....	.....	.....	.....	.....	.....	.....
Saggermakers	26	3.9	26.9	7.7	11.5	7.7	11.5	7.7	3.9	15.3	3.9
Kilnmen	297	3	11.1	4	11.8	11.8	19.9	8.8	11.5	15.8	2.3
Dippers	30	6.7	16.7	20	13.3	10	20	3.3	10	.....	.....
Decorators	68	13.3	41.1	7.4	8.8	10.3	2.9	2.9	7.4	4.4	1.5
Packers and warehousemen	50	6	22	18	12	10	14	6	6	6	.....
Painters	1,235	.....	8.3	3.4	12.5	13.1	17.2	9.6	10.9	20	5
Plumbers	661	.....	1.8	1.8	15.3	23.4	46.5	5.5	4.5	1.2	.....
Printers	462	.6	17.3	12.1	20.8	15.7	9.1	4	15.7	4.3	.4

TABLE 1—SUMMARY—Continued.

OCCUPATION.	Total number.	PER CENT. BEGAN TO WORK AT TRADE WHEN									
		Under twelve.	Twelve to fifteen.	Fifteen.	Sixteen.	Seventeen.	Eighteen.	Nineteen.	Twenty.	Twenty to twenty-five.	Over twenty-five.
Railroad locomotive engineers as trainmen	449	.4	2.2	2.9	6	5.8	10.7	5.3	15.8	39.7	11.2
engineers	449	.....	.....	.....	.....	.2	.4	.9	2.7	20.7	75.1
Railroad locomotive firemen as trainmen	411	.....	1.5	1.5	2.2	5.1	8	7.1	15.8	44.5	14.3
firemen	411	.....	.....	.5	.2	2.4	1.2	3.4	11.2	41.2	40
Railroad conductors as trainmen	368	.....	1	2.7	3.2	3.1	7	9	15	41.6	17.4
freight	315	.....	.....	.....	.....	.3	.3	.3	1.5	21.6	76
passenger	97	.....	.....	.....	.....	.....	.....	.....	.....	13.4	86.6
Railroad brakemen as trainmen	1,445	.....	.5	.6	2.1	3.2	6.8	7.3	19.3	46.7	13.5
freight	1,193	.....	.5	.5	1.8	2.5	6.6	7.5	19	46.7	14.7
passenger	252	.....	.....	.....	.4	1.7	2.7	4.8	13.5	50.8	26
Railroad switchmen as trainmen	112	.....	.9	.9	2.7	5.3	9	9.8	14.3	35.7	21.4
switchmen	112	.....	.....	.....	1.7	1.7	3.6	3.6	5.4	31.3	52.7
Railroad wipers	74	.....	.....	.....	.....	5.4	5.4	14.9	16.2	28.4	29.7
Stonecutters	701	7	56.9	9	11	10.7	4.1	.9	.4	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE.

Woolen Workers—Weavers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	16	9	7	.....	.....	56.2	43.8	6.4	5
22 "	9	2	7	.....	.....	22.2	77.8	3.6	5
23 "	12	6	6	.....	.....	50	50	4.8	4.3
24 "	9	5	4	.....	.....	55.5	44.5	3.6	4.2
25 "	12	4	8	.....	.....	33.3	66.7	4.8	6
25 to 30 "	50	19	31	.....	.....	38	62	20	7.3
30 to 35 "	47	20	27	.....	.....	42.5	57.5	18.8	9.4
35 to 40 "	39	24	15	.....	.....	61.5	38.5	15.6	11
40 to 45 "	17	6	11	.....	.....	35.2	64.8	6.8	6
45 to 50 "	14	4	10	.....	.....	28.3	71.7	5.6	12
50 to 60 "	17	2	15	.....	.....	28.5	71.5	6.8	13
Over 60 "	8	.....	8	.....	.....	.....	100	3.2	17
Total	250	101	149	.....	.....	40.4	59.6	100	16
Average age	32	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 2 SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Weavers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	22	10	12	.....	.....	45.4	54.6	13.4	5.2
22 "	8	7	1	.....	.....	87.5	12.5	4 9	6
23 "	14	11	3	.....	.....	78.3	21.7	8.5	9.3
24 "	19	12	7	.....	.....	63.1	36.9	11.5	7.4
25 "	16	11	5	.....	.....	68 7	31.3	9.8	8 5
25 to 30 "	42	27	15	.....	.....	64.3	35.7	25.6	6
30 to 35 "	25	19	6	.....	.....	76	24	15.2	9
35 to 40 "	10	6	4	.....	.....	60	40	6	14.5
40 to 45 "	6	3	3	.....	.....	50	50	3 7	17.3
45 to 50 "	1	.....	1	.....	.....	.....	100	.7	37
50 to 60 "	1	.....	1	.....	.....	.....	100	.7	39
Over 60	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	164	106	58	.....	.....	61 6	35.4	100	13
Average age	27	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Finishers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	6	2	4	.....	.....	33.3	66.7	6.5	4
22 "	3	2	1	.....	.....	66.3	33.7	3.2	5
23 "	5	2	3	.....	.....	40	60	5.4	5.4
24 "	4	1	3	.....	.....	25	75	4.3	6
25 "	2	.....	2	.....	.....	.....	100	2.1	5
25 to 30 "	16	5	11	.....	.....	31.2	68.8	17.5	8
30 to 35 "	17	4	13	.....	.....	23.5	76.5	18.6	4
35 to 40 "	11	7	4	.....	.....	63.6	36.4	12	9
40 to 45 "	6	3	3	.....	.....	50	50	7.5	6.3
45 to 50 "	11	4	7	.....	.....	36.3	63.7	12	20
50 to 60 "	9	2	7	.....	.....	22.2	77.8	9.8	18
Over 60 "	1	1	.....	.....	.....	100	.....	1.1	18
Total.	91	33	58	.....	.....	36.2	63.8	100	12.5
Average age..	31	.....	.....	.....	.....	.....	.....		

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Finishers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	3	2	1			66.6	33.4	10.7	5
22 "	3	1	2			33.3	66.7	10.7	5
23 "	3	3				100		10.7	8.1
24 "	2		2				100	7.1	5.1
25 "	3	1	2			33.3	66.7	10.7	6.2
25 to 30 "	8	3	5			37.5	62.5	29.1	8
30 to 35 "	2	1	1			50	50	7.1	10
35 to 40 "									
40 to 45 "	3		3				100	10.7	7
45 to 50 "									
50 to 60 "	1		1				100	3.2	13
Over 60 "									
Total	28	11	17			39.2	60.8	100	7
Average age	25								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Giggers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	4	3	1	.....	.....	75	25	3.2	7.2
22 "	2	.....	2	.....	.....	.....	100	1.6	4
23 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
24 "	4	.....	4	.....	.....	.....	100	3.2	4
25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
25 to 30 "	22	4	18	.....	.....	18.1	81.9	16.7	8
30 to 35 "	27	9	18	.....	.....	33.3	66.7	21.6	5.4
35 to 40 "	14	2	12	.....	.....	14.3	85.7	11.2	6.9
40 to 45 "	8	1	7	.....	.....	12.5	87.5	7.3	7
45 to 50 "	18	2	16	.....	.....	11.1	88.9	14.4	11
50 to 60 "	20	.....	20	.....	.....	.....	100	16	16
Over 60 "	6	2	4	.....	.....	33.3	66.7	4.8	31
Total	125	23	102	.....	.....	18.4	81.6	100	11.5
Average age	33	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Fullers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "	4	1	3			25	75	18.1	2.3
24 "									
25 "	1		1				100	4.5	2
25 to 30 "	4	1	3			25	75	18.1	7
30 to 35 "	4		4				100	18.1	6
35 to 40 "	3	1	2			33.3	66.7	13.6	10
40 to 45 "	1		1				100	4.5	12
45 to 50 "	3		3				100	13.6	4
50 to 60 "	2		2				100	9.5	30
Over 60 "									
Total	22	3	19			13.6	86.4	100	9
Average age	30								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Spinners—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	3	2	1			75	25	11.5	6.1
22 "	1	1				100		3.8	6
23 "	1		1				100	3.8	3
24 "	1	1				100		3.8	9
25 "	2	2				100		7.6	10.1
25 to 30 "	3	3				100		11.6	12
30 to 35 "	4	3	1			75	25	15.2	16.1
35 to 40 "	5	1	4			20	80	19.9	23
40 to 45 "									
45 to 50 "	2	1	1			50	50	7.6	38.1
50 to 60 "	4	1	3			25	75	15.2	37
Over 60 "									
Total	26	15	11			57.6	42.4	100	14.7
Average age	37								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Carders—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline	American born.	Foreign born.	At work at respective ages.	
21 years	8	2	6	.....	.....	25	75	9.7	5
22 "	4	.....	4	.....	.....	.....	100	4.8	6.3
23 "	5	2	3	.....	.....	40	60	6	5.7
24 "	6	1	5	.....	.....	16.6	83.4	7.3	4
25 "	1	1	.....	.....	.....	100	.....	1.2	9
25 to 30 "	20	9	11	.....	.....	45	55	24.1	11
30 to 35 "	16	7	9	.....	.....	43.7	56.3	19.5	14.3
35 to 40 "	11	6	5	.....	.....	54.5	45.5	13.4	17
40 to 45 "	3	.....	3	.....	.....	.....	100	3.6	31
45 to 50 "	4	2	2	.....	.....	50	50	4.8	19.3
50 to 60 "	2	.....	2	.....	.....	.....	100	2.8	43
Over 60 "	2	1	1	.....	.....	50	50	2.8	52
Total	82	31	51	.....	.....	37.7	62.3	100	11.4
Average age	34	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Carders—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	1		1				100	20	4
22 "	1		1				100	20	3
23 "									
24 "									
25 "									
25 to 30 "	1		1				100	20	8
30 to 35 "									
35 to 40 "									
40 to 45 "	1		1				100	20	7
45 to 50 "	1		1				100	20	5
50 to 60 "									
Over 60 "									
Total	5		5				100	100	5.4
Average age	32								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE - Continued.

Woolen Workers - Dyers - Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	3	1	2			33.3	66.7	3.6	3.3
22 "									
23 "	3	2	1			66.6	33.4	3.6	5
24 "	1		1				100	1.2	6
25 "	2		2				100	2.4	3
25 to 30 "	15	3	12			20	80	18	7
30 to 35 "	9		9				100	10.8	11.3
35 to 40 "	11	1	10			9	91	13.4	6
40 to 45 "	8		8				100	9.6	8
45 to 50 "	13		13				100	15.7	13
50 to 60 "	13		13				100	15.7	24
Over 60 "	5		5				100	6	22
Total	83	7	76			8.4	91.6	100	10.7
Average age	37								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Dyers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "									
24 "									
25 "									
25 to 30 "									
30 to 35 "	1		1				100	25	3
35 to 40 "									
40 to 45 "									
45 to 50 "	1		1				100	25	6
50 to 60 "	2		2				100	50	5
Over 60 "									
Total	4		4				100	100	5
Average age	45								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Loom Fixers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "	1	1				100		6.1	1
24 "									
25 "	1	1				100		6.1	9
25 to 30 "	4	4				100		25.2	14.4
30 to 35 "	4	3	1			75	25	25.2	18.3
35 to 40 "	4	2	2			50	50	25.2	21
40 to 45 "	1		1				100	6.1	23
45 to 50 "									
50 to 60 "	1		1				100	6.1	29
Over 60 "									
Total	16	11	5			68.7	31.3	100	18.1
Average age	36								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Pickers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "									
24 "									
25 "	1		1				100	3	5
25 to 30 "	4		4				100	12.1	5.3
30 to 35 "	7		7				100	21.2	9
35 to 40 "	1		1				100	3	1
40 to 45 "	6		6				100	18.1	5
45 to 50 "	3		3				100	9	9.3
50 to 60 "	6		6				100	18.1	19
Over 60 "	5		5				100	15.5	29
Total	33		33				100	100	9.9
Average age	40								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Pickers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born	Foreign born.	Beginning to decline.	Beginning to decline.	American born	Foreign born.	At work at respective ages.	
21 years	2		2				100	8	5
22 "									
23 "	1		1				100	4	3
24 "									
25 "									
25 to 30 "	2		2				100	8	5
30 to 35 "	3		3				100	12	9
35 to 40 "	7		7				100	28	5
40 to 45 "	4		4				100	16	6.4
45 to 50 "	2		2				100	8	8
50 to 60 "	4		4				100	16	6.2
Over 60 "									
Total	25		25				100	100	6.9
Average age	37								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Dressers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "									
24 "									
25 "									
25 to 30 "	1		1				100	14.2	5
30 to 35 "	1		1				100	14.2	17
35 to 40 "	3		3				100	42.8	16.6
40 to 45 "	2	1	1			50	50	28.8	28
45 to 50 "									
50 to 60 "									
Over 60 "									
Total	7	1	6			14.2	85.8	100	18
Average age	36								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Sorters—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "									
24 "									
25 "									
25 to 30 "	3	2	1			75	25	33.3	13.2
30 to 35 "	3	3				100		33.3	17
35 to 40 "	3	3				100		33.3	23
40 to 45 "									
45 to 50 "									
50 to 60 "									
Over 60 "									
Total	9	8	1			88.8	11.2	100	18
Average age	3								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Sewers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "	1	1				100		33.3	7
24 "	1	1				100		33.3	9
25 "	1	1				100		33.3	2
25 to 30 "									
30 to 35 "									
35 to 40 "									
40 to 45 "									
45 to 50 "									
50 to 60 "									
Over 60 "									
Total	3	3				100		100	6
Average age	24								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Burlers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	2	2				100		33.6	3
22 "	1	1				100		16.6	10
23 "									
24 "									
25 "									
25 to 30 "									
30 to 35 "	1	1				100		16.6	14
35 to 40 "	1		1				100	16.6	2
40 to 45 "	1	1				100		16.6	16
45 to 50 "									
50 to 60 "									
Over 60 "									
Total	6	5	1			83.3	16.7	100	8
Average age	30								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Miscellaneous—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	...	...	...	...	...	...	...	...	...
22 "	...	...	...	...	...	...	...	...	...
23 "	...	...	...	...	...	...	...	...	...
24 "	...	...	...	...	...	...	...	...	...
25 "	...	...	...	...	...	...	...	...	...
25 to 30 "	1	...	1	...	...	...	100	10	5
30 to 35 "	2	...	2	...	...	...	100	20	6.2
35 to 40 "	...	...	...	...	...	...	...	...	...
40 to 45 "	1	...	1	...	...	...	100	10	20
45 to 50 "	1	...	1	...	...	...	100	10	33
50 to 60 "	3	1	2	...	...	33.3	66.7	30	32
Over 60 "	2	2	...	...	...	100	...	20	36
Total	10	3	7	...	...	30	70	100	28
Average age	47	...	...	...	...	...	...	...	...

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Woolen Workers—Miscellaneous—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	1		1				100	14.3	3
22 "									
23 "	3	3				100		42.8	7
24 "	1	1				100		14.3	10
25 "									
25 to 30 "	2	1	1			50	50	28.6	7.2
30 to 35 "									
35 to 40 "									
40 to 45 "									
45 to 50 "									
50 to 60 "									
Over 60 "									
Total	7	5	2			71.4	28.6	100	7.1
Average age	24								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Spinners—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "									
24 "									
25 "									
25 to 30 "	2	2				100		12.5	13
30 to 35 "	4	3	1			75	25	25	20
35 to 40 "	2	2				100		12.5	26
40 to 45 "									
45 to 50 "	4	2	2	3	75	50	50	25	39
50 to 60 "	2	1	1	2	100	50	50	12.5	32
Over 60 "	2		2	2	100		100	12.5	41
Total	16	10	6	7	43.7	62.5	37.5	100	27.7
Average age	43			39					

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Weavers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	.....	.....	.....	.....	.....	.....	.....	.....	.....
22 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
23 "	2	2	.....	.....	.....	100	.....	6	8.5
24 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
25 to 30 "	12	9	3	2	16.6	16.6	83.4	36.3	12.5
30 to 35 "	5	5	.....	1	20	20	80	13.6	18.6
35 to 40 "	7	6	1	3	42.7	42.7	57.3	21.1	22.7
40 to 45 "	2	2	.....	.....	.....	.....	.....	6	30
45 to 50 "	1	.....	1	.....	.....	.....	.....	4	32
50 to 60 "	1	.....	1	.....	.....	.....	.....	4	39
Over 60 "	3	.....	3	2	16.6	.....	100	9	50.3
Total	33	24	9	8	24.2	72.7	27.3	100	19.6
Average age	31	.....	.....	34	.....	.....	.....	.....	.....

TABLE 2-SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Weavers—Females.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	.....	.....	.....	.....	.....	.....	.....	.....	.....
22 "	2	2	.....	.....	.....	100	.....	2.5	8
23 "	3	2	1	.....	.....	66.6	33.4	3.8	10
24 "	3	3	.....	.....	.....	100	.....	3.8	10
25 "	6	5	1	.....	.....	83.3	16.7	7.6	11
25 to 30 "	34	32	2	7	20.5	94.1	5.9	43.2	12
30 to 35 "	16	12	4	4	25	75	25	20.3	13
35 to 40 "	9	8	1	4	44.4	88.8	11.2	11.4	20
40 to 45 "	2	2	.....	2	100	100	.....	2.5	23
45 to 50 "	1	1	.....	1	100	100	.....	1.2	32
50 to 60 "	1	1	.....	1	100	100	.....	1.2	40
Over 60 "	2	2	.....	2	100	100	.....	2.5	40
Total	79	70	9	21	26.5	88.6	11.4	100	14.8
Average age	30	.....	.....	30	.....	.....	.....	.....	.....

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK—THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Dyers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "	1		1				100	11.1	9
24 "									
25 "									
25 to 30 "	3	2	1			66.6	33.4	33.3	13
30 to 35 "	3	3				100		33.3	16
35 to 40 "	1		1				100	11.1	25
40 to 45 "	1	1				100		11.1	23
45 to 50 "									
50 to 60 "									
Over 60 "									
Total	9	6	3			66.6	33.4	100	16.4
Average age	34								

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE.

Cotton Workers—Loom Fixers—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	...	...	...	...	...	...	...	...	...
22 "	...	...	...	...	...	...	...	...	...
23 "	...	...	...	...	...	...	...	...	...
24 "	...	...	...	...	...	...	...	...	...
25 "	...	...	...	...	...	...	...	...	...
25 to 30 "	...	...	...	...	...	...	...	...	...
30 to 35 "	3	3	...	1	33.3	100	...	25	18
35 to 40 "	2	2	...	...	100	100	...	16.6	20
40 to 45 "	1	...	1	1	100	...	100	8.4	27
45 to 50 "	2	1	1	2	100	50	50	16.6	24
50 to 60 "	3	...	3	1	33.3	...	100	25	41
Over 60 "	1	...	1	...	100	...	100	8.4	40
Total	12	6	6	5	41.6	50	50	100	27.7
Average age	43	...	...	32	...	...	...	...	...

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Carders—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years									
22 "									
23 "									
24 "									
25 "									
25 to 30 "	1	1				100		14.4	14
30 to 35 "	1	1				100		14.4	18
35 to 40 "	1		1				100	14.4	24
40 to 45 "	1	1				100		14.4	23
45 to 50 "	1	1				100		14.4	23
50 to 60 "									
Over 60 "	2		2	1	50		100	28	38
Total	7	4	3	1	14.2	57.1	42.9	100	28.2
Average age	46			45					

TABLE 2—SHOWING AGES OF JOURNEYMEN AT WORK, THEIR NATIVITY AND NUMBER BEGINNING TO DECLINE—Continued.

Cotton Workers—Miscellaneous—Males.

PRESENT AGE.	WHOLE NUMBER REPORTED.				PER CENT.				Average number of years at work.
	Total.	American born.	Foreign born.	Beginning to decline.	Beginning to decline.	American born.	Foreign born.	At work at respective ages.	
21 years	.....	.....	.....	.....	.....	.....	.....	.....	.....
22 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
23 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
24 "	1	1	.....	.....	.....	100	.....	6.6	12
25 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
25 to 30 "	3	3	.....	1	33.3	100	.....	20	13
30 to 35 "	3	3	.....	.....	.....	100	.....	20	18
35 to 40 "	2	1	1	1	50	50	50	13.6	23
40 to 45 "	1	1	.....	.....	.....	100	.....	6.6	29
45 to 50 "	.....	.....	.....	.....	.....	.....	.....	.....	.....
50 to 60 "	4	3	1	2	50	75	25	36.6	30
Over 60	1	.....	1	1	100	.....	100	6.6	49
Total	15	12	3	5	33.3	80	20	100	21.8
Average age	40	.....	.....	41	.....	.....	.....	.....	.....

TABLE 2—SUMMARY 1—SHOWING AGES OF JOURNEYMEN AT WORK.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF												AVERAGE.	
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.
Woolen Workers—															
Weavers, males	250	6.4	3.6	4.8	3.6	4.8	20	18.8	15.6	6.8	5.6	6.8	3.2	32	11.3
females	164	13.4	4.9	8.5	11.5	9.8	25.6	15.2	6	3.7	0.7	0.7	.....	27	14.3
Finishers, males	91	6.5	3.2	5.4	4.3	2.1	17.5	18.6	12	7.5	12	9.8	1.1	31	13.3
females	28	10.7	10.7	10.7	7.1	10.7	29.1	7.1	.....	10.7	.....	3.2	.....	25	7.4
Giggers, males	125	3.2	1.6	.....	3 2	.....	16.7	21.6	11.2	7.3	14.4	16	4.8	33	18.5
Fullers, males	22	.....	.....	18.1	.....	4.5	18.1	18.1	13.6	4.5	13.6	9.5	.....	30	18.4
Spinners, males	26	11.5	3.8	3.8	3.8	7.6	11.6	15.2	19.9	.....	7.6	15.2	.....	37	26.4
Carders, males	82	9.7	4.8	6	7.3	1.2	24.1	19.5	13.4	3.6	4.8	2.8	2.8	34	30.1
females	5	20	20	.....	.....	.....	20	.....	.....	20	20	.....	.....	32	15.4
Dyers, males	83	3.6	.....	3.6	1.2	2.4	18	10.8	13.4	9.6	15.7	15.7	6	37	16.4
females	4	.....	.....	.....	.....	.....	.....	25	.....	.....	25	50	.....	45	5
Loom fixers, males	16	.....	.....	6.1	.....	6.1	25.2	25.2	25.2	6.1	.....	6.1	.....	36	21.3
Pickers, males	33	.....	.....	.....	.....	3	12.1	21.2	3	18.1	9	18.1	15.5	40	18.3
females	25	8	.....	4	.....	.....	8	12	28	16	8	16	.....	37	7.4
Dressers, males	7	.....	.....	.....	.....	.....	14.2	14.2	42.8	28.8	.....	.....	.....	36	18
Sorters, males	9	.....	.....	.....	.....	.....	33.3	33.3	33.3	.....	.....	.....	.....	31	19
Sewers, females	3	.....	.....	33 3	33.3	33.3	.....	.....	.....	.....	.....	.....	.....	24	6
Burlers, females	6	33.6	16.6	.....	.....	.....	.....	16.6	16.6	16.6	.....	.....	.....	30	11
Miscellaneous, males	10	.....	.....	.....	.....	.....	10	2	.....	10	10	30	20	47	29
females	7	14.3	.....	42.8	14.3	.....	28.6	.....	.....	.....	.....	.....	.....	24	7.1

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF												AVERAGE.	
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.
Cotton Workers—															
Spinners, males	16	.....	.....	.....	.....	.....	12.5	25	12.5	.....	25	12.5	12.5	43	27.7
Weavers, males	33	.....	.....	6	.....	.....	36 3	13.6	21.1	6	4	4	9	31	19.6
females	79	.....	2.5	3.8	3.8	7.6	43 2	20 3	11.4	2.5	1.2	1.2	2.5	30	14.8
Dyers, males	9	.....	.....	11.1	.....	.....	33.3	33 3	11.1	11.1	.....	.....		34	16.4
Loom fixers, males	12	.....	.....	.....	.....	.....	.....	25	16.6	8.4	16.6	25	8 4	43	27.7
Carders, males	7	.....	.....	.....	.....	.....	14.4	14.4	14.4	14.4	14.4	.....	2 8	46	28.2
Miscellaneous, males	15	.....	.....	.....	6.6	.....	20	20	13.6	6.6	.....	36.6	6.6	40	21.8
Bakers	933	3.9	5.8	4.7	4.7	3.4	24.7	15.5	14.6	10.2	6.7	5.2	1.3	33.4	16.9
Bricklayers and masons	1,022	.3	1.3	2.1	2.8	1.6	13	18.3	23.8	15.3	13.7	7.2	.6	36.4	18.5
Carpenters	2,732	1.4	2.2	2.5	4.4	2.5	17.7	17.7	16.7	11.3	12.2	10.6	.8	36.5	18.7

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF												AVERAGE.	
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.
Cigarmakers	1,061	5.3	5.1	7.1	5.6	5.3	27	17.3	12.2	6.8	3.8	3.4	1.1	31.3	14.4
Glassblowers—															
Green bottle	514	.4	.6	2.2	2.5	4.1	24	17 4	12.6	11.5	10.7	13.4	.6	37.4	18.3
Flint, prescription	126	.....	.....	.8	4	11.1	24.6	19.9	16.7	8.7	8.7	5.5	.....	34	16.8
regular	39	.....	10 3	2.5	15.4	.....	12.8	7.7	28.2	12.8	7.7	2.6	.....	34.2	15.2
window	149	2	5.3	2.7	2	3.3	27.8	22 1	13.4	4	4.7	12.7	.....	35.7	14.1
Flatteners	39	.....	2.6	2.6	2.6	2.5	12.8	15.4	15 4	7.7	17.9	15.4	5 1	42.4	18.7
Cutters	76	4	7.9	.....	4	1.3	18.4	17.1	14.5	5.2	5.2	21.1	1.3	37.2	18
Master shearers	57	.....	.....	.....	.....	.....	5.3	22.8	21	21	21	3.6	5.3	42.6	12.7
Potmakers	15	.....	.....	.....	.....	.....	6.7	6.7	33.3	26.6	.....	26.7	.....	42 7	15.7
Stopper grinders	25	.....	.....	.....	4	4	24	44	20	4	.....	.....	.....	32.4	14 2
Hat finishers	1,257	3	5	5	6.5	4	26.5	17	15	8	5	4.4	.6	32.8	15
Makers	1,247	2.3	2.2	3.4	5 5	4 5	31.9	13.3	12.7	7.5	7.5	5.8	3.4	34 5	15.5
Pouncers	73	1.3	1 3	1.3	2.8	4.1	24.7	9.6	30.2	9.6	11	2.8	1.3	36.2	16 8
Miners of iron ore	1,269	1.6	3.1	3.9	8.7	4.7	26.2	14.1	10.5	7	10.9	6.2	3.1	34.1	16

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF												AVERAGE.	
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.
Leather Workers—															
Japanners	258	6.1	3.1	7.3	5.1	2.6	19.2	21.6	16.8	7.3	5.4	4.4	1.1	32.5	13.4
Leather makers	198	2.5	.5	3.1	3.1	4.2	25.8	14.6	19.7	10	9	6.5	1	34.1	11.6
Curriers	125	1.6	.....	.8	.8	.8	8.8	12	23.2	12.8	19.2	13.6	6.4	44.4	28.3
Beamsmen	111	.9	.....	.....	2.7	1.2	9	14.4	22.5	36	.....	12.6	.....	42.1	25.6
Tanners	194	.5	1	1.5	.5	1	8.2	13.5	27.3	15.4	16.6	9.8	4.7	41.4	21.5
Splitters	76	2.6	.....	5.3	.....	3.9	19.7	14.5	23.6	5.3	11.9	11.9	1.3	37.8	19.6
Grainers	38	.....	5 2	2.8	2.8	2.8	21	23.6	29	10	2.8	.....	.....	33.3	13 1
Tackers	33	18.1	6	9.1	9.1	.....	21.3	12.2	12.2	3	3	6	.....	29.9	8.1
Buffers	14	.....	7.1	.....	.....	.....	13.3	28.6	7.1	35.8	.....	.....	7.1	20	21.7
Shavers	16	.....	.....	17	.....	.....	17	.....	.....	50	.....	17	.....	37.5	11.1
Softeners	22	22.7	9.6	.....	9.1	.....	18.2	18.2	4.5	.....	9.1	9.1	.....	30.3	12.1
Finishers	49	.....	.....	2	6.1	10.2	18.3	14.2	22.8	14.2	10.2	2	.....	27.4	12.4

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF												AVERAGE.	
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.
Potters—															
Mouldmakers	22	18.2	9.1	.....	.....	.....	9.1	13.6	13.6	22.7	9.1	4.6	.....	34.3	21.6
Jiggermen	99	3	4	5.1	3	3	20.2	22.2	17.2	14.2	8.1	.....	.....	32 8	18.5
Turners	41	9.8	7.3	9.8	2.4	4.8	22	12.2	7.3	9.8	9.8	2.4	2 4	32	17
Handlers	31	3.2	3.2	9.7	.....	3.2	38.7	6.5	19.3	6.5	3.2	.....	6.5	28.5	16.4
Pressers	455	9	5.1	5.7	7.9	4.6	27	16.5	13	4.6	3.3	3.1	.2	30.5	15.7
Throwers	3	.....	.....	.....	.....	.....	.....	33.3	.....	33.3	33.4	.....	.....	42.2	29.3
Saggermakers	26	7.7	.....	.....	.....	.....	26.9	30.8	19.3	3.8	3.8	7.7	.....	34.2	16.7
Kilnmen	297	2.4	5.1	4.4	4.4	3.4	29.3	19.5	16.5	6.7	4	4	.3	32.6	14.5
Dippers	30	3.3	6.7	.....	.....	.....	20	16.7	16.7	16.7	13.3	3.3	3.3	38	21.8
Decorators	68	7.4	7.4	5.9	4.4	4 4	39.5	16.7	4.4	3	5.9	.....	.....	29.3	13.4
Packers and warehousemen	50	6	2	4	8	8	30	26	10	4	.....	.....	2	30.5	12.5
Painters	1,235	.7	2.3	3	4.3	3.8	18.4	21	22	9.6	9.1	4.9	.9	34.5	15
Plumbers	661	1.3	4.5	3.3	7.1	5	18.7	28	17.9	7.1	4.5	2.3	.1	32	16
Printers	462	3.2	4.8	3.7	5	4.3	22.1	28.2	15	6.7	3	3	.4	31.2	14.5

TABLE 2—SUMMARY 1—Continued.

OCCUPATION.	Total number.	PER CENT. AT PRESENT AT WORK AT THE AGE OF												AVERAGE.	
		Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Age.	Number of years at work.
Railroad—															
Locomotive engineers	449	.....	.....	.....	.....	.4	7.1	14.5	16.2	19.6	23.8	16	2.4	43.1	13.5
as trainmen	449	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	22
Locomotive firemen	411	2.2	1.5	4.6	3.4	4.9	32.6	26.3	17 7	4.9	1.2	.7	.....	31.4	6.6
as trainmen	411	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9.6
Conductors as trainmen	368	.....	.....	.3	.5	1.4	10.1	16.3	22.5	18.8	20.4	9.2	.5	40.7	18.2
freight	271	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10.2
passenger	97	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11
Brakemen as trainmen	1,445	3.3	4	6 5	6.7	6.8	33	18.8	13	3.5	2.5	.7	.2	30.2	8.2
freight	1,193	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7.7
passenger	252	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7
Switchmen	112	5.4	1.8	4.5	1.8	2.6	12.5	11.6	20.5	10.7	17	11.6	.....	37	9
as trainmen	112	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15.1
Wipers	74	24.4	6.8	5.8	5.4	2.7	12.1	10.8	9.5	9.5	8	4	1.4	31.5	6.4
Stonecutters	701	8	1.7	2.7	3.7	3.5	19	27.1	27.4	6.5	5	1.8	.6	33.5	19.2

TABLE 2—SUMMARY 2—SHOWING AGES OF AMERICAN BORN JOURNEYMEN.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF												Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Woolen Workers—															
Weavers, males	250	101	56.2	22.2	50	55.5	33.3	38	42 5	61.5	35.2	28.3	28.5	.....	40.4
females	164	106	45.4	87.5	78.3	63.1	68.7	64.3	76	60	50	.....	.....	.....	64.6
Finishers, males	91	33	33.3	66.3	40	25		31.2	23.5	63.6	50	36.3	22 2	100	36.2
females	28	11	66.6	33 3	100	.....	33.3	37.5	50	.....	.....	.....	.....	.....	39.2
Giggers, males	125	23	75	.....	.....	.....	.....	18.1	33.3	14.3	12.5	11.1	.....	3 .3	18.4
Fullers, males	22	3	.....	.....	25	.....	.....	25	.....	33 3	.....	.....	.....	.....	13 6
Spinners, males	26	15	75	100	.....	100	100	100	75	20	.....	50	25	.....	57.6
Carders, males	82	31	25	.....	40	16 6	100	45	43	54.5	.....	50	.....	50	37.7
females	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dyers, males	83	7	33.3	.....	66 6	.....	.....	20	.....	9	.....	.....	.....	.....	8.4
females	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Loom fixers, males	16	11	.....	.....	100	.....	100	100	75	50	.....	.....	.....	.....	68.7
Pickers, ma'es	33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
females	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dressers, males	7	1	.....	.....	.....	.....	.....	.....	.....	.....	50	.....	.....	.....	14.2
Sorters, males	9	8	.....	.....	.....	.....	.....	75	100	100	.....	.....	.....	.....	88.8
Sewers, females	3	3	.....	.....	100	100	100	.....	.....	.....	.....	.....	.....	.....	100
Burlers, females	6	5	100	100	.....	.....	.....	.....	100	100	.....	.....	.....	.....	83.3
Miscellaneous, males	10	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	33.3	100	30
females	7	5	.....	.....	100	100	.....	50	.....	.....	.....	.....	.....	.....	71.4

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF												Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Cotton Workers—															
Spinners, males	16	10	.....	.....	.....	.....	.....	.....	.....	.....	.....	50	50	.....	62.5
Weavers, males	33	24	.....	.....	.....	.....	.....	16.6	20	42.7	.....	.....	.....	.....	72.7
females	79	70	.....	100	66.6	100	83.3	94.1	75	88.8	100	100	100	100	88.6
Dyers, males	9	6	.....	.....	.....	.....	.....	16.6	100	.....	100	.....	.....	.....	66.6
Loom fixers, males	12	6	.....	.....	.....	.....	.....	.....	100	100	.....	50	.....	.....	50
Carders, males	7	4	.....	.....	.....	.....	.....	100	100	.....	100	100	.....	.....	57.1
Miscellaneous, males	15	12	.....	.....	.....	100	.....	100	100	50	100	.....	75	.....	80
Bakers	933	249	41.6	60	31.5	36.3	28	30	26.6	20	18	17.4	8.3	83	26.8
Bricklayers and masons	1,022	635	67	100	91	86.2	94	78	84	69	44	32	37	25	62.1
Carpenters	2,732	1,822	80	86.6	82.3	84.5	75.3	80	65	67.5	54.7	54.1	54	70	66.6

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF												Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Cigarmakers	1,061	698	84	83 3	66.6	70	68.4	69.4	71.2	59.2	48.6	36.6	40	50	65.8
Glassblowers—															
Green bottle	514	499	100	100	100	100	90.5	97.6	97.8	96.9	96.6	92.9	100	100	97.1
Flint, prescription	126	98	.....	.....	100	100	100	87.1	76	57.1	45.5	90 9	71.4	.....	77.7
regular	39	20	.....	100	100	83	.....	40	66.7	45.5	20	.....	.....	.....	51.3
Window	149	145	100	100	100	100	100	100	100	90	100	71.4	100	.....	97.3
Flatteners	39	39	.....	100	100	100	100	100	100	100	100	100	100	100	100
Cutters	76	76	100	100	.....	100	100	100	100	100	100	100	100	100	100
Master shearers	57	42	.....	.....	.....	.....	.....	66.7	84.6	91.6	100	91.6	100	100	91.2
Potmakers	15	11	.....	.....	.....	.....	.....	100	100	80	50	.....	75	.....	73.3
Stopper grinders	25	25	.....	.....	.....	100	100	100	100	100	100	.....	.....	.....	100
Hat finishers	1,257	868	87	80	70	80	61	78	75	64	56	45	33	62	69
Makers	1,247	547	58.6	74.1	71.4	67.6	66	55.3	51.8	27.7	17.2	12.8	5.5	35.7	43.8
Pouncers	73	41	100	100	100	100	100	61	57	41	86	37	.....	.....	56

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF												Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Leather Workers—															
Japanners	258	197	87.5	90	100	90	71.4	80.8	74 2	83	74	35.5	44.4	.....	76.3
Leather makers	198	53	60	100	83.2	66.6	75	23.5	34.5	18	20	.....	7.7	.....	26.7
Currers	125	55	50	.....	100	100	100	63.6	66.6	51.7	56	25	11.7	25	4.4
Beamsmen	111	5	.....	.....	.....	33.4	.....	20	12.5	.....	.....	.....	.....	.....	4.5
Tanners	194	25	100	50	66 6	.....	50	25	19.2	13.2	10	3.1	.....	.....	12.8
Splitters	76	40	100	.....	50	.....	66.6	80	63.6	72.2	25	.....	.....	100	52.6
Grainers	38	30	.....	100	100	100	100	100	77.7	82	25	.....	.....	.....	79
Tackers	33	24	83.3	100	100	100	.....	71.4	75	75	.....	.....	.....	.....	72 7
Buffers	14	6	.....	100	.....	.....	.....	100	.....	100	20	.....	.....	100	43
Shavers	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Softeners	22	4	20	50	.....	.....	.....	.....	25	.....	.....	50	.....	.....	18
Finishers	49	32	.....	.....	100	100	40	100	43	72.7	71.4	20	.....	.....	65.5
Miners of iron ore	1,269	502	80	85	70	50.5	45	48	45.5	37.8	23.1	7.2	14	7.7	39.6

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF												Total per cent. American born.
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Potters—															
Mouldmakers	22	5	50	50	.....	.....	.....	50	.....	.....	.....	50	.....	.....	22 7
Jiggermen	99	35	33.3	50	60	66 7	33.3	75	27.3	23.5	7.1	.....	.....	.....	35.3
Turners	41	14	75	66.7	75	100	.....	44.4	20	.....	.....	.....	.....	.....	34.1
Handlers	31	17	100	100	100	.....	100	66.7	50	33.3	.....	.....	.....	.....	54.9
Pressers	455	223	56.1	43.5	73.1	61.1	57.1	69.1	40	33.9	9.5	.....	.....	.....	49
Throwers	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Saggermakers	26	9	100	.....	.....	.....	.....	14.3	62.5	20	.....	.....	.....	.....	34 6
Kilnmen	297	133	71.4	60	38.5	77	50	52.9	48.3	46 9	.....	16.7	.....	.....	48.8
Dippers	30	11	.....	100	.....	.....	.....	83.3	20	20	40	.....	.....	.....	36.7
Decorators	68	23	100	60	50	33.3	.....	29.7	25	.....	50	.....	.....	.....	33.8
Packers and warehousemen	50	30	100	100	50	75	75	73.3	53 8	20	.....	.....	.....	.....	60
Painters	1,235	887	88.8	93.1	94.4	90.6	91 8	83.7	81.1	66.4	51.2	47.8	42.6	50	71.8
Plumbers	661	545	88.8	96 6	95.4	93.6	94	85.5	86	77.1	66	46.6	60	.....	82.4
Printers	462	364	93	90	76.5	90.9	85	82.3	79.2	75.3	68	70.6	60	.....	79

TABLE 2—SUMMARY 2—Continued.

OCCUPATION.	Total number.	American born.	PER CENT. AMERICAN BORN AT PRESENT AT WORK AT THE AGE OF												Total per cent. American born
			Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Railroad—															
Locomotive engineers	449	431	.....	.....	.....	.....	.....	87.5	95.4	91.6	98	97.2	99	100	96
Locomotive firemen	411	395	88 8	100	100	86	95	98	96.3	99	85	100	66.6	.....	96.1
Conductors	368	357	.....	.....	100	100	100	98	98	99	94.2	96	100	50	97
Brakemen	1,445	1,362	98	90	98	90.2	97	94.7	95 4	92.2	92.1	86.1	90	100	94.2
Switchmen	112	71	50	.....	80	100	66 6	50	92.3	78.2	58.3	53	69.2	.....	63.4
Wipers	74	51	88.8	100	75	75	50	66.6	50	71.4	85.7	33.3	.....	.....	68.6
Stonecutters	701	116	17	41 6	74	58	32	21	12	9	15	.....	8	.....	16.5

TABLE 3—SUMMARY SHOWING AGES OF JOURNEYMEN BEGINNING TO DECLINE.

OCCUPATION.	TOTAL NUMBER.		PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF												Total per cent. beginning to decline.	Average age when began to decline.	Average number of years at work when began to decline.
	At work.	Beginning to decline.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.			
Cotton workers—																	
Spinners, males	16	7	.....	.....	.....	.....	.....	.....	.....	.....	.....	75	100	100	43.7	39	27.7
Weavers, males	33	8	.....	.....	.....	.....	.....	16.6	20	42.7	.....	.....	.....	16.6	24.2	34	21.2
females	79	21	.....	.....	.....	.....	.....	20.5	25	44.4	100	100	100	100	26.5	30	27.7
Loom fixers, males	12	5	.....	.....	.....	.....	.....	.....	33.3	100	100	100	33.3	100	41.6	32	27.2
Carders, males	7	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	50	14.2	45	28.2
Miscellaneous, males	15	5	.....	.....	.....	.....	.....	33.3	.....	50	.....	.....	25	100	33.3	41	21.8

TABLE 3—SUMMARY*—Continued.

OCCUPATION.	TOTAL NUMBER.		PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF														
	At work.	Beginning to decline.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Total per cent. beginning to decline.	Average age when began to decline.	Average number of years at work when began to decline.
Bakers	933	57	.....	.....	.....	....	6.3	1.3	3.7	6	3 2	22.2	31.2	58.3	6.2	47	28.2
Bricklayers and masons	1,022	85	.....	7.7	9.1	14	6.2	3	4	8.2	10.2	8.5	33	.....	8.3	42	23.9
Carpenters	2,735	175	.....	.....	1.4	....	.....	1	1.4	2.1	4.2	8.3	34.7	50	6.5	44.7	26
Cigarmakers	1.061	104	.....	1.8	.....	1.7	1.8	5.3	10.9	10.8	12.5	36.6	60	58	9.8	41	20.1
Glassblowers—																	
Green bottle	514	182	.....	.....	.....	.....	19	5.6	11.3	33.8	44.1	76.4	98.2	100	35.4	38 5	22
Flint, prescription	126	37	.....	.....	.....	.....	.....	10	24	23.8	72.7	72.7	100	.....	29.4	38	31
regular	39	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	33.3	100	.....	5.1	47	28
Window	149	9	.....	.....	.....	.....	.....	....	.....	5	.....	.....	42.1	.....	6	50	29.6
Glass—																	
Flatteners, window	39	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	16.7	100	7.7	53.6	27.7
Cutters, window	76	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	75	18.7	.....	7.9	52.5	33.7
Master shearers	57	10	.....	.....	.....	.....	.....	.....	.....	8.4	8.4	25	100	100	17.5	46	14.4
Potmakers	15	8	.....	.....	.....	.....	.....	.....	.....	60	50	.....	75	.....	53.3	43	14.4

*No leather or woolen workers or stonecutters were reported under this head.

TABLE 3—SUMMARY—Continued.

OCCUPATION.	TOTAL NUMBER		PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF														
	At work.	Beginning to decline.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	Total per cent. beginning to decline.	Average age when began to decline.	Average number of years at work when began to decline.
Hat—																	
Finishers	1,257	155	.....	.....	.....	1.2	.....	1.5	8.2	22.6	36.3	38.7	43.6	50	12.3	32.4	16.6
Makers	1,247	220	.....	.....	2.4	5.8	1.8	3.3	10.8	24.5	33.3	57.5	53.2	47.6	17.6	39.4	21.5
Pouncers	73	5	.....	.....	.....	.....	.....	.....	.....	.....	14	25	50	100	7	45.4	33.4
Miners of iron ore	1,269	90	.....	2.5	.....	4.3	1.6	1.5	1.7	3.1	4.2	3	48.2	74.4	7.1	44.6	25.3
Potters—																	
Mouldmakers	22	3	.....	.....	.....	.....	.....	.....	.....	33.3	.....	50	100	.....	13.6	33	26.3
Jiggermen	99	11	.....	.....	.....	.....	.....	.....	4.5	11.8	28.5	50	.....	.....	11.1	35.9	28
Turners	41	6	.....	.....	.....	.....	.....	.....	.....	.....	50	75	100	.....	14.6	39	33
Handlers	31	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	100	.....	50	6.5	38.5	49
Pressers	455	29	.....	.....	.....	.....	.....	.8	2.7	10.2	9.5	60	57.1	100	6.4	38	33.3
Throwers	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	36.2	23 5
Saggermakers	26	4	.....	.....	.....	.....	.....	.....	25	.....	.....	100	50	.....	15.4	39.5	31.1
Kilnmen	297	32	.....	.....	.....	.....	.....	.....	1.7	8.1	25	75	100	100	10.8	41.5	36.6
Dippers	30	6	.....	.....	.....	.....	.....	.....	.....	.....	20	75	100	100	20	38.2	31.2
Decorators	68	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	100	.....	.....	5.9	.....	.....
Packers and wareh'n	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 3—SUMMARY—Continued.

OCCUPATION.	TOTAL NUMBER.		PER CENT. BEGINNING TO DECLINE OF THOSE AT PRESENT AT WORK AT THE AGE OF												Total per cent. beginning to decline.	Average age when began to decline.	Average number of years at work when began to decline.
	At work.	Beginning to decline.	Twenty-one.	Twenty-two.	Twenty-three.	Twenty-four.	Twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.			
Painters	1,235	158	.....	.....	.....	3.7	.....	2.2	6	10	31.1	25.7	54.1	80	12.8	37.3	19.7
Plumbers	661	116	3.2	1.6	.....	.....	.....	3.2	35.5	30	16.1	5	6.4	.....	10.6	34	16.4
Printers	462	98	13.3	5	.....	.....	.....	3.8	8.4	17.4	19	41	7.1	50	9.7	36.6	17
Railroad—																	
Locomotive engineers	449	133	.....	.....	.....	.....	.....	9.4	12.3	8.8	21.6	42	65.3	70	30	47.6	13
Locomotive firemen	411	23	.....	33.3	5.2	.....	10.5	3.7	2.7	4.1	10	60	.....	.....	5.6	35	5.4
Conductors	368	.....	.....	.....	.....	50	20	2.7	6.6	6	13	25.3	41.1	50	15	44	6
Brakemen	1,445	88	.....	5.1	6.3	5.1	3	4	5.2	8.6	8	25	54	50	6.1	35	9.2
Switchmen	112	27	.....	.....	.....	.....	33.3	7.1	15.4	26.1	33.3	39.2	46.1	.....	24.1	43	12.2

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES.

Woolen Workers.

Number of years at work.	Weavers, men.	Weavers, women.	Finishers, men.	Finishers, women.	Giggers.	Fullers.	Spinners.	Carders, men.	Carders, women.	Dyers, men.
1	1	.....	4	1	2	2	.....	2	.....	4
2	4	2	4	2	5	4	.....	3	.....	3
3	5	4	7	1	5	3	1	7	1	7
4	6	4	5	3	8	.....	.....	3	1	3
5	15	13	7	5	9	4	.....	7	1	8
6	15	10	4	5	12	1	3	10	.....	8
7	18	8	8	1	17	1	1	4	1	7
8	11	7	5	1	8	1	.....	4	1	7
9	16	21	1	1	7	.....	2	6	.....	3
10	6	11	4	3	5	.....	2	7	.....	3
11	7	12	1	1	6	1	.....	2	.....	4
12	8	14	4	1	4	1	1	2	.....	2
13	10	15	1	1	5	.....	.....	1	.....	4
14	14	7	4	1	6	1	.....	3	.....	2
15	10	7	4	.....	4	.....	.....	1	.....	2
16	5	3	1	.....	2	.....	2	2	.....	1
17	8	4	1	1	4	.....	1	2	.....	1
18	6	6	4	.....	1	.....	.....	3	.....	2
19	7	6	1	.....	1	.....	2	.....	.....	.....
20	8	2	2	.....	4	1	1	1	.....	.....
21	3	3	2	.....	2	.....	1	1	.....	1
22	5	2	2	.....	2	.....	.....	2	.....	2
23	5	.....	1	.....	...	.....	.....	1	.....	1
24	8	.....	1	.....	1	1	.....	1	.....	.....
25	5	.....	2	.....	.....	.....	.....	1	.....	1
26	3	.....	1	.....	.....	.....	1	1	.....	1
27	3	1	1	.....	.....	.....	1	1	.....	1

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES.

Woolen Workers.

Number of years at work.	Dyers, women.	Loom fixers.	Pickers, men.	Pickers, women.	Dressers.	Sorters.	Sewers.	Burlers.	Miscellaneous, men.	Miscellaneous, women.
1	.....	.....	1	1	.....	.....	.....	.....	.....	.....
2	1	.....	2	1	.....	.....	1	2	.....	.....
3	1	.....	5	5	.....	.....	.....	.....	1	2
4	.....	.....	3	4	.....	.....	.....	1	.....	.....
5	.....	.....	5	1	1	.....	.....	.....	1	.....
6	1	.....	1	2	.....	.....	.....	.....	.....	.....
7	.....	.....	1	4	.....	.....	1	.....	.....	2
8	.....	.....	3	1	.....	.....	.....	.....	.....	1
9	1	1	1	1	.....	.....	1	.....	.....	.....
10	.....	1	.....	1	.....	.....	.....	1	1	1
11	.....	1	2	.....	.....	.....	.....	.....	.....	.....
12	.....	.....	1	1	1	.....	.....	.....	.....	1
13	.....	1	.....	.....	.....	1	.....	.....	.....	.....
14	.....	2	1	.....	.....	2	.....	1	.....	.....
15	.....	.....	2	1	1	1	.....	.....	.....	.....
16	.....	1	.....	1	.....	.....	.....	1	.....	.....
17	.....	.....	.....	.....	1	.....	.....	.....	.....	.....
18	.....	1	.....	.....	.....	1	.....	.....	.....	.....
19	.....	4	1	.....	.....	1	.....	.....	.....	.....
20	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
21	.....	.....	1	.....	.....	1	.....	.....	.....	.....
22	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
23	.....	1	.....	.....	1	.....	.....	.....	.....	.....
24	.....	.....	.....	1	.....	1	.....	.....	1	.....
25	.....	1	.....	.....	.....	1	.....	.....	.....	.....
26	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
27	.....	.....	.....	.....	1	.....	.....	.....	.....	.....

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES—Continued.

Woolen Workers.

Number of years at work.	Weavers, males.	Weavers, females.	Finishers, males.	Finishers, females.	Giggers.	Fullers.	Spinners.	Carders, males.	Carders, females.	Dyers, males.
28	4	.....	1	.....	.....	.....	1	.....	.....	.....
29	3	.....	2	.....	.....	.....	2	1	.....	.....
30	3	1	1	.....	.....	.....	.....	.....	.....	1
31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
32	1	.....	1	.....	.....	.....	.....	.....	.....	.....
33	2	.....	.....	.....	.....	.....	.....	.....	.....	1
34	1	.....	1	.....	1	.....	.....	.....	.....	.....
35	5	.....	.....	.....	.....	.....	.....	.....	.....	1
36	.....	.....	1	.....	1	.....	.....	1	.....	.....
37	1	.....	1	.....	.....	.....	.....	.....	.....	.....
38	1	.....	.....	.....	.....	.....	1	.....	.....	.....
39	4	1	.....	.....	.....	.....	.....	.....	.....	.....
40	1	.....	.....	.....	.....	.....	2	.....	.....	.....
42	3	.....	.....	.....	.....	1	.....	.....	.....	.....
43	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
44	.....	.....	.....	.....	1	.....	1	.....	.....	1
45	1	.....	.....	.....	.....	.....	.....	.....	.....	1
46	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
49	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
50	1	.....	.....	.....	1	.....	.....	.....	.....	.....
52	.....	.....	.....	.....	.....	.....	.....	1	.....	.....
53	.....	.....	.....	.....	.....	.....	.....	1	.....	.....
54	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
55	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
56	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	1	.....	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES—Continued.

Woolen Workers.

Number of years at work.	Dyers, females.	Loom fixers.	Pickers, males.	Pickers, females.	Dressers.	Sorters.	Sewers.	Burlers.	Miscellaneous, males.	Miscellaneous, females.
28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29	.....	.....	.....	.....	1	.....	.....	.....	.....	.....
30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
31	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
33	.....	.....	1	.....	.....	.....	.....	.....	1	.....
34	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
36	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
37	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
38	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
39	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
40	.....	.....	.....	.....	.....	.....	.....	.....	2	.....
42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
43	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
46	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
49	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
54	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
56	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES—Continued.

Cotton Workers.

Number of years at work.	NUMBER OF						
	Spinners, males.	Weavers, males.	Weavers, females.	Dyers, males.	Loom fixers, males.	Carders, males.	Miscellaneous, males.
1	.....	.....	.....	.....	.....	.....	.....
2	.....	.....	.....	.....	.....	.....	.....
3	.....	.....	.....	.....	.....	.....	.....
4	.....	.....	.....	.....	.....	.....	.....
5	.....	.....	.....	.....	.....	.....	.....
6	.....	.....	.....	.....	.....	.....	.....
7	.....	.....	.....	.....	.....	.....	.....
8	.....	2	.....	.....	.....	.....	1
9	.....	3	6	1	.....	.....	.....
10	1	1	3	.....	.....	.....	.....
11	.....	2	12	.....	.....	.....	1
12	.....	1	6	.....	.....	.....	1
13	.....	1	8	2	.....	.....	.....
14	.....	1	4	.....	.....	1	2
15	1	1	8	2	.....	.....	.....
16	1	2	5	.....	2	.....	.....
17	.....	1	4	1	1	.....	.....
18	.....	2	3	1	.....	1	2
19	.....	2	2	.....	1	.....	1
20	1	1	1	.....	.....	.....	.....
21	.....	.....	1	.....	1	.....	.....
22	1	1	5	.....	1	.....	.....
23	1	2	3	1	.....	1	1

TABLE 4—SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES—Continued.

Cotton Workers.

Number of years at work.	NUMBER OF						
	Spinners, males	Weavers, males.	Weavers, females.	Dyers, males.	Loom fixers, males.	Carders, males.	Miscellaneous, males
24	.....	.....	.....	.....	.....	1	1
25	1	2	.....	1	.....	.....	.....
26	.....	.....	3	.....	.....	.....	.....
27	1	.....	.....	.....	1	.....	.....
28	1	.....	.....	.....	.....	.....	.....
29	.....	1	.....	.....	.....	.....	1
30	1	1	.....	.....	.....	.....	.....
31	.....	1	.....	.....	.....	.....	.....
32	1	1	.....	.....	1	.....	.....
33	.....	.....	.....	.....	.....	1	.....
34	.....	.....	.....	.....	.....	.....	.....
35	1	.....	.....	.....	.....	.....	.....
36	1	.....	.....	.....	.....	.....	.....
37	1	.....	.....	.....	.....	.....	1
38	.....	.....	.....	.....	1	.....	1
39	1	1	.....	.....	.....	.....	.....
40	.....	.....	1	.....	1	.....	1
41	.....	.....	.....	.....	1	.....	.....
42	.....	.....	.....	.....	.....	.....	.....
43	.....	.....	.....	.....	.....	.....	.....
44	.....	.....	.....	.....	1	.....	.....
45	.....	.....	1	.....	.....	1	.....
48	1	2	1	.....	.....	1	1

TABLE 4 SUMMARY - SHOWING NUMBER OF YEARS JOURNEYMEN HAVE WORKED AT TRADES.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM												Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty	Twenty to twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Woolen Workers—														
Weavers males	250	12.4	26.4	19.6	13.6	10.4	6.4	3.6	2.8	2	1.2	1.6	.....	16
females	164	14	34 8	33.6	12.8	3	1.2	.....	.6	.....	.....	.....	.....	13.3
Finishers, males	91	30	24.2	15.4	9.8	8.7	6.5	2.2	3.2	.....	.....	.....	.....	13.5
females	28	42.9	39.2	14.2	3.7	.....	.....	.....	.....	.....	.....	.....	.....	7.4
Giggers	125	23 2	39.2	20	9.6	4	.....	.8	.8	.8	.8	.8	.....	11.5
Fullers	22	59	13.7	13.7	4 5	4.5	.....	.....	.....	4.5	.....	.....	.....	9
Spinners.	26	3.8	30.8	3.8	23.2	3.8	19.2	.....	11.6	3.8	.....	.....	.....	14.7
Carders, males	82	26.7	37.9	10.9	9.8	7.3	3.7	.....	1.2	.....	.....	2.4	.....	11.4
females	5	60	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5.4
Dyers, males	83	30.1	33.7	16.9	4.8	6	3 6	2.4	.....	2.4	.....	.....	.....	10.7
females	4	50	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5
Loom fixers, males	16	12.5	25.5	37.5	18.7	.....	.....	.....	6.3	.....	.....	.....	.....	18.1
Pickers, males	33	48.5	18.2	18.2	3	3	.....	6.1	.....	3	.....	.....	.....	9.9
females	25	48	36	8	4	4	.....	.....	.....	.....	.....	.....	.....	6.9
Dressers	7	14.3	.....	28.6	14.3	14.3	28.6	.....	.....	.....	.....	.....	.....	18
Sorters	9	.....	.....	44.4	22 2	33.4	.....	.....	.....	.....	.....	.....	.....	18
Sewers, females	3	33.3	66.6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6
Burlers, females	6	50	16.6	16.7	16.7	.....	.....	.....	.....	.....	.....	.....	.....	8
Miscellaneous, males	10	20	10	.....	10	10	.....	10	30	.....	10	.....	.....	28
females	7	28.6	57.1	14.3	.....	.....	.....	.....	.....	.....	.....	.....	.....	7.1

TABLE 4—SUMMARY—Continued.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM												Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty.	Twenty to twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Cotton Workers—														
Spinners	16	.....	6.2	6.2	12.2	18.7	18.7	12.4	18.7	.....	6.2	.....	.....	27.7
Weavers, males	32	.....	19	19	25	16	9	9	3.1	.....	6	.....	...	19.6
females	77	.....	11	49.3	19.5	11.7	4	.....	1.3	1.3	1.3	.....	.....	14.8
Dyers	9	.....	11.1	44.4	22.2	22.2	.....	.....	...	.....	.....	.....	.....	16.4
Loom fixers	12	.....	.....	.....	33.3	16.6	8.3	8.3	16.6	16.6	.....	.....	.....	27.7
Carders	7	.....	.....	14.3	14.3	28.6	.....	14.3	.....	14.3	14.3	.....	.....	28.2
Miscellaneous	15	.....	6.6	26.7	20	13.3	6.6	.....	20	.....	6.6	.....	.....	21.8
Bakers	933	11.7	20.8	19.3	15 4	13 1	1.3	4.4	3	8	.5	.6	.....	16.9
Bricklayers and masons	1,022	3.5	16.1	21.1	22.5	16.3	11.5	5.6	3	.7	.3	.1	.....	18.5
Carpenters	2,735	8,5	19.5	16	15.8	15.2	9,8	8.8	3.9	2	.2	.2	.....	18.7

TABLE 4—SUMMARY—Continued.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM												Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty.	Twenty to twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Cigarmakers	1,061	15.4	26.1	20.9	16.8	7.5	5.2	3.8	2	.6	.3	.3	.1	14.4
Glass workers	1,040	7.8	28.7	16	16.6	10.4	7.3	6.6	5	1.5	.....	.1	.....	16.7
Blowers	828	6.9	28.4	16.2	15.1	11.2	8	6.9	5.6	1.7	.....	.....	.....	17.2
green bottle	514	3	29	16	13.1	13.2	9	8.5	6.4	4	.....	.....	.....	18.3
flint, prescription	126	2.4	30.9	15.1	24.6	8.7	7.9	6.4	4	.....	.....	.....	.....	16.8
regular	39	17.9	15.4	20.5	20.5	12.8	10.3	.....	.....	2.6	.....	.....	.....	15.2
window	149	21.5	28.8	16.8	12.8	6	4	3.3	5.4	1.4	.....	.....	.....	14.1
Flatteners, window	39	12.8	28 2	5.1	18	12.8	5.1	7.7	.....	7.7	.....	2.6	.....	18.7
Cutters, window	76	11.8	22.4	11.8	23.7	5.3	6.6	9.2	7.9	1.3	.....	.....	.....	18
Master shearers	57	12.3	42.1	17.5	21.1	1.8	3.5	1.8	.....	.....	.....	.....	.....	12.7
Potmakers	15	13.3	13.3	26.7	20	20	6.7	.....	.....	.....	.....	.....	.....	15.7
Stopper grinders	25	.....	32	28	32.1	8	.....	.....	.....	.....	.....	.....	.....	14.2
Hatters	2,577	9.1	26.8	21	16 2	10.9	6.9	4.5	2.1	1.3	.6	.5	.1	15.3
Finishers	1,257	10.4	27.7	20.9	17.4	11.3	6.1	3 3	1.7	.7	.2	.3	.....	15
Makers	1,247	8.3	26.2	19.7	14 2	10.6	7.6	5.8	3 5	2	.9	.8	.3	15.5
Pouncers	73	.....	24.7	21.9	30.1	8.2	9.6	4.1	.....	.....	1.4	.....	.....	16.8

TABLE 4—SUMMARY—Continued.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM												Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty.	Twenty to twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Leather Workers—														
Japanners	258	12	23.6	27.1	13.4	12.8	4.6	2.7	2.8	.7	.....	.3	.....	13.4
Leather makers	198	56	2.7	12	8.3	8	5	4	1	3	.....	.....	.....	11.6
Curriers	125	1.6	5	9.8	9	26.2	15.6	18.2	9.6	5	.....	.....	.....	28.3
Beamsmen	111	1.8	11.7	10.8	18.9	24.4	16.2	12.7	2.7	.8	.....	.....	.....	25.6
Tanners	194	7.7	10.3	11.3	10.3	23.7	19	8	5.7	3	.5	.5	.....	21.5
Splitters	76	3.9	13.1	15.2	24.3	12.8	13.1	6.5	4.9	4.9	.....	.....	1.3	19.6
Grainers	38	5.2	15.7	23.6	19 4	23.1	7.8	5.2	.....	.....	.....	.....	.....	13.1
Tackers	33	39.3	24.2	12.1	9.3	12.1	3	.....	.....	.....	.....	.....	.....	8.1
Buffers	14	.....	14.2	7.1	28.5	14.2	14.2	7.5	7.3	7	.....	.....	.....	21.7
Softeners	22	54.5	14	9	9	4.5	4.5	4.5	.....	.....	.....	.....	.....	12.1
Shavers	6	.....	33.6	16.6	.....	16.6	16.6	.....	16.6	.....	.....	.....	.....	11.1
Finishers	49	2	18.3	24.4	12.2	26.9	8.1	6.1	2	.....	.....	.....	.....	12.4
Miners of iron ore	1,269	20	20.5	17.7	13.6	8	6.5	5.3	4.8	2	1.4	.3	.....	16

TABLE 4—SUMMARY—Continued.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM												Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty.	Twenty to twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Potters	1,122	6.6	27.7	23.5	17 6	10.1	7.2	4.2	2.1	.4	.4	2	.....	17.1
Mouldmakers	22	4.5	37.3	4.5	9.1	13.7	27.3	4.5	9.1	.....	.....	.....	.....	21.6
Jiggermen	99	6.1	12.1	2' .2	26.3	12 1	12.1	9.1	1	.....	.....	.....	.....	18.5
Turners	41	2 4	36.6	19.5	9.8	9.8	4.9	12.2	2.4	.....	2.4	.....	.....	17
Handlers	31	6.5	12 9	38.7	12.9	38.7	12 9	3.2	.....	.....	3.2	.....	.....	16.4
Pressers	455	5.3	30.1	25.5	15.6	9.7	5.9	4.4	2.2	.7	.4	.2	.....	15.7
Throwers	3	.....	.....	.....	33.3	.....	.....	66.7	.....	.....	.....	.....	.....	29.3
Saggermakers	26	.....	19.2	38.4	15.4	15.4	11.6	.....	.....	.....	....	.....	.....	16.7
Kilnmen	297	11.1	30.3	19.5	18.5	8.8	6.4	1.7	3	.7	.....	...	.....	14.5
Dippers	30	3.3	6.7	23.4	13.3	26.7	13.3	6.7	.....	.....	3.3	3.3	.....	21.8
Decorators	68	2.9	35.3	30.9	17.7	7.4	2.9	2.9	.....	.....	.....	.....	.....	13.4
Packers and warehousemen	50	8	32	20	28	8	2	.....	.....	.....	.....	.....	.....	12.5
Painters	1,235	9	26	21	18.8	12.1	6.6	4.1	2	.3	.5	.3	.....	15
Plumbers	661	7	27	25.6	20.6	11	4.5	3.3	.6	.3	.1	.....	.....	16
Printers	462	4.8	29.6	29.2	17	11.2	4.4	2.4	.9	.7	.5	.....	.....	14.5

TABLE 4—SUMMARY—Continued.

OCCUPATION.	Total number of journeymen.	PER CENT. AT WORK FROM												Average number of years at work.
		One to five.	Five to ten.	Ten to fifteen.	Fifteen to twenty	Twenty to twenty-five.	Twenty-five to thirty.	Thirty to thirty-five.	Thirty-five to forty.	Forty to forty-five.	Forty-five to fifty.	Fifty to sixty.	Over sixty.	
Railroad—														
Locomotive engineers as trainmen	449	.2	6.9	16.5	19.6	24.7	20 3	7.6	2	2	.2	.....	.....	22
engineers	449	21	23.1	20.7	12	11.3	7.1	2.8	1.1	.7	.2	.....	.....	13.5
Locomotive firemen as trainmen...	411	24.6	36.5	27.5	7.8	2.4	1.2	.....	.....	.....	.....	.....	.....	9.6
firemen.....	411	43.1	46.2	7.5	2.2	.8	.2	.....	.....	.....	.....	.....	.....	6.6
Conductors as trainmen.....	368	2.2	11.4	23.7	26.1	20.1	12.7	3.2	.3	.3	.....	.....	.....	18.2
freight.....	271	28.5	32.1	17.3	12 9	8.1	1.1	.....	.....	.....	.....	.....	.....	10.2
passenger.....	97	28	30	18.5	12.3	4.1	5.1	2	.....	.....	.....	.....	.....	11
Brakemen as trainmen.....	1,445	39 3	33.5	17.5	5.7	2.7	.9	.2	.1	.....	.....	.....	.....	8.2
freight.....	1,193	40.5	34	17.3	4.4	2.3	1.2	.2	.1	.....	.....	.....	.....	7.7
passenger.....	252	50.4	30.1	13.5	4	1.2	.4	.....	.4	.....	.....	.....	.....	7
Switchmen as trainmen.....	112	20.5	11.6	19.6	15.2	20.5	8	4 6	.....	.....	.....	.....	.....	15.1
switchmen	112	42	20.5	17	11.6	3 6	4.4	.9	.....	.....	.....	.....	.....	9
Wipers...	74	66.2	12.2	6 8	9.5	4	1.3	.....	.....	.....	.....	.....	.....	6.4
Stonecutters.....	701	2.5	11.8	17.7	25.8	24.6	9.5	4.4	1.8	.9	.4	.3	.....	19.2

TABLE 5—SHOWING NATIVITY OF JOURNEYMEN.

OCCUPATION.	Total number reported.	PLACE OF BIRTH.									
		American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Miscellaneous foreign countries.
Woolen Workers—											
Weavers males	250	101	149	92	22	7	1	19	.....	4	89
females	164	106	58	90	6	3	2	5	.....	4	38
Finishers, males	91	33	58	30	2	1	4	7	.....	.....	44
females	18	11	17	10	2	1	1	.....	.....	1	12
Giggers, males	125	23	102	23	4	.....	.....	.....	2	6	67
Fullers, males	22	3	19	.....	.....	.....	.....	.....	2	.....	17
Spinners, males	26	15	11	9	5	2	.....	.....	2	.....	2
Carders, males	82	31	51	12	2	4	.....	5	.....	7	21
females	5	1	4	.....	.....	.....	.....	.....	.....	2	2
Dyers, males	83	7	76	3	.....	.....	2	6	1	9	58
females	4	.....	4	.....	.....	.....	.....	.....	.....	4	.....
Loom fixers, males	16	11	5	9	.....	.....	1	3	.....	.....	1
Pickers, males	33	.....	33	.....	2	.....	.....	.....	.....	.....	31
females	25	.....	25	.....	.....	5	.....	1	.....	8	11
Dressers, males	7	1	6	.....	2	.....	.....	.....	.....	.....	4
Sorters, males	9	8	1	8	.....	.....	.....	1	.....	.....	.....
Sewers, females	3	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
Burlers, females	6	5	1	5	.....	.....	.....	.....	.....	1	.....
Miscellaneous, males	10	3	7	2	1	1	.....	5	.....	.....	.....
females	7	5	2	4	1	.....	.....	.....	.....	1	.....

TABLE 5—SHOWING NATIVITY OF JOURNEYMEN—Continued.

OCCUPATION.	Total number reported.	PLACE OF BIRTH									
		American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Miscellaneous foreign countries.
Cotton Workers—											
Spinners, males	16	10	6	8	4	...	...	2	...	...	...
Weavers, males	33	24	9	23	6	...	...	...	...	...	3
females	79	70	9	53	3	2	...	...	1	...	3
Dyers, males	9	6	3	5	3	...	...	...	...	...	...
Loom fixers, males	12	6	6	6	5	...	...	1	...	...	...
Carders, males	7	4	3	4	...	3	...	...	...	...	...
Miscellaneous, males	15	12	3	12	2	1	...	...	...	...	...

TABLE 5—SUMMARY—SHOWING NATIVITY OF JOURNEYMEN.

OCCUPATION.	Total number reported.	PER CENT.		PER CENT. BORN IN							
		American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Unclassified foreign countries.
Woolen workers	996	36.8	63.2	29.6	4 9	2.4	1	5.2	.7	4.7	39.5
Cotton workers	171	77.2	22.8	67.2	13.4	3.5	.....	1.7	.5	.....	3.5
Bakers	933	26.8	73.2	18.5	7.5	2.6	1.7	55.2	.....	1	5.3
Bricklayers and masons	1,022	62.1	37.9	40	7.3	17.5	1.4	7 3	.....	.4	3.8
Carpenters	2,732	66.6	33.4	58 5	5.6	6.6	2.4	12.3	.....	.3	6
Cigarmakers	1,061	65.8	34 2	46.2	.5	.6	.1	18	7.7	.2	6
Glass workers	1,040	93.2	6.8	84.4	.9	1.8	.....	4	.....	.....	.7
Blowers	828	92	8	83.6	1	1.9	.....	4.6	.....	.....	.7
green bottle	514	97.1	2.9	88.3	.4	1.3	.....	1.1	.....	.....	.4
flint, prescription	126	77.8	22.2	63.5	.....	6.3	.....	14.3	.....	.....	1.6
regular	39	51.3	48.7	46.1	10 3	2.7	.....	33.3	.....	.....	2 7
window	149	97.3	2.7	94	1.4	.....	.....	.7	.....	.....	.7
Flatteners, window	39	100	.....	100	.....	.....	.....	.....	.....	.....	.....
Cutters, window	76	100	.....	95	.....	.....	.....	.....	.....	.....	.....
Master shearers	57	91.2	8.8	84.2	1.8	5.3	.....	1.8	.....	.....	.....
Potmakers	15	73.3	26.7	66.7	.....	.....	.....	20	.....	.....	7
Stopper grinders	25	100	.....	68	.....	.....	.....	.....	.....	.....	.....

TABLE 5—SUMMARY—Continued.

OCCUPATION.	Total number reported.	PER CENT.		PER CENT. BORN IN							
		American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Unclassified foreign countries.
Hatters	2,577	56.5	43.5	44.7	4.4	12.6	.....	13.1	.....	5.9	7.4
Finishers	1,257	68.2	31.8	55.5	5.6	8 6	.....	8.7	.....	1	22.5
Makers	1,247	43.8	56.2	34	3.3	16	.....	17.9	.....	11.2	7.8
Pouncers	73	56.1	43.9	41.1	2.7	27.4	.....	8.2	.....	1.4	4.2
Leather Workers—											
Japanners	258	76.3	23.7	70 9	2.7	9.7	.....	5	1.6	2.3	6.2
Leather makers	198	26.7	73 3	24.6	2	38.4	.....	13.6	2.5	.....	6.5
Curriers	125	44	56	42.4	16	31.2	.....	11.2	16	.....	6.4
Beamsmen	111	4.5	95.6	5.4	.....	31.5	.9	45.4	.9	5.4	9
Tanners	194	12.8	87.2	10.3	1	25.6	.....	44.3	.....	2	3
Splitters	76	52 6	47.4	45.8	.....	38.9	1.3	10	.....	.....	10
Grainers	38	79	21	71	7.8	.....	2.6	2.6	.....	.....	5.2
Tackers	33	72.7	27.3	69.7	3	.....	.....	3	9	.....	3
Buffers	14	43	59	21.3	14.2	.....	.....	35.7	.....	.....	14.3
Shavers	6	.....	100	.....	16.6	.....	.....	50	16.6	.....	16.6
Softeners	22	18	82	18 1	.....	27.2	.....	36.3	9	.....	.....
Finishers	49	65.5	34.5	59.1	2	18.3	2	14.2	.....	.....	.....

TABLE 5—SUMMARY—Continued.

OCCUPATION.	Total number reported.	PER CENT.		PER CENT. BORN IN							
		American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Unclassified foreign countries.
Miners of iron ore	1,269	39.3	60.4	36.9	18.8	18.9	*10.6	1.8	†5.1	.1	5.2
Potters	1,122	44.5	55.5	30.7	8.8	36.2	.....	3.4	.....	.1	7
Mouldmakers	22	22.7	77.3	13.6	.....	68.2	.....	.....	.....	.....	9.1
Jiggermen	99	35.4	64.6	23.2	4	49.5	.....	3	.....	.....	9.1
Turners	41	34.1	65.9	26.8	4.8	46.3	.....	2.4	.....	.....	12.1
Handlers	31	54.8	45.2	28.9	.....	41.3	.....	3.2	.....	.....	.....
Pressers	455	49	51	34.1	4.6	35.6	.....	3.3	.....	.....	7.3
Throwers	3	.....	100	.....	.....	100	.....	.....	.....	.....	.....
Saggermakers	26	34.6	65.4	26.9	23.1	34.6	.....	3.9	.....	3.9	.....
Kilnmen	297	44.8	55.2	30.3	18.5	27.3	.....	4.4	.....	.....	5
Dippers	30	36.7	63.3	33.3	20	16.7	.....	3 3	.....	.....	23.3
Decorators	68	33.8	66.2	23.5	.....	60.3	.....	4.4	.....	.....	1.5
Packers and warehousemen	50	60	40	42	10	20	.....	.....	.....	.....	10
Painters	1,235	71.8	28.2	65	4.8	5	.7	14.1	.....	.4	3
Plumbers	661	82.4	17.6	60.6	4.2	5	1.5	6	.....	.....	2

*Hungary. †Poland.

TABLE 5—SUMMARY—Continued.

OCCUPATION.	Total number reported.	PER CENT.		PER CENT BORN IN							
		American born.	Foreign born.	New Jersey.	England.	Ireland.	Scotland.	Germany.	Russia.	Italy.	Unclassified foreign countries.
Printers	461	79	21	62 2	4.1	3	.9	7.8	.....	.....	9.1
Railroad—											
Locomotive engineers	449	96	4	44.1	1.3	1.3	.....	.2	.....	.....	.6
Locomotive firemen	411	96.1	3.9	60	.5	2.4	.....	.7	.....	.....	.2
Switchmen	112	63.4	36.6	40.2	1 8	29.5	.9	3.6	.....	.....	.9
Brakemen	1,445	94.2	5.6	60.5	1	3.5	.....	.7	.....	.....	.5
Conductors	368	97	3	54.3	.8	1.4	.....	.6	.....	.....	3
Wipers	74	68 6	31.4	52.7	4	19	1.3	2 7	.....	.....	2.7
Stonecutters	701	16 5	83 5	14.8	21.2	15	15.5	20.9	.....	5.8	5.1

PART III.

THE DISTRIBUTION OF WEALTH.

PART III.

THE DISTRIBUTION OF WEALTH.

The question of the distribution of wealth is of very great importance in the study of social problems; and while it is impossible to determine this with exactness, owing to the many forms in which it is held, where it is not easy to locate the possessor, the Bureau has undertaken to ascertain how the visible wealth liable to taxation in four of the principal cities of the State, namely, Camden, Newark, Jersey City and Paterson, is distributed, among those liable to taxation. This has been done by making transcripts of the tax duplicates of the four cities named, to obtain the number of individual persons, firms and corporations assessed in sums of $1,000 and upwards. This was found to take in an aggregate of 92 per cent. of taxable property in Camden, 91.6 per cent. in Paterson, 94.8 per cent. in Newark and 91.7 per cent in Jersey City. It is not pretended that these percentages, or the figures contained in the tables, represent the actual wealth or the proportion of wealth to the population. It has been assumed that the individuals, firms and corporations, as therein classified and owning all the assessed valuations of $5,000 and over, comprise 13,491 persons in all. It is quite certain, however, that a large proportion of this wealth, assessed to corporations and firms, is owned by the 8,495 individuals, separately classified in the tables as such. Again, it is not unreasonable to suppose that a large proportion of mortgage indebtedness of the smaller property holders is due to the same class. In addition it should be remembered that the assessed valuation of property does not exceed more than 55 per cent. of the actual value.

If it were possible to obtain exact data, there is no doubt that the per cent. of population owning the greater bulk of the aggregate wealth would be less than here indicated.

The State census for 1895 makes the total population of the State 1,672,942; the aggregate population of the four cities considered is 559,330, or 33.4 per cent. of the State, and contains 37.4 per cent.

of the assessable property. Accordingly 13,491 individuals, firms and corporations, or .08 per cent. of population, possess 22 per cent. of the total wealth; that is, $171,073,252 of $774,398,332.

CAMDEN.

An analysis of the tax duplicate of Camden shows that there are 13,643 individuals, 148 firms and 91 corporations liable to pay taxes, real, personal and poll.

The total real and personal property assessable is $33,099,998. The sum of $30,344,664 is assessed to 6,780 persons, firms and corporations, in sums of $1,000 and upwards; 962 persons, firms and corporations are assessed for $18,128,490, in sums of $5,000 and upwards.

Three thousand and fifty-eight persons, firms and corporations are assessed for amounts ranging from $1,000 to $2,000; 1,551, from $2,000 to $3,000; 727, from $3,000 to $4,000, and 402, from $4,000 to $5,000, a total of 5,816 with an aggregate of $12,214,864; leaving a balance of $2,655,334 divided among the other 6,854.

If we assume that each of the firms includes three persons, and each corporation five persons, assessed for $5,000 and upwards, it gives a total of 1,713, or 2.7 per cent. of the population in the city, who own 55.1 per cent. of the aggregate wealth; and 12,169, or 19.2 of population, owning 44.9 per cent.

If we take the number of taxpayers for comparison, 12 per cent. of them own 55.1 per cent., and 88 per cent. own 44.9.

NEWARK.

In Newark there are 43,161 persons, firms and corporations liable to pay taxes, real, personal and poll.

The total value of property assessable is $127,875,134, of which $121,198,701 is assessed to 21,679 persons, firms and corporations, in sums of $1,000 and upwards. Of these, 4,746 persons, firms and corporations are assessed for $80,805,770, in sums of $5,000 and upwards.

Six thousand six hundred and nineteen persons, firms and corporations are assessed for sums ranging from $1,000 to $2,000; 5,133, from $2,000 to $3,000; 3,340, from $3,000 to $4,000, and 1,841, from $4,000 to $5,000, or a total of 16,933, with an aggregate of

$40,392,926; leaving a balance of $6,676,433 divided among the other 21,482.

If we assume that each firm assessed at $5,000 and upwards is composed of three persons and each corporation of five persons, it gives a total of 6,308, or 2.9 per cent. of the population, who possess 62.2 per cent. of the aggregate wealth, and the other 36,753 who have 36.8 per cent.

If we take the taxpayers for comparison, 15 per cent. own 63.8 per cent., and 85 per cent. have 36.2 per cent.

JERSEY CITY.

In Jersey City there are 36,914 persons, firms and corporations liable to pay taxes, real, personal and poll.

The total amount of assessable property is $89,399,622, of which $81,939,105, is assessed to 15,233 persons, firms and corporations, in sums of $1,000 and upwards.

The sum of $51,784,395 is assessed to 3,275 persons, firms and corporations, in sums of $5,000 and upwards.

Five thousand two hundred and ninety-seven persons, firms and corporations are assessed in amounts ranging from $1,000 to $2,000; 3,368, from $2,000 to $3,000; 2,001, from $3,000 to $4,000, and 1,299, from $4,000 to $5,000, a total of 11,938 with an aggregate of $39,154,810; leaving a balance of $7,460,517, divided among the 21,260 others.

If we assume that each firm is composed of three persons and each corporation of five persons, assessed for $5,000 and upwards, it gives a total of 4,033, or 2.2 per cent. of population, who have 58 per cent. of the aggregate wealth, and 33,467 others who have 42 per cent.

If we take the taxpayers for comparison, 11 per cent. own 58 per cent., and 89 per cent. of them own 42 per cent. of the wealth.

PATERSON.

Applying the same analysis to the city of Paterson, where there are 16,798 persons, 358 firms and 270 corporations liable to pay taxes, we find that the total real and personal property assessable is $39,387,466; $36,105,524 is assessed to 6,510 persons, firms and cor-

porations, in sums of $1,000 and upwards; and of these, 730 persons, firms and corporations are assessed for $20,354,607, in sums of $5,000 and upwards.

Three thousand two hundred and two persons are assessed for amounts ranging from $1,000 to $2,000; 1,209, from $2,000 to $3,000; 659, from $3,000 to $4,000, and 390, from $4,000 to $5,000, or a total of 5,780 persons, firms and corporations with an aggregate of $15,750,917; leaving the balance of $3,281,932 divided among the other 11,746.

If we assume that each of the firms includes three persons and each of the corporations five persons, assessed for $5,000 and upwards, it gives a total of 1,734, or 1.8 per cent. of population in the city, who own 51.6 per cent. of the aggregate wealth, and 15,692 others who have 48.4 per cent.

If we take the taxpayers for comparison, 10 per cent. of the taxpayers control 51.6 per cent. of the wealth, and 90 per cent., 48.4.

These data have been compiled in the following tables, which show the aggregate population and assessed valuations for the State and Camden, Newark, Jersey City and Paterson, and the classified valuations of $1,000 and over, in the aggregate and separately, for these four cities:

STATE AND CITIES.	Population in 1895.	ASSESSED VALUATION IN 1895.			
		Total.	Under $1,000.	$1,000 and over.	$5,000 and over.
The State	1,672,942	$774,398,332	.....	.....	.....
Camden	63,467	33,099,998	$2,756,644	$30,343,354	$18,128,480
Newark	215,806	127,875,134	6,676,423	121,198,711	80,805,770
Jersey City	182,713	89,399,622	7,460,417	81,939,205	51,784,395
Paterson	97,344	39,387,466	3,281,942	36,105,524	20,354,607
Total in four cities	559,330	$289,762,220	$20,182,652	$269,579,568	$171,073,252

TOTAL IN THE FOUR CITIES.

RANGE OF ASSESSED VALUATIONS, $5,000 AND OVER.	ASSESSED VALUATIONS, $5,000 AND OVER.		ASSESSED VALUATIONS, $1,000 TO $5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
$5,000 to $10,000	$35,561,420	5,596	$1,000 to $2,000	17,832
10,000 " 15,000	15,697,775	1,319	2,000 " 3,000	11,033
15,000 " 25,000	16,087,955	886	3,000 " 4,000	6,576
25,000 " 50,000	14,282,452	440	4,000 " 5,000	3,838
50,000 " 100,000	11,040,060	163	.....	.....
Over $100,000	18,437,705	91	.....	.....
Total	$111,107,367	8,495	.....	39,279
Firms—				
$5,000 to $10,000	$1,532,260	240	$1,000 to $2,000	336
10,000 " 15,000	1,150,525	97	2,000 " 3,000	220
15,000 " 25,000	1,535,400	85	3,000 " 4,000	140
25,000 " 50,000	2,311,725	72	4,000 " 5,000	82
50,000 " 100,000	2,392,400	36	.....	.....
Over $100,000	3,545,100	17	.....	.....
Total	$12,467,410	547	.....	778
Corporations—				
$5,000 to $10,000	$1,133,200	169	$1,000 to $2,000	158
10,000 " 15,000	1,120,305	97	2,000 " 3,000	116
15,000 " 25,000	2,179,350	114	3,000 " 4,000	85
25,000 " 50,000	3,636,280	105	4,000 " 5,000	73
50,000 " 100,000	5,656,500	85	.....	.....
Over $100,000	33,772,840	101	.....	.....
Total	$47,498,475	671	.....	432
Total, three classes	$171,073,252	9,713	$98,506,306	40,469

Camden.

RANGE OF ASSESSED VALUATIONS, $5,000 AND OVER.	ASSESSED VALUATIONS, $5,000 AND OVER.		ASSESSED VALUATIONS, $1,000 TO $5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
$5,000 to $10,000	$3,414,965	500	$1,000 to $2,000	3,058
10,000 " 15,000	1,695,655	142	2,000 " 3,000	1,551
15,000 " 25,000	1,461,995	79	3,000 " 4,000	727
25,000 " 50,000	1,410,885	50	4,000 " 5,000	402
50,000 " 100,000	2,221,030	29	.....	.....
Over $100,000	2,886,615	14	.....	.....
Total	$13,091,145	814	.....	5,738
Firms—				
$5,000 to $10,000	$185,560	25	$1,000 to $2,000	34
10,000 " 15,000	226,550	19	2,000 " 3,000	21
15,000 " 25,000	153,600	8	3,000 " 4,000	7
25,000 " 50,000	258,875	8	4,000 " 5,000	11
50,000 " 100,000	465,700	7	.....	.....
Over $100,000	222,600	2	.....	.....
Total	$1,512,885	69	.....	73
Corporations—				
$5,000 to $10,000	$146,850	19	$1,000 to $2,000	2
10,000 " 15,000	109,000	9	2,000 " 3,000	2
15,000 " 25,000	225,525	11	3,000 " 4,000	.....
25,000 " 50,000	794,880	22	4,000 " 5,000	3
50,000 " 100,000	776,250	10	.....	.....
Over $100,000	1,471,945	8	.....	.....
Total	$3,524,450	79	.....	7
Total, three classes	$18,128,480	962	$12,214,864	5,818

Newark.

RANGE OF ASSESSED VALUATIONS, $5,000 AND OVER.	ASSESSED VALUATIONS, $5,000 AND OVER.		ASSESSED VALUATIONS, $1,000 TO $5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
$5,000 to $10,000	$17,809,550	2,807	$1,000 to $2,000	6,372
10,000 " 15,000	7,671,000	645	2,000 " 3,000	4,962
15,000 " 25,000	8,419,800	448	3,000 " 4,000	3,236
25,000 " 50,000	7,207,600	216	4,000 " 5,000	1,771
50,000 " 100,000	4,923,900	75	.....	.....
Over $100,000	8,435,800	47	.....	.....
Total	$54,467,650	4,238	.....	16,341
Firms—				
$5,000 to $10,000	$616,000	93	$1,000 to $2,000	129
10,000 " 15,000	464,500	40	2,000 " 3,000	91
15,000 " 25,000	756,900	41	3,000 " 4,000	58
25,000 " 50,000	1,146,450	35	4,000 " 5,000	34
50,000 " 100,000	1,009,400	16	.....	.....
Over $100,000	2,205,100	10	.....	.....
Total	$6,198,350	235	.....	312
Corporations—				
$5,000 to $10,000	$475,460	75	$1,000 to $2,000	118
10,000 " 15,000	570,755	49	2,000 " 3,000	80
15,000 " 25,000	826,800	44	3,000 " 4,000	46
25,000 " 50,000	1,247,100	36	4,000 " 5,000	36
50,000 " 100,000	2,106,350	35	.....	.....
Over $100,000	14,913,365	34	.....	.....
Total	$20,139,770	273	.....	280
Total, three classes	$80,805,770	4,746	$40,392,941	16,933

Jersey City.

RANGE OF ASSESSED VALUATIONS, $5,000 AND OVER.	ASSESSED VALUATIONS, $5,000 AND OVER.		ASSESSED VALUATIONS, $1,000 TO $5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
$5,000 to $10,000	$1[illegible],527,700	2,067	$1,000 to $2,000	5,200
10,000 " 15,000	5,492,095	471	2,000 " 3 000	3,311
15,000 " 25,000	5,136,700	303	3,000 " 4,000	1,954
25,000 " 50,000	3,852,750	122	4,000 " 5,000	1,275
50,000 " 100,000	2,590,150	39	.....	.....
Over 100,000	5,430,800	19	.....	.....
Total	$36,030,195	3,021	.....	11,740
Firms—				
$5,000 to $10,000	$423,000	64	$1,000 to $2,000	69
10,000 " 15,000	279,825	24	2,000 " 3,000	39
15,000 " 25,000	330,400	19	3,000 " 4,000	27
25,000 " 50,000	407,000	14	4,000 " 5,000	14
50,000 " 100,000	249,300	4	.....	.....
Over 100,000	909,000	4	.....	.....
Total	$2,598,525	129	.....	149
Corporations—				
$5,000 to $10 000	$183,500	28	$1,000 to $2,000	21
10,000 " 15,000	155,300	14	2,000 " 3,000	18
15,000 " 25,000	451,625	24	3,000 " 4,000	20
25,000 " 50,000	540,800	15	4,000 " 5,000	10
50,000 " 100,000	1,324,400	19	.....	.....
Over $100,000	10,500,050	25	.....	.....
Total	$13,155,675	125	.....	69
Total, three classes	$51,784 395	3,275	$30,154,810	1[illegible],938

Paterson.

RANGE OF ASSESSED VALUATIONS, $5,000 AND OVER.	ASSESSED VALUATIONS, $5,000 AND OVER.		ASSESSED VALUATIONS, $1,000 TO $5,000.	
	Aggregate amount.	Number assessed.	Range.	Number assessed.
Individuals—				
$5,000 to $10,000	$809,205	222	$1,000 to $2,000	3,202
10,000 " 15,000	839,025	61	2,000 " 3 000	1,209
15,000 " 25,000	1,069,460	56	3,000 " 4 000	653
25,000 " 50,000	1,811,217	52	4,000 " 5,000	390
50,000 " 100,000	1,304,980	20	.....	.....
Over $100,000	1,684,490	11	.....	.....
Total	$7,518,377	422	.....	5,460
Firms—				
$5,000 to $10,000	$307,700	58	$1,000 to $2,000	104
10,000 " 15,000	179,650	14	2,000 " 3,000	69
15,000 " 25,000	294,500	17	3,000 " 4,000	48
25,000 " 50,000	499,400	15	4,000 " 5,000	23
50,000 " 100,000	668,000	9	.....	.....
Over $100,000	208,400	1	.....	.....
Total	$2,157,650	114	.....	244
Corporations—				
$5,000 to $10,000	$327,450	47	$1,000 to $2,000	17
10,000 " 15,000	285,250	25	2,000 " 3,000	16
15,000 " 25,000	675,400	35	3,000 " 4,000	19
25,000 " 50,000	1,053,500	32	4,000 " 5,0 0	24
50,000 " 100,000	1,449,500	21	.....	.....
Over $100,000	6,887,480	34	.....	.....
Total	$10,678,580	194	.....	76
Total, three classes	$20,354,607	730	$15,750,917	5,780

PART IV.

FREE PUBLIC EMPLOYMENT OFFICES.

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How to bring the person out of work into contact with the one needing his services, and to save the waste of time and money expended, often without satisfactory results, is a problem worthy the consideration of employers, workmen, philanthropists, and all social reformers.

While there are doubtless times when there are more persons needing employment than there are places to be filled, yet it is a fact that there is seldom a surplus of workmen in one place when there is not a demand for their services in some other locality. For instance, during the past two years, there have been in all the largs cities thousands of men out of employment, begging for something to do, while at the same time, in the rural sections, farmers have complained because of a lack of help to gather their crops.

It will be said, of course, that those who want work are not fitted to do the kind of work needed to be done, or that the remuneration offered is not sufficient to attract the workman to it. While there may be some force in both of these assertions, we do not believe they are sufficient to account for the failure to connect the work seeker and the work giver, but that the failure is due to the fact that there is no intelligent means by which the two can be brought into their proper relations to each other.

At present there are but two channels by which the laborer out of employ and an employer have any chance of coming together: one is the so-called intelligence employment office; the other is for the workman to tramp from place to place, when he becomes an object of suspicion and liable to arrest for vagrancy. As to the private employment office, at best it can be used only by those who have the

means to pay for the service; it lacks all of the most essential qualities of a true employment agency. It is both local and individual in management and scope, being maintained out of the fees paid by those who use it.

What is needed is an employment bureau, or more properly speaking, a labor exchange. In commercial pursuits each branch of business has its exchanges, where the state of the market in the special line can be ascertained at any time; but labor, the most important of all, for upon its prosperity the well-being of all others hinges, is left to balance itself, and consequently the laborer is left at the mercy of every other interest.

During the past two years various schemes have been inaugurated for the relief of the unemployed; in some cases extra appropriations have been made for public works; relief committees have been appointed by municipal authority; soup-houses established, and the numerous charity organizations have exerted themselves everywhere to relieve distress by contributions and efforts to find employment for the needy. But while they did a great deal to relieve the immediate wants of those suffering for the necessaries of life, they were totally inadequate to give any permanent relief by securing employment for those in need of work.

Relief committees and charity are well enough in times of emergency, but the ounce of prevention, we believe, will be found in a well-regulated employment bureau, when fully equipped.

The need is an employment bureau that will be thoroughly representative, and advised at all times, both as to where work is to be done and where the workmen can be obtained to do it—a place where all will be free to go, whether they want work or to secure the services of some one else to perform it, feeling sure that they will obtain what they need if it is to be had.

Mere local or municipal enterprise will not do. Neither should there be anything like charity or money-making attached to it; but a friendly, broad and aggressive concern, covering a large extent of territory, capable of informing itself about the labor market, both in town and country; in other words, it should be a State institution, and could be made a very useful adjunct to the Bureau of Statistics of Labor and Industries. The machinery by which the Bureau is carried on can be used in conducting it, and in turn it might be made of

material assistance in the operation of the Bureau by furnishing information needed in its work.

In this connection, we feel sure it would enlist the support and co-operation of organized labor as no other means could do.

At the same time, we see no reason why it should not commend itself to employers, as it would afford both an impartial means of ascertaining the state of the labor market and possibly avert many foolish strikes and lockouts.

PART V.

CO-OPERATIVE MOVEMENT IN NEW JERSEY.

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In the early seventies, under the patronage of the Sovereigns of Industry, the Patrons of Husbandry and the Knights of Labor, various attempts were made in this State to organize co-operative associations for the purchase of supplies, farming implements, and articles of household necessity. These were, however, mostly voluntary associations, without any legal status as corporate bodies. A few of them incorporated under the General Corporation law of the State, but most of them simply adopted a constitution and by-laws, and a form of certificate of shares, &c. Under this plan of association, the members were simply joint partners and individually liable for all debts contracted. This, for a time, gave them almost unlimited credit in the purchase of such articles as they choose to handle; but it also operated to discourage members who possessed property, who, on the first reverse, would become alarmed and withdraw. Consequently most of these enterprises were short-lived. But in 1881, the Legislature passed an act entitled "An Act to encourage the formation of co-operative associations among workingmen," since which time certificates of association of forty co-operative societies have been filed in the office of the Bureau of Statistics of Labor and Industries, and approved by the Chief, as the law requires. Seven of these were organized for manufacturing, or productive co-operation, and thirty-three for distribution or exchange.

Not one of the productive associations ever began business. Of the thirty-three distributive societies organized, twenty-five began business and eight did not. Of those that began business, ten are still in operation, namely, People's Co-operative Society, Phillipsburg; Fruit Growers' Union and Co-operative Society, Hammonton; the

Trenton Co-operative Society, Trenton; Fruit Growers' Union and Co operative Society, Vineland; the Phillipsburg Co-operative Association, No. 1, Phillipsburg; the Vineland Co-operative Society, Vineland; the Rahway Co-operative Society, Rahway; Workingmen's Co-operative Society, Paterson; Equity Co-operative Exchange, Vineland. A certificate of association of the Montclair Co-operative Society was filed in November, 1894, but has not commenced business; the purpose of the society is to accumulate a share capital of $5,000 before engaging in any business. This they are gradually doing.

In addition to these, there are two, the Raritan Co-operative Association, Raritan, and the Sovereign Co-operative Association, Dover; which, however, are incorporated under the General Corporation act.

In view of the fact that the law under which most of these have been organized gives to the Chief of this Bureau a general oversight, and requires that the certificate of the association must be approved by him before commencing business, and further requires that each of such corporations shall file an annual report in the office of the Bureau of Statistics of Labor and Industries, it was deemed advisable that some report of their operations should be published for the information of the people of the State, and especially for the reason that this can be more fully done now than after those who have had a part in them are gone. Notwithstanding that all have existed within a few years, it was found difficult to obtain any very correct information concerning several of them, owing to the removal of the officers and loss or destruction of books and other records. This is true especially of the Jersey City Co-operative Society, organized in 1881; the Rutherford Co-operative Association, started in 1886.

THE SOVEREIGNS' CO-OPERATIVE ASSOCIATION, OF DOVER.

This association was organized in 1874, under the auspices of the Sovereigns of Industry, with a membership of forty-five, confining itself to the sale of groceries until 1890, when dry goods were added.

The share capital when beginning business was $300, divided into shares of $5 each. The first year's sales amounted to $9,000, with a profit of $1,200. There are no means of verifying the amount of

business done after this date until 1890, but those connected with it say that the sales increased about $2,000 per year.

In 1890 the concern was incorporated under the General Corporation act of the State, under the name of "The Sovereigns' Mercantile and Savings Association of Dover." The share capital then amounted to $20,000, divided into 4,000 shares of $5 each, and a membership of 210.

The association had purchased the building in which the business was transacted, a three-story frame structure, 50 x 80 feet, ground surface.

In 1890, the first year from which the records are preserved, the sales amounted to $47,000; the membership to 210, and share capital, $20,000, including the cost of building, $15,000, leaving the working capital $5,000. In 1891, the sales were $51,000; the membership, 221; working capital, $6,000. In 1892, sales were $55,000; working capital, $6,400; membership, 230. In 1893, sales were $60,000; working capital, $7,300; membership, 248. In 1894, sales were $62,000; working capital, $8,000; membership, 253. The latest inventory, taken in June last, shows assets: Real estate, original cost, $12,000; additions and improvements made, $3,000—total, $15,000; merchandise, $12,000; due association, $1,300. Total assets, $28,300; liabilities, capital, $28,000.

It is estimated that not more than $9,000 of the share capital has been paid for in cash, the balance having been acquired by the dividends to members and credited to shares.

From the beginning the association has prospered. Each of the twenty years of its existence has shown an increase. The shares are redeemable at their par value on demand, so that the membership is liable to fluctuate; but the increase has been constant and steady each year. It is significant that not one of the original associates is now a member of the association.

The profits are disposed of as follows: First, 7 per cent. interest on share capital, the legal rate of interest in the State when the association first began business; after which the balance is divided among the members in proportion to their purchases. The greatest amount of shares allowed to be held by any one member is 100. After paying interest on shares, the dividends on purchases have ranged from 5 per cent. to 9 per cent. during the whole period of the

association's existence. In addition to this gain to members, they assert that prices have been lower than they would have been had the association not been in existence.

THE RARITAN CO OPERATIVE ASSOCIATION.

This had its origin among the employes of the Raritan woolen mills, Raritan, Somerset county. Owing to the custom of monthly payments of wages, most of the employes were obliged to seek credit among the merchants in the vicinity, and it was found that the prices for supplies were very much higher than elsewhere. The merchants justified themselves by saying that their losses were very large. To overcome the difficulty some of the most thrifty among the employes originated the idea of a store of their own. This they started in 1876. Their charter was obtained under the General Corporation act of the State. Their plan of operation is, first, legal interest on shares of members, and then the balance of profits divided to members in proportion to their purchases.

An arrangement was effected with the Raritan Woolen Mill Company, by which, at the end of each month, a statement of the amount due the store from each of the employes was sent to the company, and it assumed the debt and offset the several amounts against the wages of each employe. By this means the association partially overcame the disadvantage of monthly payment of wages to workmen.

The business is general merchandise. The number of members when the business began was 150; the greatest number at any time since was 250; present number, 175. Paid-up capital share at beginning, $2,500, in shares of $5 each; the greatest amount of share capital at any time since was $9,500; the present amount of share capital is $6,715. The amount of business done since the start has averaged about $75,000 per year. The profits have paid 6 per cent. interest on share capital, and an average of 7 per cent. on sales to members.

CO-OPERATIVE ASSOCIATION, NO. 1, PHILLIPSBURG.

Began business in 1879, largely under the influence of the Sovereigns of Industry, as a mere association or joint partnership, and continued such until in 1890, when it was incorporated under the Co-operative law of the State.

The business engaged in was groceries. It appears to have been prosperous from the beginning, but there is little to be found out concerning the actual business done prior to 1890, when incorporated. At that time the membership was 110; the greatest number at any time since was 130, while the present number of members is 114.

The paid-up share capital, when incorporated, was $2,200; the present amount of share capital is $1,878.

Since 1890 the business has averaged nearly $28,000 per year, and has earned a net profit of $4,320.

THE PEOPLE'S CO-OPERATIVE ASSOCIATION, PHILLIPSBURG.

This association was originally Bates & Co., a joint partnership concern in which the associates held shares, adding the profits, as they accrued, to the value of their shares. But in 1883 they transferred their interests to a new association, named the People's Co-operative Association. The shares, originally $20, were at the time valued at $30. This sum was allowed to them in the new association, in shares of $10 each. Under this name they began business in August, 1883, as dealers in groceries, dry goods and notions, with fifty members and a paid-up share capital of $1,000. The association continued in business until 1891, when it became incorporated under the Co-operative law of the State.

The greatest amount of share capital at any time was $1,500; the present amount of share capital is $665. The greatest amount of business done in any one year was $14,256; the amount of business done since 1883, $138,956; average yearly business since beginning, $12,134. Actual dividends paid in cash, $857.85.

FRUIT GROWERS' UNION AND CO-OPERATIVE SOCIETY, HAMMONTON.

Began business in February, 1884, engaging in general merchandise and shipping fruit. Number of members when beginning business, 233; greatest number of members at any time since, 637. Paid-up share capital when beginning business, $2,655; present amount of paid-up share capital, $24,870. Total amount of business done since beginning, $748,200; greatest amount of business done in one year, $114,000; average amount of business for ten years,

$74,820. Total amount of dividends paid, $28,000, $10,000 of which was paid to members in cash, the balance credited in shares. The total amount of share capital, 4,974 shares, amounting to $24,870, was credited to members out of the profits of the shipping department. This was accumulated through rebates paid by railroads and the per cent. on sales from commission merchants.

The officers say that the society has been the "means of enabling the members to purchase general merchandise to better advantage. Not that we try to undersell other merchants, but they try to undersell us. Also, being organized, we make better arrangements with the railroads and commission merchants in disposing of our produce."

TRENTON CO-OPERATIVE SOCIETY, TRENTON.

Began business May 9th, 1885, with groceries and provisions, since which time fresh meats and coal have been added. Number of members when beginning business, 193; greatest number of members at any one time since, 637; present number of members, 477. Amount of share capital when beginning business, $1,000; greatest amount of share capital at any one time, $14,936; present amount of share capital, $10,750.09. Total amount of business done since started, $710,460.46; greatest amount of business done in any one year, $97,523.81; total net profits since beginning business, $104,780.69. Out of this there has been set aside as a reserve fund, $4,683.54; educational fund, $2,368.38; land fund, $5,642.55. In addition to these reserves, the society has $6,000 gained by the sale of real estate, making the total of reserves, $18,694.17.

In September, 1890, the society added a coal and wood department, since which time the sales have amounted to $35,905.79, with a net profit of $3,447.11. The society owns real estate that cost $18,000. The main building, where the business is conducted, is a three-story brick one. The floor space is 25 x 100 feet; the second and third stories are made into lodge rooms, and, being centrally located, are in good demand.

The society has paid in dividends to its members in cash, $92,085.22, a sum of $5,452.99 greater than the average yearly capital amounted to; that is to say, the net returns have been greater than the sum invested yearly.

FRUIT GROWERS' UNION AND CO-OPERATIVE SOCIETY, VINELAND.

This association began business in February, 1882, but was not incorporated until April, 1888. Number of members when incorporated, 40; greatest amount of share capital at any time, $1,820; present amount of *paid-up share capital*, $1,670; greatest amount of business in any one year, $12,000. The business of this society is principally in shipping fruit and other products of the members, and receives only a small commission. The benefits claimed are: First, a saving in commissions, which form a fund for other purposes; second, securing to its members the most reliable agents in the disposal of their products; third, a protection against unjust dealings of local agents; and fourth, advantage in the purchase of baskets, fertilizers and farm implements, &c.

VINELAND CO-OPERATIVE SOCIETY, VINELAND.

This society had its origin in the Farmers' Alliance, and commenced business in February, 1891, under the name of "The Farmers' Alliance Exchange." It started off with a good deal of enthusiasm, but with little knowledge of the principle of co-operation, and for a time did well; but at the end of the first year there was a general disappointment in the result. During the second year matters went from bad to worse; dissensions and dissatisfaction with the management arose; a large number refused to deal further at the store and encouraged others not to do so. But a number of the most devoted members, who had faith in the principle of co-operation and seeing the need of a more efficient organization, closed out the accounts of the concern and re-organized under the Co-operative law of the State, assuming the name of "The Vineland Co-operative Society." Under this title they commenced businses June 1st, 1893, with forty-one members, which number had increased to fifty by June 1st, 1894.

Total amount of share capital, $560. Amount of business done for year ending June 1st, 1894, $13,082. Total amount of dividend for year, $253.

The society owns the building in which it does business, but not the ground. The officers and many of the members seen are very enthusiastic on the question of co-operation and are very hopeful of

ultimate success, notwithstanding repeated failures in the county, especially in Vineland. There is, they say, more or less prejudice in the community, due to past failures, and opposition by merchants, who predict the speedy close of the enterprise. But they contend that the year's moderate success is having an influence for good and proving its advantages. They insist that members should deal at the store, regardless of extra inducements held out by merchants in low prices, for whatever profits are earned go back to the members in dividends each quarter. If to buy wherever one can buy cheapest is to be the rule of life, regardless of principle or cost, then co-operative stores must enter into competition with the odds largely against them. Competition means cut-prices regardless of principle. Low prices mean failure to a majority and end in a monopoly by a few.

RAHWAY CO-OPERATIVE SOCIETY, RAHWAY.

Began business September 1st, 1893. Nature of business engaged in, groceries. Number of members when beginning business, 58; number of members at present, 130. Paid-up share capital when beginning business, $800; greatest amount of paid-up share capital since, $1,800; present amount of share capital, $1,700. Amount of business done the first year, $15,600.

CAMDEN CO-OPERATIVE SOCIETY, CAMDEN.

This was organized, in 1874, under the auspices of the Knights of Labor, Local Assembly, No. 31, appropriating $100 from the funds in its treasury to further the project, and reserving the right to be represented in the board of management by three members elected from the membership. There was no legal form of incorporation, but there was a constitution and by-laws adopted by the shareholders, and approved by a vote of the assembly. The total amount of share capital when beginning business was $300; the greatest amount of share capital at any time was $400; number of members when beginning, that is, shareholders other than members of the assembly, 60.

The nature of business was groceries. The society was in existence for about nine months. During the first quarter, the sales were about $200 per week, and profits were sufficient to pay 6 per cent. interest

on capital, and 4½ per cent. on purchases to members. After this the sales began to fall off until the expenses gradually consumed the greater amount of the capital. Members began to refuse to pay for goods above the value of their share capital. At the time of closing the store, the assets available were sufficient to have paid the debts and one-half of the share capital; but there was a prejudice against exposing its affairs by a public sale, and before a purchaser was found, at private sale, the rent and other expenses consumed the entire amount invested in shares.

There were some adverse circumstances other than the want of interest by members, which operated to cause its failure. A large proportion of the members who where relied on as purchasers was employed in two large establishments, which, owing to the financial panic, were closed down shortly after business was commenced, consequently they were not able to pay cash for their purchases.

SOVEREIGNS' CO-OPERATIVE ASSOCIATION OF ELIZABETH.

This enterprise owed its existence to the Sovereigns of Industry. It began business May 15th, 1875, and dissolved June 20th, 1882. The business engaged in was groceries, meats, dry goods, crockery and shoes.

Number of members when beginning business, 25; greatest number at any one time, 204; when dissolved, 180. Amount of share capital when beginning business, $250; greatest amount of share capital at any one time, $2,100. Total business done: First year, $6,000; second year, $17,000; third year, $28,000; fourth year, $34,000; fifth year, $63,000; sixth year, $97,000; seventh year, $101,000.

The plan of dividing profits was, first, 10 per cent. interest on capital, the balance of profits to members in proportion to their purchases. No dividends were paid to non-members on their purchases, but they were allowed to become members by paying the sum of $2, when the dividends were credited to them to the full amount of a share, and thereafter in cash.

During the first five years the profits paid the interest, 10 per cent., on capital and 7 per cent. on purchases to members; nothing during the last two years.

The cause given for dissolution, with such a large volume of business, is that the capital was too small to transact the business. For a time this was met by a few of the most spirited members using their individual credit for the benefit of the association, but owing to a change of management, while the business grew largely in volume, there were no profits. With but $2,100 capital and a business amounting to over $100,000 in a year, it required the capital to be turned over each week. This could not be done, consequently the association contracted debts in purchasing goods and contracted the habit of giving credit to members until the debts became double the amount of capital. Under these conditions it was concluded best to close out, which was done. All the outstanding debts were paid, but nothing was left to shareholders.

The benefits accruing to the community by reason of the association have been very considerable. When the association began business retail prices were excessive. The prices fixed by the association were such as to realize a reasonable profit, without reference to current rates. By offering a better quality of goods at a lower price, the membership and trade grew. This attracted the attention of other merchants in the same lines, who also reduced their prices and improved the quality of goods. The gain in this way has continued to the present time.

THE SOVEREIGNS' CO-OPERATIVE ASSOCIATION OF ELIZABETHPORT.

Organized and began business September 1st, 1875. Nature of business, retail groceries.

Number of members when beginning, 40; greatest number of members at any one time, 62. Amount of share capital when beginning, $200; greatest amount of share capital at any one time, $590. The total sales during the six months it did business were $4,060. Its failure was due to dissensions among the members, which prevailed from the start. Many of the members withdrew and joined the more prosperous one at Elizabeth.

NEW BRUNSWICK CO OPERATIVE SOCIETY.

Began business August, 1881. Nature of business, groceries and provisions. Number of members when beginning business, 50; greatest number of members at any one time, 130; number of mem-

bers when dissolved, 111. Share capital when beginning business, $1,319.50; greatest amount of share capital at any one time, $3,430.05. Total amount of business done in ten years, $270,144; greatest amount of business done in any one year, $39,022.38; average amount of business done, $27,014. Total dividends paid, $8,026.65. Cause of dissolution: a general apathy and lack of interest in the business of the society. At a meeting of the members it was resolved to sell out; which was done. The sale realized sufficient to pay all debts, including the share capital.

BAYONNE CO-OPERATIVE SOCIETY.

Began business in July, 1885. Nature of business, groceries and meats. Number of members, 40. Paid-up share capital when beginning business, $1,000; greatest amount of share capital at any one time, $1,227. Business was conducted for fifteen months, when the society was dissolved; total business, fifteen months, $23,166 46. Cause of failure: credit.

BLOOMFIELD CO-OPERATIVE ASSOCIATION.

Began business in 1879; organized under present law in April, 1881. Number of members when beginning business, 13; greatest number of members at any one time, 30; number when dissolved, 12. Amount of share capital when beginning business, $95; greatest amount of share capital at any one time, $360. Total business done in three years, $20,976.65; average amount of business done, $6,976.65. Cause of failure was a lack of interest among the people in the community in the co-operative movement. The business done was too small in amount to be profitable.

LIMITED CO-OPERATIVE STORE, NO. 3, PHILLIPSBURG.

Began business in 1885; dissolved in 1894. The number of members when beginning was 100, and the share capital was $500. The greatest amount of capital at any one time was $800.

There is no means of learning the amount of business done, but the reason assigned by those connected with it for its dissolution is the failure to observe the rule of cash payments; credit consumed it.

LIMITED CO-OPERATIVE STORE, NO. 4, PHILLIPSBURG.

This association began business in 1889, and dissolved in January, 1891. The business engaged in was groceries, &c. The number of members when beginning was 50, which number was never increased. The amount of share capital when started was $500; at one time it was $1,000. The amount of business done was about $10,000 per year. The dividends were added to stock, and when dissolved were returned to members. The reason assigned for its dissolution is that the members failed to patronize it, owing largely to outside merchants selling for very small profits.

KINGSLAND CO-OPERATIVE ASSOCIATION, KINGSLAND.

The Kingsland Co-operative Association began business December 6th, 1886, and was dissolved in December, 1890. The business engaged in was dry goods and groceries. Number of members when beginning business, 40; the greatest number at one time, 75; when dissolved, 50. Paid-up share capital when beginning business, $1,200; the greatest amount at any time, $2,200. The total amount of business done was about $80,000, or about $20,000 per year. From the best information obtainable from the meagre records found, the net profits were over $3,000. The reason given for dissolution is general disagreement among the members concerning its management.

WORKINGMEN'S CO-OPERATIVE SOCIETY, TRENTON.

Commenced business May, 1886. Nature of business engaged in, groceries and provisions. Number of members when started, 200. Amount of share capital when beginning business, $1,043. Dissolved in February, 1888. This society was composed principly of men employed in one of the large manufacturing establishments in the city, but some of the most active spirits were outsiders, who had no interest in either the society, or the men whom they induced to become members. Consequently dissension arose among them soon after they began business. At the time its affairs were turned over to a receiver the share capital amounted to $1,849.46, $800 more than what it was at

the time it began business. The whole amount of the assets was consumed in paying debts and legal fees; no part of the share capital was refunded to members.

The whole history of this society stands as a proof that, in order to make co-operation successful, there must be co-operators.

THE CO-OPERATIVE BUSINESS ASSOCIATION, TRENTON.

The Co-operative Business Association was organized in May, 1886, and was inspired by the success of the Trenton Co-operative Society started one year previous. Some of the members thought the plan of the older society was too slow in the method of acquiring capital, chief of whom was Mr. Addison Ellis, who took a very active and leading part in the new association. The main feature of difference was that the by-laws of the business association provided that all profits should be credited in shares to members instead of being paid in cash; interest at the rate of 6 per cent. per annum was to be paid in cash only. The theory was advanced, that by this means they would in a few years be able to start manufactories and various other lines of business.

Public meetings were held, and a lively agitation kept up until about $2,000 were obtained, and $8,000 or $9,000 were subscribed for in shares of $5 each.

The first business was groceries, meats and provisions. In a short time thereafter it commenced to sell coal. In both the business was successful. At the end of ten months the sales amounted to $45,000, and a net profit of 7 per cent. to members on their purchases. The share capital had also increased to $5,000. In pursuance of the scheme to capitalize profits and engage in other lines of business, the association bought out an old-established shoe store at an appraised value of the stock on hand, and paid $2,800 in cash for it. This appears to have been done by the officers, who knew little about the business, for it was soon found out that the stock was badly assorted and unsaleable. In trying to improve the stock, they contracted a debt of $5,500 to increase the stock to compete with other dealers in the immediate neighborhood of their store. For some inexplicable reason, the effect of this transaction was to cause a widespread dis-

satisfaction among the members and a clamor against Mr. Ellis, who, up to this time, had been the moving spirit in the affairs of the association. The result was that the membership fell off very largely, and the business so reduced that in six months, or about sixteen months after commencing business, it was wound up. The assets were sufficient to pay all outside indebtedness, but nothing was saved for the shareholders.

PATERSON INDUSTRIAL CO-OPERATIVE ASSOCIATION, PATERSON.

Commenced business August 28th, 1887, and was dissolved in three months thereafter. Number of members when beginning, 85; when dissolved, 82. Greatest amount of share capital at any one time, $400. As soon as it was apparent that it was not meeting the expectations of its projectors, it was wound up and the assets divided among the members.

HARRISON AND KEARNY CO-OPERATIVE SOCIETY.

Commenced business March 1st, 1888. Nature of business, groceries. Number of members when beginning business, 53; number of members when dissolved, 50; greatest number of members at any one time, 74. Paid-up share capital when beginning business, $400; greatest amount of share capital at any one time, $1,098. Total business done in three years, $35,016; greatest amount of business in one year, $13,414.68. This association was dissolved in March, 1891. This was due to dissensions among the members, it having failed to be profitable.

THE PASSAIC CO-OPERATIVE SOCIETY, PASSAIC.

Commenced business in 1887, and was dissolved in about six months thereafter. The business undertaken to be carried on was that of groceries and provisions. The greatest amount of share capital at any time was $950. The store did not realize the expectations of its projectors; the business was not sufficient to meet expenses; consequently it was closed out.

PROSPERITY CO-OPERATIVE SOCIETY, CAMDEN.

This society was organized by Knights of Labor; the articles of association confining the membership to members of the order. It commenced business in 1886, but it amalgamated with "The Brotherhood of the Union Co-operative Association," October 17th, 1887, under the name of the latter, which association had been organized under the auspices of the order of "The Brotherhood of the Union," in November, 1886, for the purpose of enabling the members to purchase goods in bulk and distribute them among themselves at cost. The business was groceries. The greatest number of members at one time was 137, and the greatest amount of business in one year was $5,195. In 1889, when the auditors' report showed an indebtedness over assets of $464.18, being unable to meet its obligations, the society was sold out by the sheriff.

PART VI.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

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The new legislative mandate, that all the State reports shall be made as of October 31st, and compiled within one month thereafter, has prevented the tabulation of the full statistical information returned by the building and loan associations in answer to the interrogatories on the revised and improved schedule-blanks issued in August. It also has been impossible to summarize and analyze the tabulations given herein, in a satisfactory manner, within the time allowed for preparing the whole report.* Few of the returns from the secretaries of the associations required to report had been received before the end of October; very many required several reminders, while from twenty-seven associations doing business in this State no statements had been forthcoming at all. For these latter and for those associations whose fiscal years ended after October 31st, the data of 1894, or previous information available, were used in compiling the summaries.

The only two new associations organized since the Bureau report for 1894 was tabulated, from which detailed returns are published in Table 2, below, are the Metropolitan Savings, of Newark, and the New Jersey Mutual Investment, of Paterson, both "State" concerns, run on the perpetual or permanent plan.

During the year, and to the close of August, 1895, the total number of new incorporations under the Building and Loan Association act in the several county clerks' offices has been twenty-three:

Atlantic county, 1; Bergen county, 1; Camden county, 5; Essex county, 7; Hudson county, 3; Mercer county, 1; Middlesex county, 2; Passaic county, 2; Union county, 1.

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*It was not deemed advisable, by the Printing Commission, to publish the tabulations completed thereafter, including detailed receipts and disbursements data.

Of these, no trace could be found of three, incorporated in the county clerk's office, Camden, under the names, respectively, of "Imperial," "Peerless" and "Protection." The certificates state that the business is to be transacted in Camden and the United States generally, which means that they are so-called nationals. They, probably, have been organized for speculation, or, incorporated under our loose law, intend to operate outside of the State, as similar enterprises have done within the past few years, thus being of no benefit to this commonwealth, and possibly an injury to the inhabitants of other states. It may be stated that our legislation requires not even an acknowledgement by the incorporators that their venture or names are genuine, and, as has been frequently warned, permits bogus schemes of all shades to be organized under the sanction of law, to the manifest injury and discouragement of the true, co-operative building and loan associations.

Of the seven new incorporations in Essex county, no official information has been obtained from two, the Equitable and the Junior Order of American Mechanics' Building and Loan Association, the latter not yet having been organized by the election of officers.

The names, dates of incorporation and location of the remaining eighteen are:

Atlantic City—Atlantic Coast Building and Loan, incorporated in Atlantic county, April, 1895. It is reported as a local, but intends to transact business "along the coast."

East Rutherford—Saving, incorporated in Bergen county, June, 1895; local.

Camden City—Masonic, incorporated November, 1894; State. The South Camden, incorporated April, 1895; local.

Newark—Metropolitan Savings, incorporated October, 1894, State. American, incorporated August, 1895, national. National Provident, incorporated July, 1895, national. Mutual Savings, incorporated February, 1895, local. Progress, incorporated February, 1895, local. The Equitable was incorporated in March, 1895, and Junior Order of American Mechanics, in May, 1895, but, as observed, they have not been reported to the office yet.

Kearny, Hudson county—Mutual, incorporated June, 1895; local.

Jersey City—Central, incorporated July, 1895; local. Empire, incorporated June, 1895; local.

New Brunswick—Merchants', incorporated June, 1895; local. Workingmen's, incorporated August, 1895; local.

Trenton—Equitable, incorporated August, 1895; local.

Passaic City—Home, incorporated May, 1895; local.

Paterson—New Jersey Mutual Investment, incorporated September, 1894; State.

Elizabeth—Equitable, incorporated July, 1895; local.

It will thus be seen that eighteen new associations, so far as known, have begun operations during the year. These, with the old associations still running, have been tabulated in Table 1, below; but only two, which had been in operation a full year at the close of October, appear in Table 2, where are given the general statistics, as far as practicable.

The Security, incorporated in Camden, but located at Minersville, Pa., was a national, which had been in existence a year at the date of the 1894 report, has transferred its business to another Pennsylvania association, and disbanded, because of "the prejudice existing against nationals" there. It only had one shareholder in New Jersey. The Security Union, incorporated in Hudson county, but advertising its "home office" at Scranton, Pa., reports that it, as yet, has done no business in this State. The Granite State Provident, a New Hampshire national, admitted by the State Banking Commissioner to New Jersey, has not yet been legally a full year in operation here.* In addition to these, the Columbia Investment, a national, which had been incorporated in April, 1894, in Camden, but from which no information could be obtained, has been placed in the hands of a receiver.

These and the local terminating associations, wound up during the year, are omitted from the tables below, which show in operation 316 associations, or, counting the foreign Granite State, 317, a net increase of 11 over 1894. Of this total number, 7 are so-called nationals and 10 State. The balance are run on the local method, although one, the Avalon City, is largely a Philadelphia association.

Of the 316 associations from which information has been received, 282 are operated on the serial, 20 on the perpetual (permanent) and 14 on the terminating plan. This development of the movement is shown by the following comparative summary for seven years:

* In March, 1896, the New Hampshire Supreme Court placed it in charge of an assignee. Our Bank Department since then has revoked its New Jersey license.

Year.	Total Number.	Serial.	Terminating.	Perpetual.
1895	316	282	14	20
1894	306	268	20	18
1893	298	258	23	17
1892	291	254	23	14
1891	275	236	27	12
1890	257	220	30	7
1888	218	185	28	5

In the following aggregate statistics the data are summarized for the 301 associations reported in detail in Table 2, and summarized by counties below. They show the condition of the associations at the close of their respective fiscal years, which means 1894–5, for the associations reporting. The data also includes the outside business transactions of those national associations which only have a nominal office in New Jersey:

YEAR.	Associations.	Shares in force.	Shares pledged.	Shareholders.	Borrowers.	Net assets.
1895	*317	693,810	202,639	101,619	25,598	$38,882,110
1894	306	689,398	193,419	98,167	24,670	37,339,602
1893	297	634,163	173,767	93,889	22,910	33,836,487
1892	290	571,665	153,813	87,762	21,752	29,988,767
1891	†275	518,777	131,620	78,725	19,255	25 606,373
1890	‡257	437,773	111,987	71,726	16,864	22,043,892
Increase—1894–5	11	4,412	9,160	3,452	1,128	1,542,508
1893–4	9	55,235	19,712	4,278	1,760	3,503,115
1892–3	7	62,498	19,954	6,127	1,158	3,816,720
1891–2	15	52,888	22,193	9,037	2,497	4,383,394
1890–1	18	81,004	19,633	6,999	2,391	3,562,481
Average—1895	.....	2,350	673	337	85	129,176
1894	.....	2,253	632	321	81	122,024
1893	.....	2,135	585	316	78	116,958
1892	.....	1,971	529	299	75	103,413
1891	.....	1,914	486	290	71	94,452
1890	.....	1,723	431	283	66	91,039

* Data for 301 only; exclusive of new associations not a year in operation. See above.

† Data for 271 associations, the totals from four omitted, not reporting in 1891, were, in 1892: Shares, 3,269; shares pledged, 963; shareholders, 495; borrowers, 117; net assets, $196,021.

‡ Data for 254 associations. Missing aggregates as above.

Fifty-five associations reported matured shares during the year. These are noted in Table 1 and Summary, below. In all, 63 series were matured.

In 86 associations there were securities in default, and losses from this and other causes. Total foreclosures in 75 associations, 177 mortgages. Aggregate amount of principal and interest of 170 of these mortgages, $344,849.44. Total foreclosure losses thus far, $5,951.79. Losses in 17 associations from causes other than foreclosures, $14,347.53. Of the latter amount, $9,192.91 was due to depreciation in real estate, and added to the foreclosure losses, presumably due mostly to the same cause, makes a total of $15,144.70. Two losses, $510 and $438.28, respectively, were due to "slipshod methods" and embezzlement.

DELINQUENT ASSOCIATIONS.

The associations which, notwithstanding due and repeated notification, failed to report, or return proper statements in time for this report, are :

Atlantic City—People's.
Delanco—Building and Loan.
Mount Holly—People's.
Riverside—Building and Loan.
Camden—Excelsior.
Avalon City—Building and Loan.
Dennisville—Building and Loan.
Millville—Institute, Security.
Newark—Home, Mechanics', Passaic, Protection, Standard, Teutonia.
Paulsboro—Loan and Building.
Jersey City—Commercial Investment, Fairmount, Garfield, Highland, Montgomery, Paulus Hook.
Trenton—Mechanics'.
Jamesburg—Mutual.
South River—Building and Loan.
Perth Amboy—Homestead.
Paterson—Iron and Silk.

This list is composed largely of chronic delinquents. One secretary has charge of four of these associations; another of three; a third of two.

SUMMARY 1—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age—years.	SERIES MATURED. Date of maturity.	SERIES MATURED. Time (in months).	GAIN. Amount.	GAIN. Interest rate—annual average (simple).	Maturing value of shares paid.	Office number.
	ATLANTIC COUNTY.							
1	Atlantic City—Loan and Building	26	Dec., 1894. Oct., 1893.	132 130	$68 00 70 00	9.29 9.86	$200 00	1
4	Egg Harbor City—Loan and Building	11	March, 1895.	120	80 00	13.22	200 00	4
5	Hammonton—Loan and Building	23	Nov., 1894	133	67 00	9.02	200 00	5
6	Workingmen's	17	Nov., 1894.	131	69 00	9.58	200 00	6
8	Pleasantville—Mutual	25	Dec., 1894.	129	71 00	10.16	200 00	8
	BERGEN COUNTY.							
30	Rutherford—Mutual	19	April, 1895. Oct., 1894. May, 1894.	126 125 125	74 86 75 22 77 40	11.22 11.47 11.77	200 86 200 22 202 40	30
	BURLINGTON COUNTY.							
31	Beverly—Building and Loan	27	June, 1895.	140	60 00	7.29	200 00	31
33	Burlington—City	27	Feb., 1895.	144	60 40	6.87	204 40	33
34	Farmers' and Mechanics'	24	May, 1895.	134	66 00	8.76	200 00	34
39	Mount Holly—Building and Loan	33	March, 1894.	*144	28 00	6.44	100 00	39
40	Industry	21	Dec., 1894.	*141	29 50	7.57	100 00	40
46	Riverton—Cinnaminson	17	June, 1895.	†128	71 40	10.33	200 00	46

*Fifty cents per share dues. † Paid $128.60 in dues.

SUMMARY 1—TABLE 1—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age—years.	SERIES MATURED. Date of maturity.	SERIES MATURED. Time (in months).	GAIN. Amount.	GAIN. Interest rate—annual average (simple).	Maturing value of shares paid.	Office number.
	CAMDEN COUNTY.							
52	Gloucester City—United Mutual	29	June 1895.	136	$64 00	8.24	$200 00	52
54	Haddonfield—Mutual	21	July, 1894.	138	62 00	7.76	200 00	54
57	Merchantville—Building and Loan	15	May, 1895.	132	68 00	9.29	200 00	57
58	Camden City—Artisans'	22	Aug, 1894. March, 1895.	130 130	70 00 70 00	9.86 9.86	200 00	58
61	Camden	28	Feb., 1895.	128	73 24	10.65	201 24	61
62	City	21	July, 1895.	132	70 17	9.69	202 17	62
66	Franklin	22	Oct., 1894.	133	67 00	7.52	200 00	66
67	German Centennial	19	Jan., 1895.	130	70 00	9.86	200 00	67
71	Mechanics' and Workingmen's	24	March, 1894.	134	66 00	8.76	200 00	71
72	Mutual	23	Dec., 1894.	129	71 00	10.16	200 00	72
75	North Camden	16	March, 1895.	137	63 00	8.00	200 00	75
76	People's	24	March, 1894.	132	71 54	9.78	203 54	76
78	South Ward	36	Dec., 1894.	139	62 24	7.67	201 24	78
	CAPE MAY COUNTY.							
82	Cape May City—Saving Fund	29	March, 1895.	146	54 00	6.04	200 00	82
87	South Seaville—Loan and Building	23	March, 1895.	136	64 00	8.24	200 00	87
88	Tuckahoe—Building and Loan	25	Nov., 1894.	129	71 37	10.19	200 37	88

SUMMARY 1—TABLE 1—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATIONS.	Age—years.	SERIES MATURED. Date of maturity.	SERIES MATURED. Time (in months).	GAIN. Amount.	GAIN. Interest rate—annual average (simple).	Maturing value of shares paid.	Office number.
	CUMBERLAND COUNTY.							
89	Bridgeton—Merchants' and Mechanics'	25	March, 1895.	144	$56 56	6.49	$200 56	89
92	Millville—Hope	14	Oct., 1894.	142	58 00	6.86	200 00	92
95	Vineland—Mechanics'	22	Nov, 1894.	125	75 00	11.43	200 00	95
	ESSEX COUNTY.							
96	Belleville—Building and Loan	22	Oct., 1894.	134	66 00	8.76	200 00	96
118	Newark—Enterprise	12	June, 1894.	135	65 00	8.50	200 00	118
124	German	14	June, 1894.	132	68 00	9.29	200 00	124
136	Mutual	28½	Dec., 1894. Mar. June, Sept, 1895.	129	71 00	10.16	200 00	136
138	Newark	12	Aug., 1894.	135	65 00	8.50	200 00	138
147	Reliable	11	May, 1895.	129	71 00	10.16	200 00	147
	GLOUCESTER COUNTY.							
166	Glassboro—Loan and Building	12	Dec, 1894.	139	61 00	7.52	200 00	166
167	Mullica Hill—Loan and Building	18	Oct, 1894.	142	58 00	6 86	200 00	167
170	Williamstown—Monroe	25	Feb., 1895.	145	55 00	6.12	200 00	170
171	Woodbury—Real Estate	24	Dec, 1894.	140	60 00	7.29	200 00	171

SUMMARY 1—TABLE 1—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age—years.	SERIES MATURED. Date of maturity.	SERIES MATURED. Time (in months).	GAIN. Amount.	GAIN. Interest rate—annual average (simple).	Maturing value of shares paid.	Office number.
	HUDSON COUNTY.							
179	Harrison—People's	22	Oct., 1891.	133	$67 00	9.02	$200 00	179
196	Jersey City—Greenville	19	Dec., 1894.	*144	129 74	13.77	285 74	196
214	Phœnix	11	May, 1894.	125	75 00	11.43	200 00	214
	HUNTERDON COUNTY.							
220	Lambertville—Centennial	19	July, 1894.	147	53 00	5.85	200 00	220
	MONMOUTH COUNTY.							
241	Asbury Park—Building and Loan	21	July, 1895.	132	68 00	9.29	200 00	241
246	Long Branch—Building and Loan	25	Feb., 1895.	135	65 00	8.50	200 00	246
	OCEAN COUNTY.							
253	Toms River—Dover	12	Nov., 1894.	141	59 00	7 07	200 00	253

* Dues paid, $156.

SUMMARY 1—TABLE 1—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age—years.	SERIES MATURED. Date of maturity.	SERIES MATURED. Time (in months).	GAIN. Amount.	GAIN. Interest rate—annual average (simple).	Maturing value of shares paid.	Office number.
	PASSAIC COUNTY.							
255	Passaic—Mutual	13	July, 1894.	135	$65 00	8.50	$200 00	255
258	Paterson—Celtic	13	Nov., 1894.	140	60 00	7.29	200 00	258
271	Union	12	Aug., 1894.	128	72 00	10.47	200 00	271
	SALEM COUNTY.							
272	Quinton—Loan and Building	25	May, 1894.	144	56 00	6.44	200 00	272
273	Salem—Franklin	34	March, 1895.	144	56 00	6 44	200 00	273
274	Woodstown—Union	24	Dec., 1894.	*144	28 00	6.44	100 00	274
	UNION COUNTY.							
294	Elizabeth—Elizabethport	20	Dec., 1894.	136	64 00	8.24	200 00	294
	WARREN COUNTY.							
298	Phillipsburg—No 4	19	April, 1895.	132	68 00	9.29	200 00	298

*Fifty cents per month dues.

SUMMARY 2—TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

COUNTIES.	Number of associations.*	NO. OF SHARES.		NO. OF SHAREHOLDERS.		CAPITAL AND PROFITS.		
		In force.	Pledged (borrowed on).	Total.	Borrowers.	Net worth (net assets).	Installment dues on shares in force.	Net profits on shares in force.
Atlantic	8	14,360	5,048	2,807	994	$1,019,736	$970,904	$228,832
Bergen	22	26,155	6,389	3,613	989	1,238,869	996,799	242,070
Burlington	17	23,935	8,703	3,747	1,279	1,290,974	995,572	295,402
Camden	33	127,612	27,695	18,073	4,106	4,861,326	3,820,565	1,040,761
Cape May	8	5,742	1,649	1,511	475	373,949	296,502	77,447
Cumberland	7	16,317	5,560	3,782	1,352	1,143,634	936,277	207,357
Essex	70	161,674	46,993	22,258	4,519	8,869,967	6,929,454	†1,941,200
Gloucester	7	9,463	3,389	1,768	646	712,990	564,591	148,399
Hudson	47	116,856	42,327	15,433	3,437	8,614,017	6,589,227	2,024,790
Hunterdon	2	3,880	1,405	686	218	235,457	202,680	32,777
Mercer	7	32,135	3,890	3,313	410	574,392	493,683	80,709
Middlesex	13	24,674	9,008	4,274	1,522	1,940,988	1,504,598	436,390
Monmouth	9	16,776	5,624	2,876	811	1,160,884	916,792	244,092
Morris	3	4,964	1,911	869	309	360,104	300,356	59,748
Ocean	1	906	305	263	72	40,150	37,677	2,473
Passaic	19	52,825	15,906	7,306	1,884	2,819,748	2,278,557	541,191
Salem	3	5,019	1,645	1,141	403	365,397	295,166	70,231
Somerset	4	5,127	2,049	789	279	370,397	305,628	64,769
Sussex	1	699	139	154	23	40,272	34,062	6,210
Union	18	42,098	12,143	6,535	1,736	2,717,298	1,271,947	296,329
Warren	2	2,593	861	391	134	131,561	102,200	29,361
Total, 1895	301	693,810	202,639	101,619	25,598	$38,882,110	$29,843,237	$8,070,538

*Exclusive of associations not a year in operation. † An apparent loss of $687. See No. 137, Table 2, below.

SUMMARY 2—TABLE 2—Continued

COUNTIES.	DEBTS OWING BY ASSOCIATONS.						Total gross resources.	RECEIPTS AND DISBURSMENTS DURING YEAR.			
	TOTAL OUTSTANDING.		CASH BORROWED DURING YEAR.		CASH REPAID DURING YEAR.†			TOTAL RECEIPTS.		TOTAL DISBURSEMENTS	
	Number associations.	Total amount.*	Number associations.	Total amount.	Number associations	Total amount.		Number associations.	Total amount.‡	Number associations.	Total amount.
Atlantic	8	$63,798	2	$1,508	4	$14,137	$1,048,205	8	$449,823	8	$442,821
Bergen	20	28,469	16	66,003	18	70,984	1,294,978	22	641,039	22	607,088
Burlington	13	57,894	7	27,254	7	27,023	1,222,499	17	471,565	17	430,715
Camden	32	166,730	12	77,506	14	75,496	5,040,468	33	2,450,821	33	2,282,012
Cape May	7	2,307	1	2,000	2	2,412	379,207	7	134,729	7	108,382
Cumberland	4	16,563	1	17,500	1	10,120	1,162,072	7	462,596	7	450,646
Essex	60	307,065	51	614,745	49	583,554	9,291,000	70	4,248,595	70	3,978,299
Gloucester	4	26,407	.....	.....	.....	.....	741,211	6	212,679	6	196,194
Hudson	26	354,265	23	528,545	27	615,942	9,186,623	42	3,599,957	42	3,386,445
Hunterdon	1	34,959	2	55,017	2	20,200	270,416	2	161,748	2	157,928
Mercer	4	23,846	2	34,707	4	35,022	601,744	7	275,169	7	243,857
Middlesex	9	9,999	4	35,960	5	37,137	1,960,754	13	576,375	13	553,740
Monmouth	7	30,947	2	23,000	3	41,062	1,192,852	9	336,887	9	329,276
Morris	2	587	2	22,539	2	22,789	364,602	3	160,323	3	137,404
Ocean	1	32,665	1	30,885	.....	.....	72,815	1	151,747	1	147,502
Passaic	14	101,863	10	96,130	10	103,667	3,000,837	19	1,476,562	19	1,388,995

*Inclusive of overpayments and amounts owing on cancelled shares; but exclusive of net worth, unearned premiums and undelivered loans.
†Inclusive of payments on borrowings of previous years. ‡Inclusive of balance on hand at beginning.

SUMMARY 2—TABLE 2—Continued.

COUNTIES.	DEBTS OWING BY ASSOCIATIONS.						Total gross resources.	RECEIPTS AND DISBURSEMENTS DURING YEAR.			
	TOTAL OUTSTANDING.		CASH BORROWED DURING YEAR.		CASH REPAID DURING YEAR.†			TOTAL RECEIPTS.		TOTAL DISBURSEMENTS.	
	Number associations.	Total amount.*	Number associations.	Total amount.	Number associations.	Total amount.		Number associations.	Total amount.‡	Number associations.	Total amount.
Salem	2	$54	.....	.....	...	.....	$345,450	3	$122,647	3	$98,174
Somerset	2	732	2	$13,350	2	$14,900	371,129	4	129,576	4	123,591
Sussex	1	16	.....	.....	.....	.....	40,287	1	25,193	1	22,482
Union	15	174,140	11	163,475	12	165,045	2,914,461	18	1,091,589	18	1,029,256
Warren	2	52,775	2	32,078	2	18,829	185,417	2	92,810	2	92,024
Total, 1895	234	$1,486,081	157	$1,842,202	164	$1,858,319	$40,687,027	294	$17,272,430	294	$16,206,831

*Inclusive of overpayments and amounts owing on cancelled shares; but exclusive of net worth, unearned premiums and undelivered loans.
†Inclusive of payments on borrowings of previous years. ‡Inclusive of balance on hand at beginning.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	ATLANTIC COUNTY.			
1	Atlantic City—Loan & Bldg., H. R. Albertson,	Jan., 1869.	Local..	Serial.....
2	Mutual, Carlton Godfrey.....	Feb., 1889.	Local..	Serial.....
3	People's, C. L. Cole*.....	March, 1884	Local..	Serial.....
3½	Atlantic Coast, J A. McNamee..	April, 1895.	Local†	Serial.....
4	Egg Harbor City—Bdg. & Loan, T. H. Boysen,	June, 1884.	Local..	Serial.....
5	Hammonton—Bldg. and Loan, W. R. Tilton...	Dec., 1871.	Local..	Serial.....
6	Workingmen's, J. C. Anderson.....	Jan., 1877	Local..	Serial.....
7	Mays Landing—Bldg. and Loan, E. D Riley...	April, 1890	Local..	Serial.....
8	Pleasantville—Mutual, Isaac Andrews.....	April, 1870.	Local..	Serial.....
	BERGEN COUNTY.			
9	Allendale—Orville Co-operative, W. C. Talman,	May, 1889.	Local .	Serial.....
10	Bogota—Bldg. and Loan, Wm. J. Parker.....	March, 1893.	Local .	Serial.....
11	Carlstadt—Mutual, Adolph Krueger.	May, 1890.	Local..	Serial.....
12	Closter—Harrington, C. A. Eckerson	Feb., 1888.	Local .	Serial.....
12½	East Rutherford - Savings. Wm. Fleming, Jr.,	June, 1895.	Local..	Serial.....
13	Englewood—Mutual, M. E. Springer	May, 1887.	Local..	Serial.....
14	Fairlawn—Saddle River, J. G. Frazza.....	May, 1893.	Local..	Serial.....
15	Fort Lee—Bldg. & Loan, Charles Du Bois	Dec., 1892	Local..	Serial.....
16	Hackensack—Mutual, Frank Pitcher.....	March, 1887.	Local..	Serial.....
17	Hasbrouck Heights—Bdg. & Loan, E. M. Anson,	June, 1890.	Local..	Serial.....
18	Hillsdale—Progressive, N. H Sneden.....	April, 1893.	Local..	Perpetual..
19	Lodi—Bldg. and Loan, Herman Sountag, Jr...	May, 1892.	Local..	Serial.....
20	Midland Park—Franklin, Thos Holt.....	Feb., 1891.	Local..	Serial.....
21	Oradell—Bergen County, C. H. Storms.....	Feb., 1888	Local..	Serial. .....
22	Palisades Park—Co-operative, A. J. Parkyn...	Aug, 1894.	Local..	Serial.....
23	Park Ridge—Eureka, J. W. Norrish	Feb., 1890.	Local .	Serial .....
24	Washington Township, A. M. Crotty.....	March, 1890.	Local .	Serial.....
25	Ramseys—Bldg and Loan, D. S. Wanamaker,	Sept, 1890.	Local..	Serial.....
26	Ridgefield—Bldg. and Loan, G. S. Wood.....	Nov., 1889.	Local..	Serial.....
27	Ridgefield Park -Bldg. and Loan, F C. Lowe..	Feb., 1894.	Local..	Perpetual..
28	Ridgewood—Bldg. and Loan, O. W. Reed.....	March, 1885.	Local..	Serial.....
29	Co-operative, Hudson, Campbell	Feb, 1891.	Local..	Serial.....
30	Rutherford—Mutual, C. E. Tolhurst.....	May, 1876.	Local..	Serial.....

* Not reported. † Confined to coast counties.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Annually	19	10	Dec., 1894. Oct., 1893.	132 130	Monthly	$1 00	*	$200	1
Annually	6	6			Monthly	1 00		300	2
Annually	10	10			Monthly	1 00	*	200	3
Monthly	8	8			Monthly	50	$1 00	100	3½
Annually	11	11	Mar., 1895.	129	Monthly	1 00	25	200	4
Semi-annually	29	17		133	Monthly	1 00	*	200	5
Annually	18	10	Nov., 1894.	131	Monthly	1 00	*	200	6
Annually	5	5			Monthly	1 00	*	200	7
Biennially	10	4	Dec., 1894.	129	Monthly	1 00		200	8
Annually	6	6			Monthly	1 00	†1 00	200	9
Monthly	21	21			Monthly	1 00	10	200	10
Semi-annually	8	8			Monthly	1 00	25	200	11
Annually	7	7			Monthly	1 00	1 20	200	12
Quarterly	1	1			Monthly	1 00	10	200	12½
Annually	8	8			Monthly	1 00	25	200	13
Monthly	12	12			Monthly	1 00	*	200	14
Annually	3	3			Monthly	1 00	*	200	15
Semi-annually	14	14			Monthly	1 00	*	200	16
Semi-annually	11	11			Monthly	1 00	25	200	17
					Monthly‡	‡25	10	250	18
Semi-annually	6	6			Monthly	1 00		200	19
Monthly	4	4			Monthly	1 00	*	200	20
Annually	7	7			Monthly	1 00	10	200	21
Annually	1	1			Monthly	50	1 00	100	22
Annually	5	5			Monthly	1 00	§50	200	23
Annually	5	5			Monthly	1 00		200	24
Annually	5	5			Monthly	1 00	§1 00	200	25
Annually	5	5			Monthly	1 00	*	200	26
Annually					Monthly	50	§1 00	100	27
Monthly	35	35			Monthly	1 00	§1 00	200	28
Monthly	48	35			Monthly	1 00	§1 00	200	29
Semi-annually	36	20	May, 1894. Oct., 1894. April, 1895	‖126 ‖125 ‖125	Monthly	1 00	10	200	30

* Not reported. † Per pass-book. ‡ Dues payable every fourth Wednesday, at 25 cents weekly. § Per member. ‖ Respectively, at $202.40, $200.22 and $200.86.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	BURLINGTON COUNTY.			
31	Beverly—Building and Loan, E. C. Reed.....	Jan., 1868.	Local.	Serial.....
32	Bordentown—Bldg. and Loan, W. H. Wilson..	March, 1880.	Local.	Serial.....
33	Burlington—City, G. A. Allinson.....	Feb., 1868.	Local..	Serial.....
34	Farmers' and Mechanics', H. S. Haines...	March, 1871.	Local..	Serial.....
35	Delanco—Bldg. and Loan, J. G. Hippenstiel,*	May, 1890.	Local..	Serial.....
36	Florence—Saving Fund, Robert Patterson.....	April, 1882	Local..	Serial.....
37	Moorestown—Building and Loan, L. H. Burt..	Dec, 1891.	Local..	Serial.....
38	Workingmen's, Gilbert Aitkin.....	Feb., 1888.	Local..	Serial.....
39	Mount Holly—Building and Loan, F. B. Levis..	Jan., 1862.	Local.	Serial.....
40	Industry—J. H. Gaskill.....	April, 1874.	Local..	Serial.....
41	People's, J. L. Jamison.....	Aug., 1883	Local..	Serial.....
42	New Gretna—Bldg. and Loan, W. D Cramer..	March, 1889.	Local.	Serial.....
43	Palmyra—Building and Loan, R L. Temple...	March, 1887.	Local..	Serial.....
44	Pemberton—Bldg. and Loan, J. B. Hankins ..	March, 1868	Local.	Serial.....
45	Riverside—Building and Loan, S. J. Windle...	May, 1886.	Local..	Serial.....
46	Riverton—Cinnaminson, H. B. Hall.....	Oct, 1878.	Local.	Serial.....
47	Tuckerton—Mutual, C. M. Berry.....	March, 1874.	Local..	Serial.....
	CAMDEN COUNTY.			
48	Berlin—Building and Loan, T. E. Bradbury...	April, 1886.	Local..	Serial.....
49	Chesilhurst—Bldg. and Loan, J. E. Thompson..	Sept., 1887.	Local..	Serial.....
50	Clementon—Bldg. and Loan, J. W. Davis.....	March, 1892.	Local..	Serial.....
51	Collingswood—Mutual, S. C. McGill.....	May, 1890.	Local..	Serial.....
52	Gloucester City—United Mutual, Henry Black,	Aug., 1866.	Local..	Serial.....
53	Improvement, Daniel O'Kane.....	June, 1887.	Local..	Serial.....
54	Haddonfield—Mutual, J. L. Rowand.	Jan., 1874.	Local..	Serial.....
55	Lindenwold—United Towns, E. W. O'Connor,†	March, 1890.	Local.	Serial.....
56	Magnolia—Mutual, J. J. Albertson	May, 1889.	Local..	Serial.....
57	Merchantville—Bdg. & Loan, T. S Nekervis...	Aug., 1880	Local..	Serial.....
58	Camden City—Artisans', Geo. E. Fry	Dec., 1873.	Local..	Serial.....
59	Bishop Bayley. No. 2, Thos. Curley.....	March, 1880.	Local..	Serial.....
60	Brotherhood, Francis Warren.....	Jan., 1892.	Local..	Serial.....
61	Camden, H. F. Geiter.....	July, 1867.	Local.	Serial.....
62	City, E. K. Fortiner.....	May, 1874	Local..	Serial.....

* Not reported. † Gibbsboro.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Annually.....	25	11	June, 1895.	140	Monthly.....	$1 00	.....	$200	31
Annually...	6	5	.. ..	.....	Monthly.....	1 00	$0 10	200	32
Annually.....	22	11	July, 1895.	*144	Monthly.....	1 00	10	200	33
Annually.....	24	11	May, 1895.	134	Monthly.....	1 00	.....	200	34
Annually...	5	5	.....	.....	Monthly.....	1 00	†	200	35
Irregularly	3	2	.....	.....	Monthly.....	1 00	.....	200	36
Annually.....	3	3	.....	.....	Monthly.....	1 00	10	200	37
Biennially.....	4	4	.....	.....	Monthly.....	1 00	25	200	38
Annually.....	24	12	Mar., 1895.	144	Monthly.....	50	1 00	100	39
Annually.....	21	11	Dec., 1894.	141	Monthly.....	50	1 00	100	40
Annually.....	12	12	†	†	Monthly.....	50	1 00	100	41
Annually‡.....	3	3	.....	.....	Monthly.....	50	†	100	42
Annually.....	8	8	.....	.....	Monthly.....	1 00	25	200	43
Annually.....	13	11	.....	.....	Monthly.....	50	§50	100	44
Annually.....	9	9	.....	.....	Monthly.....	1 00	.....	200	45
Annually.....	17	10	June, 1895.	‖128	Monthly.....	1 00	25	200	46
Annually.....	9	7	.....	.....	Monthly.....	50	1 00	100	47
Annually.....	15	15	.....	.....	Monthly.....	1 00	.....	200	48
Annually.....	8	8	.....	.....	Monthly.....	1 00	.....	200	49
Annually...	3	3	.....	.....	Monthly.....	1 00	15	200	50
Semi-annually..	10	10	.....	.....	Monthly.....	1 00	10	200	51
Annually.....	28	10	June, 1895.	136	Monthly.....	1 00	25	200	52
Annually.....	8	8	.....	.....	Monthly.....	1 00	†	200	53
Annually.....	21	11	July, 1894.	138	Monthly.....	1 00	.....	200	54
Annually...	6	6	.....	.....	Monthly.....	1 00	15	200	55
Annually.....	6	6	.....	.....	Monthly.....	1 00	10	200	56
Annually.....	14	11	May, 1895.	132	Monthly.....	1 00	.....	200	57
Annually.....	40	19	Aug., 1894. Mar., 1895.	130	Monthly.....	1 00	25	200	58
Annually... ..	10	7	.....	.....	Monthly.....	1 00	25	200	59
Semi-annually..	4	4	.....	.....	Monthly.....	1 00	†	200	60
Annually.....	28	10	Feb., 1895.	¶128	Monthly.....	1 00	25	200	61
Annually.....	21	11	July, 1895.	**132	Monthly.....	1 00	25	200	62

* At $204.40. † Not reported. ‡ If 100 shares are subscribed. § Treated as dues-payment.
‖ Plus payment of 60 cents. ¶ At $201.24. ** At $202.17.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (perma-ent).
	CAMDEN COUNTY—CONTINUED.			
63	Camden City—Eastern Union, A. P. Fleming,*	Feb., 1893.	Nat'l...	Serial.....
64	Economy, J. J. Burleigh.....	Dec., 1881.	Local.	Serial.....
65	Excelsior, Edmund May..	July, 1870.	Local..	Serial.....
66	Franklin, E. K. Fortiner..	Sept., 1873.	Local..	Serial.....
67	German Centennial. A. J. Oberst.....	April, 1876.	Local..	Serial.....
68	Guarantee, G. M. Berringer.....	Aug., 1886.	Local..	Serial.....
68½	Metropolitan Society‡.....	Aug., 1894.	.....	.....
69	Homestead, G. G. Felton.	Jan., 1884.	Local..	Serial.....
69½	Masonic, G. P. Williams.....	Nov., 1894.	State...	Serial.....
70	Metropolitan Savings, H. A. Gilbert..	Feb., 1894.	State...	Perpetual...
71	Mechanics' and Work'men's, G. G. Felton,	Feb., 1871.	Local.	Serial.....
72	Mutual, B. F. Sutton	April, 1872.	Local.	Serial.....
73	Mutual Bank, L. A. Tyler*..	May, 1894.	Nat'l...	Serial.....
74	Mutual Guarantee, Thomas Gaffney*	Feb., 1891.	Nat'l...	Serial.....
75	North Camden, J. J. Burleigh.....	Oct, 1879.	Local.	Serial.....
76	People's, G. G. Felton	March, 1871.	Local..	Serial.....
77	Provident, A. D. Ambruster.....	Dec., 1892.	Local..	Serial .....
77½	South Camden, C. C. Laird..	April, 1895.	Local..	Serial.....
78	South Ward, S. C. Newton.....	June, 1859.	Local..	Serial. .....
79	State Mutual, F. R. Fithian.....	Dec., 1891.	State...	Serial.....
80	Stockton, F. L. Vinton.....	Dec., 1890.	Local..	Serial.....
	CAPE MAY COUNTY.			
81	Avalon City—Bldg. and Loan, S. D. Jones*...	April, 1890.	Local*	Serial.....
82	Cape May City—Sav'g Fund, H. S. Rutherford..	Jan., 1867.	Local..	Serial. ....
83	Cape May C. H.—Mechanics', E. C. Hewitt.....	Feb, 1872.	Local..	Serial.....
84	Dennisville—Loan and Bldg, L. M. Rice†.....	March, 1887.	Local.	Serial.....
85	Ocean City—Bldg. and Loan, Wm. Lake	March, 1887.	Local..	Serial. .....
86	Sea Isle City—Bldg. and Loan, J. I. Scull	Aug., 1888.	Local..	Serial.....
87	South Seaville—Loan and Bldg., E. F. Westcott,	Feb., 1872.	Local..	Serial. .....
88	Tuckahoe—Bldg. and Loan, R. S. Robinson...	March, 1870.	Local.	Serial.....

* Philadelphia, Pa. † Not reported. ‡ No information obtainable.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payab'e.	Amount payable.			
Monthly	24	24	.....	.....	Monthly	$0 75 50 25	$1 00	$100	63
Annually	13	11	.....	.....	Monthly	1 00	15	200	64
Annually	25	19	*	*	Monthly	1 00	*	200	65
Annually	22	11	Oct., 1894.	133½	Monthly	1 00	25	200	66
Annually	2	10	Jan., 1895.	130	Monthly	1 00	25	200	67
Annually	9	9	.....	.....	Monthly	1 00	25	200	68
.....	.....	.....	.....	.....	.....	.....	.....	.....	68½
Annually	11	11	.....	.....	Monthly	1 00	15	200	69
Monthly	8	8	.....	.....	Monthly	1 00 50	1 00	100	69½
.....	.....	.....	.....	.....	Weekly Monthly	25 1 00	1 00	200	70
Annually	24	11	March, 1894.	134	Monthly	1 00	15	200	71
Annually	23	10	Dec., 1894.	129	Monthly	1 00	10	200	72
Monthly	6	6	.....	.....	Monthly	1 40 60	*	200 100	73
Monthly	48	48	.....	.....	Monthly	75	1 00	100	74
Annually	16	11	March, 1895	137	Monthly	1 00	15	200	75
Annually	24	11	March, 1894.	†132	Monthly	1 00	25	200	76
Annually	2	2	.....	.....	Monthly	1 00	*	200	77
Annually	1	1	.....	.....	Monthly	1 00	25	200	77½
Annually	34	11	Dec., 1894.	‡139	Monthly	1 00	25	200	78
Monthly	42	42	.....	.....	Monthly	50	1 00	100	79
Annually	4	4	.....	.....	Monthly	1 00	25	200	80
Semi-annually	11	11	.....	.....	Monthly	1 00	*	200	81
Annually	26	11	March, 1895.	146	Monthly	1 00	.....	200	82
Annually	21	11	.....	.....	Monthly	1 00	*	200	83
Annually	14	12	*	*	Monthly	1 00	*	200	84
Annually	8	8	.....	.....	Monthly	1 00	25	200	85
Semi-annually	14	13	.....	.....	Monthly	1 00	15	200	86
Annually	23	12	March, 1895.	136	Monthly	1 00	25	200	87
Annually	25	10	Nov., 1894.	§129	Monthly	1 00	25	200	88

* Not reported. † At $203.51. ‡ At $201.24. § At $200.37.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	CUMBERLAND COUNTY.			
89	Bridgeton—Merchants' and Mech's', C. F. Dare,	April, 1870.	Local..	Serial.....
90	Saving Fund, T. U. Harris.....	June, 1865.	Local..	Serial.....
91	Millville—Columbian, A. E. Ritchie.	Oct., 1892.	Local..	Serial.....
92	Hope, Alex McCorristin.....	Dec, 1880.	Local..	Serial.....
93	Institute, E. B Goodwin.....	Oct, 1883.	Local..	Serial.....
94	Security, E. B. Goodwin*.....	Nov., 1874.	Local..	Serial.....
95	Vineland—Mechanics', Wm. H. Loppy.....	July, 1873.	Local..	Serial.....
	ESSEX COUNTY.			
96	Belleville—Building and Loan, R. P. Scaine..	Sept., 1873.	Local..	Serial.....
97	Home—O. A. Fairchild.....	Nov., 1880.	Local..	Serial.....
98	Bloomfield—Bldg & Loan, Henry Lawrence...	Jan., 1886.	Local..	Serial.....
99	Essex County, F. E. Langstroth..	Oct., 1885.	Local..	Serial.....
100	Caldwell—Bldg and Loan, Allan Lindsley.....	Dec, 1890.	Local..	Serial.....
101	East Orange—Bldg. and Loan, O. H. Condit...	March, 1887.	Local..	Serial.....
102	Franklin—Building and Loan, J. H. White†..	Oct., 1886.	Local..	Serial.....
103	Irvington—Bldg. and Loan, Franklin Kissam,	July, 1887.	Local..	Serial.....
104	Montclair—Building and Loan, C. A. Cook....	Feb., 1886.	Local..	Serial.....
105	Orange—Building and Loan, A. H. Sherman	Feb., 1887.	Local .	Serial.....
106	Orange Valley—Bldg. & Loan, H. R. Terhune,	April, 1888.	Local..	Serial.....
107	South Orange—Bldg. and Loan, C. J. Barrett..	Sept., 1887.	Local..	Serial.....
108	Vailsburg—Bldg. and Loan, Arnold Brandorff,	Feb., 1892.	Local..	Serial.....
109	Newark—Ætna, Theo. Umbescheiden.....	July, 1890.	Local..	Serial.....
109½	American, S. W. Chapman.....	Aug., 1895.	Nat'l...	Perpetual..
110	Beneficial, R. W. Chapman.....	March, 1893.	Local..	Serial.....
111	Casino, Felix Ohaus.....	Feb., 1892.	Local..	Serial.....
112	Central, A. A. Sippel.....	June, 1881.	Local..	Serial.....
113	Chosen Friends', G. H. Westervelt.....	Oct, 1889.	Nat'l...	Perpetual..
114	Citizens', George Grimme.....	Dec., 1891	Local..	Serial.....
115	Commonwealth, M. L. Pfeil	May, 1894.	Local..	Serial.....
116	Court House, J. G. Groel.....	June, 1893.	Local .	Serial.....
117	Eighth Ward, W. B. Abbey.....	Dec., 1885.	Local..	Serial.....
117½	Equitable, E. E. Soutar‡..	March, 1895.	‡	.....
118	Enterprise, Thos. Gallacher.....	May, 1883.	Local..	Serial.....
119	Excelsior, Morris Cohn.....	May, 1869.	Local..	Serial.....
120	Fireside, J. B. Faitoute.....	Jan., 1887.	Local..	Serial.....

* Not reported † Avondale. ‡ No information.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Annually	25	12	March, 1895.	*144	Monthly	$1 00	....	$200	89
Biennially	10	6	.....	.....	Monthly	1 00	$1 00	200	90
Annually	3	3	.....	.....	Monthly	1 00	.....	200	91
Annually	13	11	Oct., 1894.	142	Monthly	1 00	†	200	92
Annually	12	11	†	†	Monthly	1 00	†	200	93
Annually	19	12	†	†	Monthly	1 00	†	200	94
Semi-annually	22	14	Nov., 1894.	125	Monthly	1 00	.....	200	95
Annually	26	11	Oct., 1894.	134	Monthly	1 00	25	200	96
Annually	4	4	.....	.....	Monthly	1 00	†	200	97
Annually	9	9	.....	.....	Monthly	1 00	‡1 00	200	98
Annually	11	11	.....	.....	Monthly	1 00	.....	200	99
Annually	4	4	.....	.....	Monthly	1 00	....	200	100
Annually	8	8	.....	.....	Monthly	1 00	‡50	200	101
Annually	9	9	.....	.....	Monthly	1 00	5	200	102
Semi-annually	11	11	.....	.....	Monthly	1 00	.....	200	103
Annually	9	9	.....	.....	Monthly	1 00	†	200	104
Annually	11	11	.....	.....	Monthly	1 00	†	200	105
Semi-annually	15	15	.....	.....	Monthly	1 00	‡75	200	106
Annually	8	8	.....	.....	Monthly	1 00	‡50	200	107
Annually	3	3	.....	.....	Monthly	1 00	50	200	108
Annually	8	8	.....	.....	Monthly	1 00	.....	200	109
.....	.....	.....	.....	.....	Monthly	50	.....	100	109½
Semi-annually	4	4	.....	.....	Monthly	1 00	.....	200	110
Semi-annually	6	6	.....	.....	Monthly	1 00	†	200	111
Irregularly	7	6	.....	.....	Monthly	1 00	.....	200	112
.....	.....	.....	.....	.....	Month'y	1 00	.....	200	113
Annually	3	3	.....	.....	Monthly	1 00	†	200	114
Semi-annually	2	2	.....	.....	Monthly	1 00	.....	200	115
Irregularly	3	3	.....	.....	Monthly	1 00	‡25	200	116
Annually	9	9	.....	.....	Monthly	1 00	.....	200	117
.....	.....	.....	.....	.....	.....	.....	.....	.....	117½
Semi-annually	12	11	June, 1894.	135	Monthly	1 00	.....	200	118
Semi-annually	9	7	.....	.....	Monthly	1 00	.....	200	119
Semi-annually	7	7	.....	.....	Monthly	1 00	.....	200	120

*At $200.56. † Not reported. ‡ Per member or pass-book.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	ESSEX COUNTY—CONTINUED.			
121	Newark—Fourteenth Ward, A. M. Linnett	Dec., 1895.	Local	Serial
122	First Italian, E. V. A. Belfatto	March, 1891.	Local	Serial
123	Fraternal, B. H. Vanness	April, 1887.	Local	Serial
124	German, C. C. Lienau	June, 1881.	Local	Serial
125	Grand, George Grimme	Nov., 1891.	Local	Serial
126	Hearthstone, J. B. Faitoute	Dec., 1888.	Local	Serial
127	Improved, C. C. Lienau	April, 1893.	Local	Serial
128	Home, Max Sachs	June, 1884.	Local	Serial
129	Howard, Thomas Gallacher	Aug., 1884.	Local	Serial
130	Knights of Pythias, Rudolph Levi	April, 1886.	Local	Serial
131	Lincoln, John Hust	Jan., 1887.	Local	Serial
132	Mechanics', F. Tegen, Jr*	Oct., 1894.	Local	Serial
133	Mercer, Adam Hersinger	Dec., 1890.	Local	Serial
134	Mercantile Co-op. Bank,† A. L. Chatterton	April, 1894.	State†	Perpetual
134½	Metropolitan, M. W. Lyon	Oct., 1894.	State	Serial
135	Modern, Ernest Nagel	May, 1892.	Local	Serial
136	Mutual, J. A. Barry	May, 1867.	Local	Serial
136½	Mutual Savings, M. P. Roche	Feb., 1895.	Local	Perpetual
137	Mutual Land and Home,‡ G. L. Staats	Jan., 1892.	Local	Termin'g‡
137½	National Provident, A. P. Gifford	July, 1895.	Nat'l	Serial
138	Newark, G. W. Frey	May, 1883.	Local	Serial
139	New Jersey, August Heine	July, 1887.	Local	Serial
140	Norfolk, C. P. Nagel	April, 1888.	Local	Serial
141	North End, J. H. McKinnon	May, 1889.	Local	Serial
142	Northwestern, M. H. Hagaman	March, 1892.	Local	Serial
143	Passaic, Max Sachs*	June, 1884.	Local	Serial
144	Phœnix, C. C. Lienau	Jan., 1887.	Local	Serial
144½	Progress, Meier Newman	Feb., 1895.	Local	Serial
145	Protection, G. W. Frey	Jan., 1886.	Local	Serial

*Not reported †Removed from Jersey City; officers' addresses as given, in New York City. See 1894 Bureau report. ‡Homestead association; no maturing value.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Quarterly	37	37			Monthly	$1 00		$200	121
Annually	5	4			Monthly	1 00	*	200	122
Annually	8	8			Monthly	1 00		200	123
Annually	9	7	June, 1894.	132	Monthly	1 00	†$0 25	200	124
Annually	4	4			Monthly	1 00		200	125
Semi-annually	12	12			Monthly	1 00		200	126
Semi-annually	4	4			Monthly	1 00	†25	200	127
Irregularly	7	7			Monthly	1 00		200	128
Annually	11	11			Monthly	1 00		200	129
Annually	9	9			Monthly	1 00		200	130
Semi-annually	9	9			Monthly	1 00		200	131
Annually	8	8			Monthly	1 00		200	132
Annually	4	4			Monthly	1 00		200	133
					Monthly	25 50	1 00	100	134
Monthly					Weekly Monthly	7 25	50 100		134½
Annually	4	4			Monthly	1 00		200	135
Quarterly	87	42	Dec., 1894 Mar., June, Sept., 1895.	129	Monthly	1 00	10	200	136
					Weekly	25		100	136½
Optional	1	1			Weekly	1 00	*	‡	137
Monthly					Monthly	1 00 50		200	137½
Annually	10	9	Aug., 1894.	135	Monthly	1 00		200	138
Semi-annually	14	14			Monthly	1 00		200	139
Semi-annually	14	14			Monthly	1 00		200	140
Semi-annually	12	12			Monthly	1 00		200	141
Annually	3	3			Monthly	1 00		200	142
Irregularly	6	6			Monthly	1 00		200	143
Semi-annually	14	14			Monthly	1 00		200	144
Semi-annually	1	1			Monthly	50 75		100	144½
Annually	9	9			Monthly	1 00		200	145

* Not reported. † Per pass-book. ‡ Homestead association; no maturing value.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	ESSEX COUNTY—CONTINUED.			
146	Newark—Prudential, John Kreitler	June, 1892.	Local	Serial
147	Reliable, Ferd. Heichemer	Sept., 1884.	Local	Serial
148	Republic, E. L. Conklin*	Nov., 1893.	State	Perpetual
149	Roseville, J. S. Stewart	Nov., 1885.	Local	Serial
150	Savings, F. J. Burgdorf	Jan., 1886.	Local	Serial
151	Security, C. B. Duncan	July, 1884.	Local	Serial
152	Seventh Ward, J. A. Berry	Oct., 1891.	Local	Serial
153	Springfield, Ernest Nagel	July, 1893.	Local	Serial
154	State, F. W. Sullivan	Aug., 1887.	Local	Serial
155	Standard, Max Sachs†	Sept., 1886.	Local	Serial
156	Tenth Ward. C. B. Duncan	Feb., 1887.	Local	Serial
157	Teutonia, Felix Ohaus†	Oct., 1890.	Local	Serial
158	Thirteenth Ward, Fred. Westphal	April, 1887.	Local	Serial
159	Union, De F. P. Lozier	Oct., 1887.	Local	Serial
160	Uptown, Theo. Umbescheiden	June, 1892.	Local	Serial
161	Washington, George Grimme	May, 1887.	Local	Serial
162	West End, H. T. Meyer	June, 1888.	Local	Serial
163	Woodside, A. G. Heller	Aug, 1884.	Local	Serial
164	Workingmen's, John Zippel, Jr	April, 1888.	Local	Serial
	GLOUCESTER COUNTY.			
165	Clayton—Building, W. A. Williamson	March, 1880.	Local	Serial
166	Glassboro—Loan and Bldg., Thos. Annadown,	June, 1883.	Local	Serial
167	Mullica Hill—Loan and Bldg., E. L. Stratton	Jan., 1876.	Local	Serial
168	Paulsboro—Loan and Bldg., W. J. Adamson,†	Feb., 1873.	Local	Serial
169	Swedesboro—Loan and Bldg., Samuel Avis	May, 1871.	Local	Serial
170	Williamstown—Monroe, H. K. Bugbee	Feb., 1870.	Local	Serial
171	Woodbury—Real Estate, G. E. Pierson	May, 1871.	Local	Serial
	HUDSON COUNTY.			
172	Arlington—Building and Loan, E. E. Allbee	June, 1892.	Local	Perpetual
173	Equity, John Sumner	Jan., 1889.	Local	Perpetual
174	Kearny, F. C. Williams	Nov., 1884.	Local	Serial

* Association removed from Jersey City. † Not reported.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Semi-annually..	6	6	.....	.....	Monthly.	$1 00	$1 00	$200	146
Annually.....	10	9	May, 1895	129	Monthly..	1 00	.. ....	200	147
.....	.....	.....	.....	.....	Monthly.	25 50	*	100	148
Annually.....	9	9	.....	.....	Month'y..	1 00	.....	200	149
Semi-annually..	11	11	....	.....	Monthly..	1 00	.....	200	150
Semi-annually..	18	18	.....	....	Monthly..	1 00	†15	200	151
Quarterly.....	10	10	.....	.....	Monthly..	1 00	.....	200	152
Irregularly.....	3	3	.....	.....	Monthly..	1 00	... ..	200	153
Semi-annually..	11	11	.....	.....	Monthly..	1 00	.....	200	154
Annually.....	9	9	....	.....	Weekly....	25	.....	200	155
Semi-annually..	16	16	....	....	Monthly..	1 00	.. ..	200	156
Semi-annually..	10	10	.....	.....	Weekly....	25	.....	200	157
Annually.....	9	9	.....	.....	Monthly..	1 00	.....	200	158
Semi-annually..	17	17	.....	.....	Month'y..	1 00	.....	200	159
Semi-annually..	5	5	.....	.....	Monthly..	1 00	.....	200	160
Annually.....	8	8	.....	.....	Monthly..	1 00	.....	200	161
Quadri-mo'thly	17	17	....	.....	Monthly..	1 00	.....	200	162
Annua ly.....	11	11	.....	.....	Monthly..	1 00	... ..	200	163
Semi-annually..	12	9	Oct., 1894. May, 1895.	‡77 ‡78	Weekly....	25	.....	§100 200	164
Annually.....	11	9	.. ..		Monthly..	1 00	.....	200	165
Triennially.....	4	3	Dec., 1894.	139	Monthly..	1 00	..	200	166
Annually.....	19	11	Oct., 1894.	142	Monthly..	1 00	†50	200	167
Annually.....	21	12	*	*	Monthly..	1 00	.....	200	168
Annually.....	19	11	....	.....	Monthly..	1 00	.....	200	169
Annually.....	20	8	Feb, 1894.	145	Monthly..	1 00	.....	200	170
Annually.....	24	11	Dec., 1894.	140	Monthly..	1 00	.....	200	171
.....	.....	.....	.....	.....	Monthly..	50	25	100	172
....	.....	.....	.....	.....	Monthly..	50	25	100	173
Semi-annually..	12	12	.....	.....	Monthly..	1 00	†25	200	174

* Not reported. † Per pass-book. ‡ Paid $102.68 and $103.32, respectively. § Maturing value of only second and third series, $100.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	HUDSON COUNTY—CONTINUED.			
175	Bayonne—Building, J. H. Johnston	Dec., 1884.	Local	Serial
176	Centreville, J. P. Krebs	Aug., 1889	Local	Serial
177	Pamrapo, D. T. Crispin	Jan., 1887.	Local	Serial
178	Harrison—H. and Kearny, Anthony O'Mally	May, 1886.	Local	Serial
179	People's, J. A. Riordan	Sept., 1873.	Local	Serial
180	Hoboken—Bldg. and Loan, J. S. Parry	Feb., 1887.	Local	Serial
180½	Kearny—Mutual, D. H. Holmes	June, 1895.	Local	Serial
181	Town of Union—Bldg. & Loan, F. C. Hansen,	Sept., 1888.	Local	Serial
182	West Hoboken—Palisade, J. L. Moy	March, 1891.	Local	Serial
183	Jersey City—Bergen Mutual, G. W. Laforge	March, 1887.	Local	Terminat'g
184	Caledonian, F. Pfennigwerth	May, 1887.	Local	Serial
185	Carteret, Wm. V. Garrison	Jan., 1890.	Local	Serial
185½	Central, A. J. Besson	July, 1895.	Local	Serial
186	Columbia, J. H. Coyle	Sept., 1886.	Local	Serial
187	Commercial, J. P. Landrine	April, 1893.	State	Serial
188	Communipaw, Fred. Klein	March, 1891.	Local	Serial
189	Crescent, Simon Rowland	Oct, 1891.	Local	Terminat'g
189½	Empire, N. L. Poladleau	June, 1895.	Local	Serial
190	Enterprise, R. A. Simpson	March, 1887.	Local	Serial
191	Eureka, W. J. Mileham	June, 1893.	Local	Serial
192	Erie, J. R. Bowen	Jan., 1888.	Local	Serial
193	Excelsior, Wm. G. Nelson	Oct., 1885.	Local	Serial
194	Fairmount, J. P. Landrine	Nov., 1887.	Local	Terminat'g
195	Garfield, G. R. Hough	March, 1886.	Local	Serial
196	Greenville, Richard Routh	Nov., 1875.	Local	Serial
197	Greenville, No. 2, G. F. Witt	Feb., 1884.	Local	Serial
198	Greenville United, C. A. Hopman	April, 1891.	Local	Serial
199	Highland, J. P. Landrine	March, 1890.	Local	Terminat'g
200	Home, J. P. Landrine	April, 1885.	Local	Terminat'g
201	Hudson City—Fred. Klein	July, 1887.	Local	Serial
202	Hudson Mutual, W. J. Mileham	Dec., 1881.	Local	Serial
203	Improved Land & Loan, D. H. Blackham,	Feb., 1888.	Local	Perpetual
204	Industrial, E. W. Insley	July, 1886.	Local	Serial
205	Jersey City, W. G. E. See	Nov., 1885.	Local	Serial
206	Lafayette, J. W. Leonard	Feb, 1884	Local	Serial
207	Lincoln, T. R. Lewis	June, 1886.	Local	Serial

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity	Time (in months).	When payable.	Amount payable.			
Annually	7	7			Monthly	$1 00		$200	175
Annually	6	6			Monthly	1 00		200	176
Annually	8	8			Monthly	1 00	*$0 50	300	177
Annually	9	9			Monthly	1 00		200	178
Annually	22	11	Oct, 1894	133	Monthly	1 00		200	179
Annually	8	8			Monthly	1 00	50	200	180
Quarterly	2	2			Monthly	1 00		240	180½
Annually	7	7			Monthly	1 00	*50	200	181
Annually	4	3			Monthly	1 00		200	182
	1	1			Weekly	25	50	200	183
Quarterly	15	15			Monthly	1 00	*50	200	184
Annually	5	5			Weekly	25	*50	200	185
Annually	1	1			Monthly	1 00	*50	200	185½
Annually	9	9			Semi-mon'ly	50	*50	200	186
Quarterly	8	8			Weekly	25	†	200	187
Semi-annually	8	8			Monthly	1 00	*50	200	188
	1	1			Weekly	25	*50	200	189
Quarterly	2	2			Bi-weekly	50	50	200	189½
Irregularly	6	6			Monthly	1 00	*50	200	190
Semi-annually	4	4			Monthly	1 00	*50	200	191
Semi-annually	12	12			Monthly	1 00	*50	200	192
Annually	8	8			Weekly	25	*50	200	193
	1	1			Weekly	25	*50	200	194
Annually	8	8			Monthly	1 00		200	195
Annually	13	9	Dec., 1894.	‡144	Weekly	25	*1 30	500	196
Irregu'arly	7	7			Weekly	25	*50	500	197
Annually	4	4			Weekly	25		500	198
	1	1			Weekly	25	*50	200	199
	1	1			Weekly	25	*50	200	200
Annually	9	9			Weekly	25		200	201
Semi-annually	15	10			Monthly	1 00		20[illegible]	202
					Monthly	1 00	50	200	203
Annually	9	9			Weekly	25	*50	200	204
Annually	6	6			Monthly	1 00		200	205
Annually	10	10			Monthly	1 00	*50	200	206
Quarterly	15	15			Semi-mon'ly	‡25	*50	200	207

* Per member or pass-book. † Not reported. ‡ $156 paid in dues; $285.74 maturity value.
‡ Weekly.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	HUDSON COUNTY—CONTINUED.			
208	Jersey City—Madison, C. M. Horton	March, 1889.	Local..	Serial
209	Monticello, J. A. Knoeller	Feb., 1886.	Local..	Serial
210	Montgomery, J. P. Landrine	May, 1889	Local.	Terminat'g
211	North Hudson, A. A. Franck	May, 1886.	Local..	Serial*
212	Pavonia, D. D. Clark	May, 1885.	Local..	Serial
213	Paulus Hook, G. W. E. See	Aug., 1884.	Local..	Serial
214	Phœnix, J. S. Clarke	Jan., 1884.	Local..	Serial
215	Security, O. H. Lohsen	Nov., 1887.	Local	Serial
215½	Security Union, J. T. Watkins†	June, 1894.	Nat'l..	Serial
216	Star, C. A. Laws	Aug., 1885.	Local..	Serial
217	Union, Wm R Starrett	April, 1890.	Local..	Serial
218	Washington, Samuel Drayton	June, 1887.	Local..	Serial
	HUNTERDON COUNTY.			
219	Flemington—Bldg. & Loan, No 4, J. L Connet,	Feb., 1892.	Local..	Terminat'g
220	Lambertville—Centennial, Levi Brown	Aug., 1876.	Local..	Serial
	MERCER COUNTY.			
221	Hightstown—Bldg and Loan, W. W. Swett	Feb, 1890.	Local..	Serial
222	Hopewell—Bldg. and Loan, J. S. Van Dike	Jan., 1883.	Local..	Serial
223	People's, J. C. Harrison	March, 1893.	Local..	Terminat'g
224	Pennington—Bldg. and Loan, T. D. Durling	Sept., 1889.	Local..	Terminat'g
225	Trenton—Mechanics', P. W. Crozer	Sept., 1862.	Local..	Serial*
226	Mercer, P. W. Crozer	Feb., 1854.	Local..	Serial*
226½	People's	‡		
227	N. J. Bldg. Loan & Inv., J. V. Boyd	July, 1891.	State...	Perpetual
227½	Equitable, J. W. Shallcross	Aug., 1895.	Local..	Serial
	MIDDLESEX COUNTY.			
228	Dunellen—Bldg. and Loan, W. H. Cole	April, 1887.	Local..	Serial*
229	Jamesburg—Mutual, J. D. Courter	Feb., 1869.	Local..	Serial
230	South River—Bldg. and Loan, Wm. Campbell,	April, 1892.	Local..	Serial

* Terminating classes or issues. † Office at Scranton, Pa.; no business has been transacted in this State. ‡ No information obtainable since 1891.

TABLE 1 - LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Semi-annually	11	11	.....	.....	Monthly	$1 00	*$0 50	$200	208
Annually	9	9	.....	.....	Weekly	25	50	200	209
.....	1	1	.....	.....	Weekly	25	.....	200	210
Annually	7	7	.....	.....	Monthly	1 00	50	200	211
Annually	9	9	.....	.....	Semi-mon'y.	†25	*50	200	212
Annually	7	7	.....	.....	Monthly	1 00	.....	200	213
Annually	10	9	May, 1894.	125	Monthly	1 00	.....	200	214
Quarterly	28	25	.....	.....	Monthly	1 00	*50	200	215
Monthly	28	28	.....	.....	Monthly	80 42 25	.....	100	215½
Annually	9	9	.....	.....	Monthly	1 00	*50	200	216
Semi-annually	10	10	.....	.....	Monthly	1 00	*50	200	217
Irregularly	9	9	.....	.....	Monthly	1 00	50	200	218
.....	1	1	.....	.....	Month'y	1 00	.....	100	219
Annually	19	12	July, 1894.	147	Monthly	1 00	.....	200	220
Annually	3	3	.....	.....	Monthly	1 00	25	200	221
Irregularly	2	2	‡	.....	Monthly	1 00	.....	200	222
.....	1	1	.....	.....	Monthly	1 00	.....	200	223
.....	1	1	.....	.....	Monthly	1 00	.....	200	224
Irregularly	3	3	.....	.....	Monthly	1 00	.....	200	225
Biennially	11	3	.....	.....	Monthly	1 00	.....	200	226
.....	.....	....	.....	.....	Monthly	1 00 65 30	.....	100	227
Semi-annually	1	1	.....	.....	Monthly	1 00	1 00	200	227½
Irregularly	3	3	.....	.....	Monthly	1 00	10	200	228
Biennially	10	5	.....	.....	Monthly	1 00	.....	200	229
Annually	3	3	.....	.....	Monthly	1 00	.....	200	230

* Per member. † Weekly. ‡ The association wound up in March, 1895.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	MIDDLESEX COUNTY—CONTINUED.			
231	South Amboy—Star, Tobias Grace	Jan., 1889.	Local..	Serial
232	Perth Amboy—Bi-centennial, J. E. Chapman,	May, 1885.	Local..	Terminat'g
233	Citizens', Harry Conrad	Dec., 1892.	Local..	Perpetual
234	Homestead, J. S. Wight	Sept., 1886.	Local..	Serial
235	New Brunswick-Amer'n, No. 2, P. G. Polhemus,	March, 1887.	Local..	Terminat'g
236	Excelsior, T E. Townsend	April, 1888.	Local..	Terminat'g
237	Homestead, Nahum Kent	June, 1886.	Local.	Serial
238	Merchants', T. E. Townsend	Jan., 1895.	Local..	Serial
239	People's, No. 2, D. T. R. Runyon	March, 1891.	Local..	Serial
239½	Provident, E B. Wyckoff	June, 1894.	Local..	Serial
240	Security, D. D. Williamson	March, 1889.	Local..	Serial
240½	Workingmen's, Patrick Hagerty	Aug., 1895.	Local..	Serial
	MONMOUTH COUNTY.			
241	Asbury Park—Bldg. and Loan, H. C. Winsor,	Feb., 1874.	Local.	Serial
242	Atlantic Highlands—Sav'g Fund, C. R. Snyder,	Nov., 1887.	Local..	Serial
243	Belmar—Bldg. and Loan, Chas. McDermott	Aug, 1891.	Local..	Serial
244	Freehold—Mutual, A. C. Hartshorne	June, 1869.	Local..	Serial
245	Keyport—Bldg. and Loan, B. B. Ogden	April, 1874.	Local..	Serial
246	Long Branch—Bldg and Loan, L. G. Bliss	Dec., 1869.	Local.	Serial
247	Manasquan—Squan Village, J. W. Borden	April, 1874.	Local..	Serial
248	Matawan—Bldg. and Loan, E. I. Brown	Nov., 1888.	Local..	Terminat'g
249	Red Bank—Bldg. and Loan, Thos Davis	March, 1887.	Local.	Serial
	MORRIS COUNTY.			
250	Boonton—Bldg. and Loan, E. A. Fisher	May, 1889.	Local..	Perpetual
251	Dover—Bldg. and Loan, S. T. Smith	Oct, 1887.	Local..	Serial
252	Morristown—Bldg. and Loan, T. R. Pierson	Sept., 1886.	Local..	Serial
	OCEAN COUNTY.			
253	Toms River—Dover, J. L. Cowperthwait	March, 1883.	Local.	Serial
	PASSAIC COUNTY.			
254	Little Falls—Bldg. and Loan, C. W. Matches	April, 1887.	Local..	Serial

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity	Time (in months).	When payable.	Amount payable.			
Annually	6	6			Monthly	$1 00	$0 10	$200	231
	1	1			Monthly	1 00	25	200	232
					Weekly	25	*50	100	233
Semi-annually	30	30			Monthly	1 00		200	234
	1	1			Monthly	1 00	25	200	235
	1	1			Monthly	1 00	25	200	236
Annual'y	10	10			Monthly	2 00	25	300	237
Annually	1	1	†		Monthly	1 00	25	200	238
Annually	4	4			Monthly	1 00	25	200	239
Semi-annual'y	2	2			Monthly	1 00	25	200	239½
Annually	6	6			Monthly	1 00	25	200	240
Annually	1	1			Monthly	1 00	25	200	240½
Annually	21	10	Feb., 1895.	132	Monthly	1 00		200	241
Annually	8	8			Monthly	1 00	20	200	242
Annually	4	4			Monthly	1 00	*25	200	243
Annually	13	10			Monthly	1 00	‡10	200	244
Irregularly	3	2			Monthly	1 00		200	245
Annually	18	11	Feb., 1895	135	Monthly	1 00		200	246
Irregularly	7	4			Monthly	1 00		200	247
	1	1			Monthly	1 00		200	248
Annually	8	8			Monthly	1 00	15	200	249
					Bi-weekly	1 00	§	250	250
Annually	7	7			Monthly	1 00		200	251
Irregularly	7	7			Monthly	1 00		200	252
Annually	4	4	Nov., 1894.	141	Monthly	1 00		200	253
Annually	8	8			Monthly	1 00		200	254

*Per pass-book. †Terminating association; wound up in October, 1894, in 128 months. ‡5 cents first month, and 10 cents monthly thereafter. § Not reported.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	PASSAIC COUNTY—CONTINUED.			
255	Passaic City—Mutual, William Malcolm	April, 1882.	Local..	Serial
256	People's, W. H. Speer	Sept., 1887.	Local..	Serial
257	Union, H. F. Datesman	June, 1888	Local..	Serial
257½	Home, Wm. B. Davidson	May, 1895.	Local.	Serial
258	Paterson—Celtic, Hugh Sweeney	April, 1882.	Local.	Serial
259	Citizens', Abram Klenert	March, 1892.	Local..	Serial
260	Eastside, E. H. Olden	April, 1892	Local..	Serial
261	German-American, Julius Schwaab	Sept., 1892.	Local..	Serial
262	Iron and Silk, W. J. McFarlan	June, 1883.	Local.	Serial
263	Manchester, G. W. Allee	Jan., 1888	Local.	Serial
264	Mechanics', A W. Inglis	April, 1883.	Local..	Serial
265	Mutual, E. H. Lambert	Nov., 1878.	Local..	Serial
266	People's, Frank Holland	Nov., 1883.	Local..	Serial
267	Provident, Daniel Van Winkle	April, 1886.	Local..	Serial
268	Riverside, E. Van Houten, Jr.	June, 1887.	Local..	Serial
269	South Paterson, Franklin Thorn	Feb, 1890.	Local..	Serial
270	Totowa, Robert Leggett	March, 1892	Local.	Serial
271	Union, Sidney Farrar	Dec., 1882.	Local..	Serial
271½	N. J. Mutual Investment, Chas. Reynolds,	Sept., 1894.	State...	Perpetual..
	SALEM COUNTY.			
272	Quinton—Loan and Bldg., W. F. Perry	Nov, 1870.	Local..	Serial
273	Salem—Franklin, B. F. Wood	April, 1861.	Local.	Serial
274	Woodstown—Union, Franklin Flitcraft	Jan., 1870.	Local..	Serial
	SOMERSET COUNTY.			
275	Bound Brook—Bldg. and Loan, R H. Brokaw,	May, 1887	Local..	Serial
276	East Millstone—Millstone, S V. R. Taylor	April, 1890.	Local.	Terminat'g
277	Somerville—Citizens', A. P. Sutphin	Nov., 1890.	Local.	Serial
278	People's, G. V. Vanderveer	Feb. 1887.	Local..	Serial
	SUSSEX COUNTY.			
279	Newton—Merriam Shoe, W. H. Hall	Sept., 1890.	Local..	Serial

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Semi-annually..	19	17	July, 1894.	135	Monthly....	$1 00	$0 40	$200	255
Semi-annually..	15	15	.....	.....	Monthly ...	1 00	30	200	256
Semi-annually..	14	14	.....	.....	Monthly ...	1 00	30	200	257
Semi-annually..	1	1	.....	.....	Monthly....	1 00	25	200	257½
Annually.....	13	11	Nov., 1894.	140	Monthly....	1 00	25	200	258
Annually.....	3	3	.....	.....	Monthly ...	1 00	50	200	259
Annually.....	3	3	.....	.....	Monthly ...	1 00	50	200	260
Annually.....	4	4	.....	.....	Monthly ...	1 00	50	200	261
Annually.....	12	12	*	*	Monthly ...	1 00	*	200	262
Annually.....	7	7	.....	.....	Monthly ...	1 00	50	200	263
Annually.....	12	12	June, 1894.	134	Monthly ...	1 00	50	200	264
Annually.....	16	11	.....	.....	Monthly ...	1 00	1 00	200	265
Annually.....	11	11	.....	.....	Monthly ...	1 00	.....	200	266
Annually.....	9	9	.....	.....	Monthly ..	1 00	50	200	267
Annually.....	8	8	.....	.....	Monthly ...	1 00	50	200	268
Annually.....	5	5	.....	.....	Monthly ...	1 00	*	200	269
Annually.....	3	3	.....	.....	Monthly ...	1 00	50	200	270
Annually.....	13	10	Aug., 1894	128	Monthly ...	1 00	1 00	200	271
.....	.....	.....	.....	.....	Monthly ...	1 00 75 50 25	1 00	100	271½
Annually.....	14	10	May, 1894.	144	Monthly ...	1 00	25	200	272
Annually.....	34	12	March, 1895.	144	Monthly ...	1 00	25	200	273
Biennially.....	11	6	Dec., 1894	144	Monthly ...	50	†50	100	274
Optional	5	5	.....	.....	Monthly ...	1 00	†50	200	275
.....	1	1	.....	.....	Monthly ...	1 00	.....	200	276
Annually.....	3	3	.....	.....	Monthly ...	1 00	*	200	277
Annually.....	4	4	.....	.....	Monthly ...	1 00	.....	200	278
Annually.....	5	5	.....	.....	Monthly ...	1 00	15	200	279

* Not reported. † Per member.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual (permanent).
	UNION COUNTY.			
280	Cranford—Mutual, Kenyon Messick	Aug., 1887.	Local.	Serial
281	Garwood—Bldg. and Loan, W. E. Miner	March, 1893.	Local..	Serial
282	Rahway—Workmen's, G. H. Waters	Jan., 1886.	Local..	Serial
283	Union Savings, E B. Clay	May, 1894.	State...	Perpetual
284	Roselle—Bldg. and Loan, W. C. Hope	June, 1889	Local..	Serial
285	Summit—Bldg and Loan, Nathaniel George	Nov, 1891.	Local..	Serial
286	Westfield—Bldg. and Loan, J. R. Connoly	Dec., 1888.	Local..	Serial
287	Plainfield—Bldg. and Loan, B. F. Coriell	March, 1884.	Local..	Serial*
288	Home, S. R. Struthers	March, 1888.	Local..	Serial
289	Elizabeth—Central, Reinhard Gerke	Oct., 1885.	Local.	Perpetual
290	Citizens', J. W. Hall, Jr	March, 1887.	Local..	Perpetual
291	Columbia, E. A. Faulks	April, 1892.	Local..	Perpetual
292	Elizabeth, Carl Hoffacker	March, 1869.	Local..	Perpetual
293	Excelsior, Christian Friederich	May, 1887.	Local..	Perpetual
294	Elizabethport, Martin Houlihan	April, 1875.	Local..	Serial
295	Harmonia, F. A. Gabriel	May, 1872.	Local.	Perpetual
296	Union County, J. J. McGrath	April, 1886.	Local..	Serial
297	Union Square, Robt. B. Cleveland	Feb., 1891.	Local..	Serial
297½	Equitable, J. I Woodruff	July, 1895.	Local.	Serial
	WARREN COUNTY.			
298	Phillipsburg—No. 4, S. C. Smith	May, 1876.	Local..	Serial
299	No. 5, John Eilenburg	June, 1882.	Local..	Serial

* In terminating issues.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	Number of series.		Series matured during association year.		Installment dues per share.		Entrance fee per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Annually	8	8	.....	.....	Monthly	$1 00	.....	$200	280
Monthly	14	14	.....	.....	Monthly	1 00	*	200	281
Irregularly	4	4	.....	.....	Monthly	1 00	$0 25	200	282
.....	.....	.....	.....	.....	Monthly	1 00 50 25	*	100	283
Monthly	41	37	.....	.....	Monthly	1 00	25	200	284
Irregularly	14	13	.....	.....	Monthly	1 00	10	200	285
Annually	5	5	.....	.....	Monthly	1 00	50	200	286
Irregularly	4	4	.....	.....	Monthly	1 00	.....	200	287
Semi-annually	14	14	.....	.....	Monthly	1 00	25	200	288
.....	.....	.....	.....	.....	Monthly	1 00	†50	200	289
.....	.....	.....	.....	.....	Monthly	1 00	‡20	240	290
.....	.....	.....	.....	.....	Monthly	1 00	†1 00	240	291
.....	.....	.....	.....	.....	Monthly	1 00	25	200	292
.....	.....	.....	.....	.....	Weekly	25	5	200	293
Quarterly	79	43	Dec., 1894.	136	Monthly	1 00	.....	200	294
.....	.....	.....	.....	.....	Monthly	1 00	10	200	295
Monthly	96	93	.....	.....	Monthly	1 00	10	200	296
Monthly	25	21	.....	.....	Monthly	1 00	†1 00	200	297
Quarterly	1	1	.....	.....	Monthly	1 00	10	240	297½
Annually	19	11	April, 1895	132	Monthly	1 00	.....	200	298
Annually	6	6	.....	.....	Monthly	1 00	.....	200	299

* Not reported. † Per member. ‡ Also $1 per pass-book.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
	ATLANTIC COUNTY.						
1	Atlantic City—Loan and Building	26	Dec. 31, 1894.†	4,754	1,718	842	270
2	Mutual	6	Feb. 26, 1895.	527	90	119	13
3	People's	11	Feb. 10, 1895.‡	.....	.....	.....	.....
4	Egg Harbor—Building and Loan	11	June 12, 1895.	853	296	297	106
5	Hammonton—Loan and Building	23	Dec. 6, 1894.	2,884	1,263	428	203
6	Workingmen's	17	Dec. 1, 1894.	2,860	1,061	506	250
7	Mays Landing—Building and Loan	5	Jan. 1, 1895.	676	152	141	43
8	Pleasantville—Mutual	25	April 4, 1894.†	1,131	255	366	‡
	BERGEN COUNTY.						
9	Allendale—Co-operative	6	May 1, 1895.	576	222	98	23
10	Bogota—Building and Loan	2	March 30, 1895.	431	124	74	8
11	Carlstadt—Mutual	5	April 13, 1895.	1,287	310	164	43
12	Closter—Harrington	6	May 21, 1894.	948	290	149	37
13	Englewood—Mutual	8	June 1, 1895.	2,742	743	357	84
14	Fairlawn—Saddle River	1½	Nov. 15, 1894.	285	22	21	4
15	Fort Lee—Building and Loan	2	Jan. 1, 1895.	399	43	77	7
16	Hackensack—Mutual	8	Feb. 15, 1895.	4,618	1,024	711	117
17	Hasbrouck Heights—Bldg. & Loan	5	May 31, 1895.	991	213	129	20
18	Hillside—Progressive	2	July 16, 1895.§	271	16	‡	3
19	Lodi—Building and Loan	3	May 28, 1895.	873	123	146	15
20	Midland Park—Franklin	¾	Dec. 31, 1894.†	375	71	72	10
21	Oradell—Bergen County	7	Feb. 28, 1895.	2,293	727	349	93
22	Palisades Park—Co-operative	1	July 31, 1895.	60	3	30	1
23	Park Ridge—Eureka	5	Feb. 7, 1895.	614	159	109	29
24	Washington Township	5	Aug. 31, 1895.‖	67	14	‡	4
25	Ramseys—Building and Loan	5	Aug. 31, 1895.	563	153	81	21
26	Ridgefield—Building and Loan	5	Nov. 30, 1894.†	1,368	138	194	71
27	Ridgefield Park—Bldg. and Loan	1	Feb. 5, 1895.	490	78	46	7
28	Ridgewood—Building and Loan	9½	Dec. 18, 1894.	3,298	924	278	70
29	Co-operative	4	July 1, 1895.	524	98	86	11
30	Rutherford—Mutual	19	May 9, 1895.	3,245	890	376	107
	BURLINGTON COUNTY.						
31	Beverly—Building and Loan	27	Oct. 31, 1895.	898	285	174	55
32	Bordentown—Building and Loan	15¾	Sept. 16, 1895.	1,362	448	258	88
33	Burlington—City	27	July 29, 1895.	1,068	405	203	82
34	Farmers' and Mechanics'	24	March 1, 1895.	1,358	427	281	101
35	Delanco—Building and Loan	5	May 22, 1895.‡	.....	.....	.....	.....
36	Florence—Saving Fund	13	March 9, 1895.	618	290	120	46
37	Moorestown—Building and Loan	3	Dec. 31, 1894.	587	126	111	15
38	Workingmen's	7	July 27, 1895.	712	314	123	36
39	Mount Holly—Building and Loan	33	March 11, 1895.§	2,068	853	333	148
40	Industry	21	April 20, 1895.§	3,324	1,280	366	123
41	People's	12	Aug. 17, 1895.‡	.....	.....	.....	.....

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not verified. ‡ Not reported. § Verified by treasurer only. ‖ Received too late for proper classification.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	Debts owing by associations. Total amount.†	During year.* Cash borrowed.	Cash repaid.‡	Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
$367,773	$283,104	$84,669	$779	.....	.....	$368,552	$110,444	$109,781	1
23,880	18,437	5,443	1,890	.....	$8,329	25,770	27,487	27,452	2
.....	.....	.....	.....	.....	.....	.....	.....	.....	3
60,856	45,889	14,967	370	500	508	61,684	26,893	26,893	4
210,764	163,257	47,507	13,759	.....	.....	224,531	122,802	119,472	5
185,371	146,512	38,859	26,001	.....	2,600	211,572	93,450	93,064	6
31,829	25,609	6,220	42	.....	.....	31,872	10,234	8,288	7
85,499	66,216	19,283	20,944	.....	.....	106,447	37,142	36,171	8
36,203	28,833	7,370	54	.....	.....	37,013	17,653	16,273	9
8,799	8,115	684	1,010	1,200	1,200	10,809	7,504	7,034	10
48,218	39,771	8,447	120	4,000	4,000	48,878	33,178	33,104	11
57,762	45,964	11,798	13	3,350	3,350	60,675	31,778	27,631	12
133,061	107,076	25,985	820	3,000	3,000	142,878	103,611	99,027	13
3,468	3,379	89	1,088	1,400	500	4,556	4,491	4,372	14
8,915	8,220	695	21	1,050	1,050	8,936	6 945	6,668	15
207,624	167,041	40,583	529	3,700	4,400	215,643	111,071	105,431	16
40,478	32,943	7,535	110	.....	.....	43,288	19,088	18,516	17
3,989	3,674	315	264	564	500	4,253	3,242	2,832	18
25,332	22,104	3,218	134	5,500	7,500	25,466	18,806	17,625	19
14,761	13,018	1,743	.....	.....	1,095	14,761	5,871	5,210	20
153,541	117,918	35,623	209	5,456	8,956	154,637	45,590	42,497	21
385	360	25	11	50	50	396	458	415	22
32,126	26,364	5,762	23	2,383	2,383	32,149	12,189	11,291	23
3,725	3,024	701	.....	.....	.....	3,725	§	§	24
28,789	24,516	4,273	5,732	9,800	7,800	34,521	19,741	19,305	25
75,697	60,192	15,505	6,350	11,850	13,000	85,132	32,705	30,573	26
2,685	2,608	77	5,200	10,500	5,300	7,885	18,622	13,600	27
170,051	137,608	32,443	1,264	2,200	2,200	171,316	59,951	56,500	28
15,541	13,491	2,050	1,472	.....	5,200	17,013	10,744	10,707	29
167,716	130,370	37,346	3,745	.....	.....	171,020	82,127	77,478	30
66,971	53,678	13,293	6,116	.....	.....	73,087	19,847	18,424	31
70,344	61,944	8,400	.....	.....	.....	70,344	26,413	25,901	32
90,457	66,804	23,653	‖19,387	.....	.....	90,631	38,274	33,808	33
115,377	87,804	27,573	3,710	.....	.....	119,087	34,836	24,461	34
.....	.....	.....	.....	.....	.....	.....	.....	.....	35
60,000	47,684	12,316	70	.....	.....	60,070	11,636	11,542	36
20,093	18,552	1,541	39	2,000	4,050	20,132	11,104	10,551	37
43,040	35,256	7,784	413	3,400	4,500	44,969	20,361	19,844	38
90,506	61,766	28,740	¶12,800	.....	.....	90,506	28,589	27,461	39
128,312	100,240	28,072	15,000	14,881	11,500	143,312	65,555	64,410	40
.....	.....	.....	.....	.....	.....	.....	.....	.....	41

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Not reported. ‖ Of this $19,214 due on matured shares, but included in net assets. ¶ This due on matured shares, for which certificates are issued; included in net assets.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Share in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
	BURLINGTON COUNTY—CON.						
42	New Gretna—Building and Loan	6	March 16, 1895.	642	308	128	53
43	Palmyra—Building and Loan	8	March 4, 1895.	953	179	208	33
44	Pemberton—Building and Loan	27	April 1, 1895.	2,814	1,154	269	74
45	Riverside—Building and Loan	9	May 1, 1895.†	.....	.....	.....	.....
46	Riverton—Cinnaminson	17	Oct. 14, 1895.‡	2,485	926	342	161
47	Tuckerton—Mutual	21	March 16, 1895 ‡	886	348	221	73
	CAMDEN COUNTY.						
48	Berlin—Building and Loan	9	March 11, 1895.	529	188	135	57
49	Chesilhurst—Building and Loan	8	Aug. 3, 1895.§	98	33	54	35
50	Clementon—Building and Loan	3	March 12, 1895.	183	17	47	5
51	Collingswood—Mutual	5	May 1, 1895.	229	38	38	11
52	Gloucester City—United Mutual	29	Aug. 10, 1895.	970	422	141	84
53	Improvement	8	June 25, 1895.	1,542	761	220	†
54	Haddonfield—Mutual	21	July 1, 1895.	4,642	1,496	627	200
55	Lindenwood—United Towns	5	March 11, 1895.	1,180	316	211	48
56	Magnolia—Mutual	6	April 1, 1895.	1,081	501	189	68
57	Merchantville—Building and Loan	5	Oct. 31, 1895.	3,236	885	474	137
58	Camden City—Artisans'	22	May 1, 1895.	3,944	1,199	600	208
59	Bishop Bayley	15	Feb. 25, 1895.‡	3,586	1,364	694	363
60	Brotherhood	3	Dec. 31, 1894.‡	241	68	50	16
61	Camden	28	July 1, 1895.	2,512	952	478	186
62	City	21	July 11, 1895.	2,440	802	437	183
63	Eastern Union	2	April 30, 1895.	‖7,029	‖340	‖659	‖31
64	Economy	13	Dec. 31, 1894.	3,431	843	404	103
65	Excelsior	25	July 2, 1895.†	.....	.....	.....	.....
66	Franklin	22	Sept. 11, 1895.	3,896	1,466	716	339
67	German Centennial	19	April 1, 1895.	1,738	557	237	87
68	Guarantee	9	Aug. 30, 1895.	1,427	473	211	79
69	Homestead	11	Jan. 21, 1895.‡	2,157	683	404	138
70	Metropolitan Savings	1	Nov. 1, 1895.	181	11	73	8
71	Mechanics' and Workingmens'	24	Feb. 23, 1895.‡	2,955	978	604	214
72	Mutual	23	April 17, 1895.‡	1,873	667	218	110
73	Mutual Bank	½	Dec. 31, 1894.	¶215	10	52	1
74	Mutual Guarantee	4	March 30, 1895.	¶25,333	3,822	2,319	438
75	North Camden	16	Oct. 1, 1895.	3,595	1,325	436	97
76	People's	24	March 6, 1895.	2,798	888	583	158
77	Provident	2	Dec. 10, 1894.	684	81	116	12
78	South Ward	36	June 1, 1895.	1,875	802	266	123
79	State Mutual	4	Sept. 28, 1895.‡	39,569	5,179	6,000	365
80	Stockton	4	Dec. 1, 1894.‡	1,001	212	185	31
	CAPE MAY COUNTY.						
81	Avalon City—Building and Loan	6	April 24, 1895.†	.....	.....	.....	.....
82	Cape May City—Saving Fund	29	Jan. 14, 1895.‡	1,571	505	†	73

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. †Not reported. ‡Not verified. §Verified by treasurer only. ‖Of these in New Jersey: 2,455, 48, 202 and 3, respectively. ¶Largely held out of State; no information reported as to this.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	Debts owing by association.			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
				During year.*					
			Total amount.†	Cash borrowed.	Cash repaid.‡				
$23,494	$17,976	$5,518	.....	.....	.....	$23,494	$5,640	$5,130	42
38,664	32,316	6,348	$36	.....	.....	38,700	19,757	17,649	43
117,271	89,058	28,219	90	$423	$423	119,975	29,795	26,356	44
.....	.....	.....	.....	.....	.....	.....	.....	.....	45
190,207	136,620	53,587	185	4,550	4,550	190,392	66,579	63,716	46
36,546	28,644	7,902	.....	.....	.....	36,546	11,495	10,962	47
37,942	28,277	9,665	19	.....	.....	39,789	10,262	8,642	48
7,641	5,307	2,334	32	.....	.....	7,678	1,995	1,693	49
4,726	4,342	384	75	.....	.....	4,801	3,483	2,302	50
9,180	7,746	1,434	830	.....	.....	10,010	4,542	3,175	51
76,444	58,728	17,716	10,275	392	400	86,719	14,183	13,945	52
145,433	105,948	39,485	13,688	.....	2,200	159,121	31,336	31,149	53
359,234	283,392	75,842	1,007	.....	.....	360,241	152,860	122,444	54
53,001	44,478	8,523	1,163	.....	.....	54,165	25,396	19,833	55
64,828	54,192	10,636	37	.....	.....	64,865	29,589	29,279	56
188,627	144,192	44,435	2,172	10,000	10,070	190,800	131,538	121,714	57
254,914	200,294	54,650	7,043	10,500	10,500	261,986	105,544	105,491	58
230,039	206,604	73,435	14,342	3,089	3,100	294,382	70,573	69,408	59
5,548	5,322	226	15	.....	.....	5,563	4,928	4,847	60
198,677	141,312	57,365	27,170	7,400	4,508	225,847	106,179	103,800	61
186,348	140,892	45,456	125	.....	.....	186,472	76,709	62,729	62
§36,568	§33,394	3,174	654	.....	.....	37,222	41,980	41,099	63
230,344	178,836	51,508	497	.....	.....	230,841	83,611	83,652	64
.....	.....	.....	.....	.....	.....	.....	.....	.....	65
319,839	241,512	78,327	399	.....	.....	320,238	110,878	94,845	66
111,056	84,384	26,672	763	.....	.....	111,819	36,292	32,601	67
105,240	85,068	20,172	1,647	2,800	1,200	108,264	45,525	45,398	68
155,686	122,787	32,899	71	.....	.....	155,757	65,092	56,278	69
2,269	1,767	502	34	.....	140	2,504	5,474	5,332	70
222,494	171,684	50,810	266	.....	.....	227,606	129,929	121,333	71
145,757	97,140	48,617	6,999	6,300	6,300	156,699	62,146	57,766	72
761	761	.....	114	.....	.....	1,111	1,045	327	73
‖404,745	361,012	43,733	5,231	.....	.....	409,976	342,103	329,007	74
246,620	194,718	51,902	218	6,500	6,522	246,838	104,367	97,701	75
216,051	163,911	52,140	826	.....	.....	216,876	132,833	112,195	76
15,783	14,343	1,440	1,631	7,575	8,435	17,414	21,410	21,361	77
173,664	115,998	57,666	6,999	3,600	2,771	180,663	62,890	62,602	78
5 0,034	441,524	58,510	59,369	17,850	17,850	559,403	386,190	378,874	79
36,135	32,376	3,759	.....	.....	.....	36,135	21,172	18,503	80
.....	.....	.....	.....	.....	.....	.....	.....	.....	81
114,286	90,096	24,190	78	.....	.....	114,364	40,584	31,482	82

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Exclusive of the "expense fund" and of life insurance premiums deducted from installments. Total gross installments, $42,090.75. ‖ No account taken of "expense fund."

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrwers.
	CAPE MAY COUNTY—CON.						
83	Cape May C. H.—Mechanics'	23	Feb. 18, 1895.	963	227	255	†
84	Dennisville—Loan and Building	14	March 16, 1895.†	.....	.....	.....	.....
85	Ocean City—Building and Loan	7¾	Dec. 31, 1894.	580	179	156	53
86	Sea Isle City—Building and Loan	7	Aug. 1, 1895.	224	87	55	18
87	South Seaville—Loan and Building	23	March 5, 1895.	362	118	†	39
88	Tuckahoe—Building and Loan	25	Feb. 2, 1895.	540	182	188	72
	CUMBERLAND COUNTY.						
89	Bridgeton-Merchants'& Mechanics'	25	March 1, 1895.	3,451	1,226	955	310
90	Saving Fund	30	June 1, 1895.‡	3,562	1,460	712	202
91	Millville—Columbian	3	Oct. 23, 1895.	1,199	152	198	36
92	Hope	14	Dec. 4, 1894.	2,190	771	441	184
93	Institute	12	Sept. 20, 1895.†	.....	.....	.....	.....
94	Security	20	Oct. 13, 1895.†	.....	.....	.....	.....
95	Vineland—Mechanics'	22	June 30, 1895.	2,599	694	643	316
	ESSEX COUNTY.						
96	Belleville—Building and Loan	22	Sept. 1, 1895.	1,573	556	230	74
97	Home	3	Nov. 20, 1894.	719	135	154	17
98	Bloomfield—Building and Loan	8	Dec. 10, 1894.	1,572	692	189	58
99	Essex County	10	Oct. 15, 1895.	4,300	1,412	578	199
100	Caldwell—Building and Loan	4	Jan. 4, 1895.	414	89	61	10
101	East Orange—Building and Loan	8	March 1, 1895.	4,566	1,465	605	81
102	Franklin—Building and Loan	9	Oct. 16, 1895.	1,960	759	360	78
103	Irvington—Building and Loan	8	June 28, 1895.	1,166	404	184	49
104	Montclair—Building and Loan	8	Dec. 31, 1894.‡	8,021	2,609	769	185
105	Orange—Building and Loan	8	Dec. 31, 1894.	1,892	611	256	65
106	Orange Valley—Building and Loan	7	Oct. 1, 1895.	1,120	398	165	56
107	South Orange—Building and Loan	8	Aug. 20, 1895.	930	278	146	24
108	Vailsburg—Building and Loan	3	March 12, 1895.	677	148	92	12
109	Newark—Ætna	5	July 8, 1895.	1,035	280	134	46
110	Beneficial	2	March 18, 1895.	711	63	117	9
111	Casino	3	Feb. 11, 1895.	885	115	148	12
112	Central	14	July 30, 1895.	281	95	42	16
113	Chosen Friends'	6‡	Jan. 3, 1895.	§2,712	§881	§415	§124
114	Citizens'	3	Dec. 31, 1894.	917	256	94	18
115	Commonwealth	1	June 1, 1895.	737	35	103	5
116	Court House	2	June 17, 1895.	398	47	59	6
117	Eighth Ward	10	Dec 31, 1894.	6,023	2,154	620	129
118	Enterprise	12	April 1, 1895.‡	2,736	960	309	67
119	Excelsior	26	June 1, 1895.	2,814	844	244	50
120	Fireside	8	Jan. 31, 1895.	1,367	629	202	73
121	First Italian	4	Dec. 31, 1894.	439	135	41	4
122	Fourteenth Ward	10	March 18, 1895.	9,643	3,299	†	†
123	Fraternal	8	April 15, 1895.	2,243	‖720	270	58

*For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. †Not reported. ‡Not verified. §New Jersey data: 958, 435, 153, 62, $34,762, respectively. ‖Real estate mortgage.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force	Total net earnings.	DEBTS OWING BY ASSOCIATIONS			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
			Total amount.†	DURING YEAR.* Cash borrowed.	Cash repaid.‡				
$69,743	$56,115	$13,628	$368	.....	.....	$70,111	$28,167	$21,011	83
.....	.....	.....	.....	.....	.....	.....	.....	.....	84
31,676	25,724	5,952	46	.....	.....	31,722	8,912	7,953	85
14,494	11,034	3,460	1,620	$2,000	$1,400	16,654	7,288	7,277	86
25,014	19,026	5,988	99	.....	.....	25,113	6,920	4,526	87
39,041	30,630	8,411	41	.....	.....	39,082	14,823	14,472	88
276,315	222,924	53,391	.....	.....	.....	276,315	101,573	100,315	89
301,628	245,218	56,410	.....	.....	.....	301,628	103,075	97,316	90
33,214	30,510	2,704	15	.....	.....	33,229	21,147	18,456	91
148,843	125,094	23,749	7,753	.....	.....	156,600	54,283	54,156	92
.....	.....	.....	.....	.....	.....	.....	.....	.....	93
.....	.....	.....	.....	.....	.....	.....	.....	.....	94
133,158	109,822	23,336	7,720	17,500	10,120	140,878	105,978	103,909	95
107,057	82,866	24,191	161	9,000	9,128	108,018	46,643	43,985	96
25,194	22,008	3,186	1,560	4,625	3,100	26,753	17,719	17,706	97
108,395	80,484	27,911	1,035	8,554	9,62)	109,430	36,399	34,492	98
270,996	208,340	62,656	105	.....	.....	285,848	92,041	74,408	99
16,230	14,676	1,554	1,000	5,400	4,547	17,230	17,365	17,264	100
269,718	221,640	48,078	476	.....	.....	279,104	120,668	140,099	101
155,030	112,268	42,762	866	3,937	4,937	155,896	39,562	38,169	102
73,576	57,643	15,933	84	2,000	4,800	75,189	28,413	20,757	103
416,295	338,868	77,427	7,142	49,500	42,500	433,414	218,945	218,162	104
113,079	89,784	23,295	4,506	.....	.....	117,586	35,925	35,519	105
80,168	64,554	15,614	458	.....	.....	83,124	35,319	26,455	106
49,320	40,254	9,066	44	10,127	11,519	50,963	28,336	27,592	107
22,168	18,936	3,232	3,395	7,400	6,600	25,563	23,201	23,191	108
45,416	36,620	8,796	19,435	26,120	11,425	64,851	51,168	50,886	109
14,190	13,866	324	33	.....	.....	14,422	8,888	8,516	110
27,459	24,690	2,769	.....	2,500	2,500	27,459	22,382	20,269	111
26,288	19,428	6,860	6,418	5,000	16,800	32,706	21,188	20,454	112
87,172	78,474	8,698	21,441	5,000	2,000	108,613	35,358	33,168	113
30,982	26,802	4,180	10,770	6,500	2,312	41,752	26,891	26,488	114
7,588	7,530	58	.....	1,000	1,000	7,588	8 567	8,355	115
5,610	5,160	450	360	350	.....	7,260	7,090	6,898	116
396,932	314,820	82,112	205	9,500	9,500	413,134	158,468	152,358	117
212,703	160,782	51,921	.....	.....	.....	214,705	78,065	74,264	118
191,157	152,010	39,147	5,534	14,616	12,545	196,691	84,100	77,352	119
120,225	91,608	28,617	55	10,000	10,000	120,280	53,171	49,041	120
18,105	15,967	2,138	3,230	41,105	43,150	21,335	47,986	47,986	121
659,145	513,396	145,749	1,259	.....	.....	676,835	219,581	185,186	122
156,141	122,568	33,573	12	3,000	3,000	160,086	76,392	72,748	123

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report*		TOTAL NUMBER OF Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
	ESSEX COUNTY—CON.							
124	Newark—German	14	June 1,	1895.	1,620	460	203	50
125	Grand	4	Oct. 31,	1895.	597	156	86	19
126	Hearthstone	6	Nov. 30,	1894.	1,496	484	208	49
127	Improved	2	April 1,	1895.	875	148	147	16
128	Home	11	June 2,	1895.†	.....	.....	.....	.....
129	Howard	10	Aug. 1,	1895.	4,172	1,585	421	122
130	Knights of Pythias	9	March 26,	1895.	3,930	1,338	607	130
131	Lincoln	7	Dec. 31,	1894.‡	1,776	930	271	86
132	Mechanics'	11	Oct. 9,	1895.†	.....	.....	.....	.....
133	Mercer	3	Dec. 1,	1894.	1,595	487	213	37
134	Mercantile Co-operative Bank§	1	Jan. 1,	1895.	6,077	129	509	4
134½	Metropolitan	1	Oct. 31,	1895.	5,401	187	2,441	11
135	Modern	3	May 8,	1895.	690	216	102	27
136	Mutual	28½	Oct. 1,	1895.‡	7,492	2,491	800	193
137	Mutual Land and Home‖	2	Dec. 31,	1894.	45	7	45	7
138	Newark	12	June 3,	1895.	1,214	455	110	33
139	New Jersey	8	Sept 1,	1895.‡	1,374	431	247	47
140	Norfolk	7	April 1,	1895.	1,250	444	179	48
141	North End	6	May 1,	1895.‡	794	228	122	17
142	Northwestern	3	March 20,	1895.‡	1,243	195	235	42
143	Passaic	11	July 1,	1895.†	.....	.....	.....	.....
144	Phœnix	8	Jan. 1,	1895.‡	2,632	980	358	93
145	Protection	9	Jan. 2,	1895.†	.....	.....	.....	.....
146	Prudential	3	June 1,	1895.	190	50	41	10
147	Reliable	11	Sept. 1,	1895.	2,376	774	322	84
148	Republic§	1	Dec. 1,	1894.	15,185	727	1,526	28
149	Roseville	10	Nov. 1,	1895.	3,269	974	427	78
150	Savings	9	Jan. 16,	1895.‡	2,726	1,088	383	126
151	Security	11	July 1,	1895.	2,997	1,132	445	180
152	Seventh Ward	4	Oct. 1,	1895.‡	646	141	100	11
153	Springfield	2	July 8,	1895.	407	52	67	9
154	State	7	Dec. 31,	1894.	1,490	423	207	63
155	Standard	9	Oct. 2,	1895.†	.....	.....	.....	.....
156	Tenth Ward	8	Feb. 1,	1895.	2,944	930	438	133
157	Teutonia	5	Oct. 11,	1895.†	.....	.....	.....	.....
158	Thirteenth Ward	8	April 1,	1895.	1,208	334	228	64
159	Union	8	Sept. 30,	1895.‡	1,553	499	228	44
160	Uptown	3	May 31,	1895.	492	66	66	10
161	Washington	8	May 1,	1895.	1,976	1,064	230	119
162	West End	7	May 31,	1895.	2,297	664	334	76
163	Woodside	11	Sept. 1,	1895.‡	2,818	1,360	366	141
164	Workingmen's	7	May 1,	1895.‡	743	215	141	35

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not reported. ‡ Not verified. § Removed from Jersey City. ‖ Homestead-association; money invested in land for ultimate distribution.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	DEBTS OWING BY ASSOCIATIONS. Total amount.†	DURING YEAR.* Cash borrowed.	Cash repaid.‡	Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
95,406	74,880	20,526	10	6,500	6,500	95,416	163,101	161,425	124
25,572	22,374	3,198	.....	2,000	2,000	25,572	17,782	17,434	125
77,922	63,684	14,238	10,822	41,200	36,200	88,743	43,688	43,152	126
18,533	17,394	1,139	2,020	3,000	3,150	21,792	14,376	14,347	127
.....	.....	.....	.....	.....	.....	.....	.....	.....	128
350,049	264,393	85,656	245	.....	.....	353,482	99,983	82,530	129
271,388	209,646	61,742	559	20,877	40,900	282,001	97,928	89,493	130
125,148	95,958	29,190	24,043	26,900	15,700	149,191	63,072	62,759	131
.....	.....	.....	.....	.....	.....	.....	.....	.....	132
71,357	59,280	12,077	4,482	28,350	25,350	75,888	58,354	60,492	133
35,140	34,217	923	8,000	.....	.....	14,240	6,408	4,986	134
28,019	27,141	878	9,658	9,600	.....	17,677	16,492	16,480	134½
23,580	20,274	3,306	5,896	14,800	12,500	30,375	30,957	30,931	135
503,647	383,737	119,910	.....	.....	.....	503,647	205,340	195,318	136
3,363	4,050	‖	12,754	1,275	225	16,117	5,860	5,564	137
78,648	64,008	14,640	24,148	12,000	4,000	102,791	68,377	57,068	138
96,790	70,435	26,355	154	2,100	2,100	101,198	45,960	45,072	139
77,948	59,174	18,774	10,828	13,100	14,886	92,000	48,640	48,618	140
47,706	34,842	12,864	782	1,850	2,600	48,488	14,368	13,187	141
39,478	35,448	4,030	.....	.....	.....	40,278	18,128	17,785	142
.....	.....	.....	.....	.....	.....	.....	.....	.....	143
193,284	147,011	46,273	7,521	12,800	16,550	200,805	93,459	91,590	144
.....	.....	.....	.....	.....	.....	.....	.....	.....	145
5,184	4,677	507	2,101	2,000	76	7,285	5,750	5,367	146
138,577	109,146	29,431	24,501	31,800	9,000	163,078	133,182	132,457	147
§28,319	§19,556	8,763	18,107	.....	.....	45,055	33,736	32,852	148
211,004	170,818	40,186	62	2,500	2,500	211,067	94,788	87,188	149
223,193	170,179	53,014	107	.....	.....	223,300	82,625	82,455	150
312,354	226,026	86,328	.....	.....	.....	312,354	145,039	102,738	151
23,463	20,131	3,332	293	3,025	3,500	23,756	19,771	19,749	152
6,677	6,161	516	12	1,000	1,000	7,189	8,030	7,637	153
90,621	73,759	16,862	.....	.....	.....	90,621	41,976	40,262	154
.....	.....	.....	.....	.....	.....	.....	.....	.....	155
239,889	183,365	56,524	.....	.....	.....	240,288	106,380	100,458	156
.....	.....	.....	.....	.....	.....	.....	.....	.....	157
62,126	49,120	13,006	70	6,000	6,400	62,196	44,236	44,205	158
106,034	83,575	22,459	.....	.....	.....	106,034	48,779	48,234	159
16,907	14,490	2,417	1,000	.....	.....	17,907	12,303	11,065	160
146,437	116,532	29,905	21,500	2,650	20,675	167,937	55,928	54,809	161
133,727	107,578	26,149	6,785	24,195	20,000	141,991	89,270	88,552	162
264,219	197,910	66,309	92	1,000	1,000	267,021	83,923	83,150	163
23,244	20,703	2,541	4,892	9,650	10,150	28,136	29,690	28,998	164

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Exclusive of expense fund receipts. ‖ Homestead association; money invested in land for ultimate distribution.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
	GLOUCESTER COUNTY.						
165	Clayton—Building	15	March 11, 1895.	816	371	161	79
166	Glassboro—Loan and Building	12	June 8, 1895.	445	212	116	61
167	Mullica Hill—Loan and Building	18	Dec. 31, 1894	391	77	98	41
168	Paulsboro—Loan and Building	22	Oct. 1, 1895.†	.....	.....	.....	.....
169	Swedesboro—Loan and Building	24	May 1, 1895.	716	276	145	65
170	Williamstown—Monroe	25	Feb. 1, 1895.	386	190	112	54
171	Woodbury—Real Estate	24	April 10, 1895.	5,907	1,985	938	291
	HUDSON COUNTY.						
172	Arlington—Building and Loan	8	April 30, 1895.	782	205	66	8
173	Equity	6	March 31, 1895.‡	727	281	85	18
174	Kearny	11	April 18, 1895.	1,946	633	287	96
175	Bayonne—Building	9	June 25, 1895.	6,865	2,048	841	187
176	Centreville	6	July 8, 1895.	4,284	944	644	96
177	Pamrapo	8	July 1, 1895.	1,109	339	209	56
178	Harrison—Harrison and Kearny	9	June 11, 1895.	1,475	422	196	54
179	People's	22	Sept. 17, 1895.	9,958	3,391	1,466	426
180	Hoboken—Building and Loan	8	March 12, 1895.	7,462	‖2,613	651	161
181	Town of Union—Building and Loan	6½	Dec. 26, 1894.	3,242	1,062	411	97
182	West Hoboken—Palisade	3½	Nov. 30, 1894.	806	216	115	16
183	Jersey City—Bergen Mutual	8	Feb. 26, 1895.	785	493	67	25
184	Caledonian	8	May 21, 1895.	1,514	487	213	43
185	Carteret	5	Feb. 13, 1895.	2,758	728	246	54
186	Columbia	9	Oct. 7, 1895.§	4,377	1,685	545	106
187	Commercial	2	May 2, 1895.†	.....	.....	.....	.....
188	Communipaw	4	March 20, 1895.§	670	123	90	9
189	Crescent	4	Oct. 31, 1895.	679	376	80	27
190	Enterprise	8	March 15, 1895.	1,839	950	162	41
191	Eureka	2	May 31, 1895.§	236	19	40	2
192	Erie	7	Jan. 1, 1895.§	1,001	429	80	15
193	Excelsior	10	Oct. 1, 1895.	4,376	1,698	391	111
194	Fairmount	8	Nov. 1, 1895.†	.....	.....	.....	.....
195	Garfield	9	March 15, 1895.†	.....	.....	.....	.....
196	Greenville	19	Dec. 1, 1894.	1,518	955	1,270	198
197	Greenville No. 2	11	March 1, 1895.	2,964	558	800	89
198	Greenville United	4	March 30, 1895.	1,893	134	496	28
199	Highland	5	March 7, 1895.†	.....	.....	.....	.....
200	Home	10	April 4, 1895.§	682	569	54	32
201	Hudson City	8	June 14, 1895.§	3,555	1,141	472	69
202	Hudson Mutual	14	Dec. 14, 1894.§	1,354	509	144	30
203	*Improved Land and Loan*	7	*March 18, 1895.*	*375*	*348*	*98*	*33*
204	Industrial	9	June 1, 1895.	3,943	1,800	633	171
205	Jersey City	10	Nov. 26, 1894.§	2,117	956	205	69
206	Lafayette	11	Feb. 1, 1895.	4,682	1,713	382	111
207	Lincoln	9	Aug. 31, 1895.	5,985	2,195	596	98

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not reported. ‡ Verified by treasurer only. § Not verified. ‖ Real estate.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	Debts owing by associations. Total amount.†	During year.* Cash borrowed.	Cash repaid ‡	Gross assets (resources).	Total receipts.*	Total disbursements*	Official number.
$65,180	$51,278	$13,903	$9,198	.....	.....	$76,194	$15,863	$15,476	165
31,375	25,524	5,851	§	§	§	31,375	§	§	166
28,653	23,568	5,085	.....	.....	.....	28,653	28,074	22,650	167
.....	.....	.....	.....	.....	.....	.....	.....	.....	168
75,880	57,860	18,020	740	.....	.....	76,619	19,258	12,861	169
37,874	30,060	7,813	940	.....	.....	38,813	18,534	18,245	170
414,582	328,980	85,602	15,529	.....	.....	430,111	114,927	114,747	171
9,251	8,235	1,016	2,810	3,960	3,703	12,180	9,023	8,995	172
21,302	16,509	4,793	2,509	500	400	23,812	8,357	7,167	173
126,946	98,256	28,690	10	19,075	19,075	128,250	81,606	79,154	174
460,538	346,956	113,582	385	.....	.....	466,970	313,424	258,159	175
215 150	173,220	41,930	335	1,650	2,250	223,851	118,802	85,282	176
74,586	54,048	20,538	35	.....	.....	110,420	31,053	27,881	177
89,360	72,720	16,640	.....	.....	1,904	92,182	26,534	25,541	178
720,211	556,860	163,351	53	16,000	16,000	737,414	291,185	264,300	179
551,708	440,868	110,840	121	.....	.....	562,876	168,078	146,313	180
183,552	150,273	33,279	1,650	16,540	19 940	187,216	77,887	70,002	181
33,929	30,299	3,630	581	5,900	11,300	35,716	24,951	24,901	182
113,386	82,425	30,961	.....	28,691	39,850	113,386	53,751	53,150	183
120 933	80,558	40,375	.....	2,951	3,353	120,933	39,737	28,920	184
101,406	88,530	12,876	29,563	72,250	90,058	130,967	129,873	129,520	185
295,355	229,806	65,549	600	12,000	22,800	299,882	106,224	106,199	186
.....	.....	.....	.....	.....	.....	.....	.....	.....	187
20,410	18,414	1,996	2,000	.....	3,500	26,710	12,689	12,421	188
41,666	35,282	6,384	35,093	78,476	90,710	77,759	107,345	107,105	189
156,567	114,561	42,006	.....	39,116	39,116	158,093	328,477	327,740	190
3,422	3,192	230	361	.....	.....	3,783	3,367	2,477	191
64,540	49,828	14,712	729	4,590	4,690	65,269	22,346	22,194	192
315,154	241,781	73,373	585	§	§	331,894	§	§	193
.....	.....	.....	.....	.....	.....	.....	.....	.....	194
.....	.....	.....	.....	.....	.....	.....	.....	.....	195
471,983	338,027	133,956	25,827	50,000	37,016	600,684	236,405	235,787	196
271,136	200,029	71,107	.....	8,695	10,705	293,003	87,607	83,007	197
74,384	58,866	15,518	142	.....	4,900	92,521	34,926	29,608	198
.....	.....	.....	.....	.....	.....	.....	.....	.....	199
118,704	88,831	29,873	.....	18,200	26,850	123,064	39,845	39,791	200
205,560	157,269	48,291	16,939	16,939	8,254	236,955	74,506	74,162	201
104,266	77,617	26,649	.....	.....	.....	104,266	21,572	21,488	202
45,577	37,774	7,803	5	3,300	7,300	49,249	24,536	24,174	203
311,901	242,734	69,167	4,076	11,700	16,200	324,483	88,872	88,319	204
202,858	156,369	46,489	.....	10,500	15,500	202,858	58,301	55,175	205
345,423	263,701	81,722	2,073	1,176	2,946	247,496	75,937	74,414	206
442,287	324,999	117,288	966	2,000	2,000	443,253	130,768	122,891	207

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Not reported.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS - Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
	HUDSON COUNTY—CON.						
208	Jersey City—Madison	7	March 11, 1895 †	1,449	422	169	48
209	Monticello	9	July 5, 1895.†	3,596	1,271	414	101
210	Montgomery	9	May 1, 1895.‡	.....	.....	.....	.....
211	North Hudson	9	May 21, 1895.	4,452	1,821	552	180
212	Pavonia	10	May 31, 1895.	2,161	968	200	24
213	Paulus Hook	11	May 1, 1895.‡	.....	.....	.....	.....
214	Phœnix	11	Dec. 31, 1894.	2,688	1,104	339	66
215	Security	7	Dec. 1, 1894 †	1,484	663	197	33
216	Star	10	May 20, 1895.†	2,434	1,013	235	87
217	Union	15	April 30, 1895 †	1 319	317	120	26
218	Washington	8	June 19, 1895 †	1,638	685	162	48
	HUNTERDON COUNTY.						
219	Flemington—Building and Loan	3	Jan. 31, 1895 §	893	241	158	31
220	Lambertville—Centennial	19	May 20, 1895.	2,987	1,164	528	187
	MERCER COUNTY.						
221	Hightstown—Building and Loan	5	March 1, 1895.	328	114	69	25
222	Hopewell—People's	2	March 14, 1895.†	384	172	122	48
223	Building and Loan	12	Dec. 26, 1894.‖	448	309	121	64
224	Pennington—Building and Loan	6	Oct. 1, 1895.	375	93	81	27
225	Trenton—Mechanics'	33	Sept. 1, 1895 ‡	.....	.....	.....	.....
226	Mercer	4½	Dec. 31, 1894	964	404	186	62
227	N. J. Building and Invest. Co.	3½	Dec. 29, 1894.†	29,894	2,462	2,600	119
	MIDDLESEX COUNTY.						
228	Dunellen—Building and Loan	8	April 1, 1895.	957	375	231	88
229	Jamesburg—Mutual	26½	Oct. 26, 1895.‡	.....	.....	.....	.....
230	South River—Building and Loan	3	March 31, 1895.‡	.....	.....	.....	.....
231	South Amboy—Star	6	Jan. 21, 1895.	2,858	737	730	203
232	Perth Amboy—Bi-Centennial	10	May 1, 1895.†	650	454	102	76
233	Citizens'	2	Jan. 1, 1895.	1,678	369	260	35
234	Homestead	9	Oct. 1, 1895.‡	.....	.....	.....	.....
235	New Brunswick—American No. 2	8	March 16, 1895.§	1,551	1,128	212	‡
236	Excelsior	7	April 1, 1895.	2,262	1,278	206	148
237	Homestead	9	June 1, 1895.†	2,149	1,338	‡	‡
238	People's	4	March 21, 1895.†	3,238	642	‡	‡
239	Provident	1	May 28, 1895 §	675	48	88	7
240	Security	6	March 25, 1895.	3,091	846	575	145
	MONMOUTH COUNTY.						
241	Asbury Park—Building and Loan	21	July 1, 1895.	4,401	1,323	‡	‡
242	Atlantic Highlands—Saving Fund	8	Oct. 31, 1895.	1,378	498	288	101

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not verified. ‡ Not reported. § Verified by treasurer only. ‖ Wound up March, 1895.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	DEBTS OWING BY ASSOCIATIONS			Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
			Total amount.†	DURING YEAR.* Cash borrowed.	Cash repaid.‡				
$71,776	$56,926	$14,850	$4,025	.....	$2,375	$80,901	$33,842	$33,831	208
265,604	201,690	63,914	18	$14,311	44,475	265,622	133,032	130,289	209
.....	.....	.....	.....	.....	.....	.....	.....	.....	210
382,157	288,446	93,711	.....	.....	.....	383,026	72,981	78,313	211
192,480	143,863	48,617	3,511	10,000	9,000	195,991	50,870	42,859	212
.....	.....	.....	.....	.....	.....	.....	.....	.....	213
231,559	170,658	60,901	371	9,625	9,625	233,137	110,195	106,217	214
103,863	81,825	22,038	3,000	4,500	1 500	106,863	31,187	30,508	215
196,906	147,693	49,213	12,371	8,700	3,700	210,578	60,820	60,770	216
63,406	52,458	10,948	.....	.....	13,500	63,406	26,169	25,691	217
110,076	83,582	26,494	1,674	18,200	16,750	112,748	51,160	51,113	218
33,801	32,148	1,653	.....	1,500	1,500	33,801	16,359	12,433	219
201,656	170,532	31,124	34,959	53,517	18,700	236,615	145,389	145,495	220
22,847	18,672	4,175	257	199	200	23,108	6,875	5,440	221
10,085	9,204	881	21,588	34,508	24,092	31,673	42,390	42,328	222
68,607	54,264	14,343	500	.....	280	72,607	15,265	14,962	223
31,554	26,964	4,590	.....	.....	.....	31,554	9,031	8,263	224
.....	.....	.....	.....	.....	.....	.....	.....	.....	225
80,778	74,415	6,363	.....	.....	.....	80,778	20,979	20,340	226
§279,019	§236,859	42,160	1,501	.....	10,500	280,522	151,602	123,921	227
79,273	62,760	16,513	1,225	1,300	3,350	80,498	18,427	18,313	228
.....	.....	.....	.....	.....	.....	.....	.....	.....	259
.....	.....	.....	.....	.....	.....	.....	.....	.....	230
152,528	125,518	27,010	.....	.....	.....	152,528	51,878	49,145	231
108,736	78,000	30,736	17	.....	.....	108,753	15,343	13,624	232
34,538	34,263	275	362	.....	1,100	38,560	31,003	29,644	233
.....	.....	.....	.....	.....	.....	.....	.....	.....	234
198,716	148,848	49,868	.....	.....	.....	198,716	36,846	36,813	235
258,602	190,008	68,594	109	.....	.....	258,711	47,969	47,744	236
409,053	319,482	89,571	1,722	.....	.....	410,775	94,303	92,409	237
129,887	110,964	18,923	.....	‖	‖	129,887	55,662	50,767	238
8,305	7 476	829	1,435	4,602	3,227	9,740	14,102	14,078	239
172,528	137,724	34,804	534	25,058	24,460	173,162	83,668	83,619	240
266,239	206,352	59,887	6,030	21,000	28,652	272,269	108,462	107,590	241
99,584	76,536	23,048	199	.....	.....	99,782	35,066	35,867	242

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Exclusive of expense fund receipts. ‖ Not reported

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	TOTAL NUMBER OF			
				Shares in force.	Shares pledged (borrowed on).	Shareholers.	Borrowers.
	MONMOUTH COUNTY—CON.						
243	Belmar—Building and Loan	4	July 30, 1895.	525	155	155	36
244	Freehold—Mutual	26	June 24, 1895.	2,432	967	593	163
245	Keyport—Building and Loan	14	Nov. 17, 1894.†	1,508	400	413	‡
246	Long Branch—Building and Loan	25	Dec. 1, 1895.	2,321	709	537	183
247	Manasquan—Squan Village	21	Jan. 1, 1895.	1,564	497	287	98
248	Matawan—Building and Loan	6	Nov. 7, 1894.	339	147	56	23
249	Red Bank—Building and Loan	8	March 26, 1895	2,308	928	547	167
	MORRIS COUNTY.						
250	Boonton—Building and Loan	5	Dec. 22, 1894.	1,139	425	253	71
251	Dover—Building and Loan	7	Nov. 20, 1894.	1,934	887	338	145
252	Morristown—Building and Loan	9	Aug. 28, 1895	1,891	599	278	93
	OCEAN COUNTY.						
253	Toms River—Dover	12	March 1, 1895.†	906	305	263	72
	PASSAIC COUNTY.						
254	Little Falls—Building and Loan	8	Feb. 28, 1895.†	936	586	159	70
255	Passaic City—Mutual	13	May 1, 1895.	6,619	2,139	874	292
256	People's	8	Aug. 26, 1895.	4,676	1,384	582	150
257	Union	7	June 18, 1895.	2,626	750	287	76
258	Paterson—Celtic	13	April 30, 1895.	2,364	670	303	101
259	Citizens'	3	Feb. 27, 1895.	3,840	728	412	58
260	East Side	3	April 15, 1895.	1,190	179	236	30
261	German-American	3	Oct. 2, 1895.	1,960	412	184	40
262	Iron and Silk	12	June 1, 1895.‡	.....	.....	.....	.....
263	Manchester	7	Jan. 14, 1895.	1,411	517	238	35
264	Mechanics'	12	April 2, 1895.	4,008	1,785	572	191
265	Mutual	16	Dec. 27, 1894.	3,530	1,277	471	120
266	People's	11	Nov. 20, 1894.	1,537	495	280	64
267	Provident	9	May 31, 1895.	1,914	825	315	93
268	Riverside	8	June 30, 1895.	1,197	367	168	49
269	South Paterson	5	March 1, 1895.	1,238	227	222	29
270	Totowa	3	Feb. 19, 1895.	1,162	252	200	36
271	Union	12	Dec. 26, 1894.	11,123	2,930	1,566	391
271½	N. J. Mutual Investment	1	Nov. 7, 1895.	394	5	57	1
	SALEM COUNTY.						
272	Quinton—Loan and Building	25	May 1, 1895.	500	171	130	43
273	Salem—Franklin	34	March 25, 1895.	3,217	1,185	767	301
274	Woodstown—Union	24	Dec. 31, 1894.	1,302	289	244	‡

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Not verified. ‡ Not reported.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	Debts owing by associations. Total amount.†	During year.* Cash borrowed.	Cash repaid.‡	Gross assets (resources).	Total receipts.*	Total disbursements.*	Office number.
$24,962	$20,568	$4,394	$27	.....	.....	$24,984	$7,576	$6,871	243
205,606	158,592	47,014	17,219	.....	$4,000	222,825	52,042	51,083	244
89,243	74,232	15,011	6,973	$2,000	8 410	96,216	35,094	35,041	245
158,065	125,484	32,581	361	.....	.....	158,426	49,548	48,949	246
109,779	88,336	21,443	.....	.....	.....	109,779	32,285	27,775	247
28,907	24,408	4,499	.....	.....	.....	28,907	8,414	8,050	248
178,499	142,284	36,215	138	.....	.....	179,665	8,400	8,050	249
83,482	75,657	7,825	450	5,014	4,564	83,882	45,482	36,707	250
181,480	108,672	22,808	187	17,525	18,225	181,978	58,887	52,434	251
145,142	116,027	29,115	.....	.....	.....	148,742	55,954	48,263	252
40,150	37,677	2,473	32,665	30,885	.....	72,815	151,747	147,502	253
68,933	53,156	15,777	454	2,190	2,200	69,923	28,273	23,015	254
395,251	310,847	84,904	.....	51,008	51,500	395,251	243,724	233,357	255
236,296	185,778	50,518	855	4,000	7,821	242,469	93,556	87,367	256
138,939	111,324	27,615	723	.....	.....	139,662	61,161	57,253	257
148,005	120,816	27,189	1,088	.....	2,085	149,093	49,692	41,032	258
120,750	106,672	14,078	546	12,000	14,000	121,250	68,410	66,637	259
396,53	35,124	4,529	25	.....	.....	39,872	25,390	23,333	260
68,313	59,933	8,380	.....	9,200	13,500	68,313	40,695	39,192	261
.....	.....	.....	.....	.....	.....	.....	.....	.....	262
81,400	66,852	14,548	7,484	10,000	3,100	88,884	38,106	38,006	263
283,849	222,060	61,789	456	2,000	2,077	287,346	98,547	81,747	264
214,030	172,728	41,302	16,033	.....	.....	230,063	104,885	100,154	265
96,338	77,148	19,190	.....	.....	.....	96,338	45,857	45,564	266
115,284	93,612	21,672	66	2,486	2,500	121,047	38,735	30,516	267
80,575	60,320	20,255	.....	.....	.....	80,575	28,929	21,339	268
44,660	39,360	5,300	.....	3,152	4,884	44,660	23,498	21,334	269
33,925	31,008	2,917	142	.....	.....	34,067	28,646	24,220	270
652,714	531,492	121,222	72,429	.....	.....	725,143	439,617	435,410	271
833	827	6	100	94	.....	933	1,111	918	271½
40,751	32,862	7,889	.....	.....	.....	40,751	14,998	8,494	272
265,924	214,400	51,524	43	.....	.....	265,967	93,523	77,830	273
§58,722	§47,904	§10,818	11	.....	.....	38,732	14,126	11,850	274

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Including shares matured at close of year.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*		TOTAL NUMBER OF			
					Shares in force.	Shares pledged (borrowed on).	Shareholders.	Borrowers.
	SOMERSET COUNTY.							
275	Bound Brook—Building and Loan	8	May 1,	1895.†	1,235	505	184	61
276	East Millstone—Millstone	5	March 19,	1895.	246	143	63	‡
277	Somerville—Citizens'	4	Nov. 19,	1894.	1,466	347	215	60
278	People's	8	Feb. 25,	1895.	2,180	1,054	327	138
	SUSSEX COUNTY.							
279	Newton—Merriam Shoe	5	Sept. 3,	1895.	699	189	154	23
	UNION COUNTY.							
280	Cranford—Mutual	8	Feb. 1,	1895.	2,491	923	371	108
281	Garwood—Building and Loan	2	Feb. 1,	1895.	523	56	62	6
282	Rahway—Workmen's	9	Jan. 24,	1895.	1,642	731	239	89
283	Union Savings	‖	Dec. 31,	1894.‖	338	18	38	3
284	Roselle—Building and Loan	6	May 29,	1895.	1,366	321	167	34
285	Summit—Building and Loan	4	Oct. 31,	1895.	1,589	349	181	28
286	Westfield—Building and Loan	6	Dec. 1,	1894.	968	348	180	36
287	Plainfield—Building and Loan	11	Feb. 28,	1895.	1,560	614	227	84
288	Home	7	April 15,	1895.	2,892	846	399	57
289	Elizabeth—Central	10	Oct. 24,	1895.	803	282	150	47
290	Citizens'	8	April 10,	1895.	5,065	1,374	724	191
291	Columbia	3	April 1,	1895.	1,941	284	253	23
292	Elizabeth	26	March 1,	1895.	4,562	1,997	774	269
293	Excelsior	8	May 1,	1895.	1,669	422	266	49
294	Elizabethport	20	Dec. 31,	1894.	5,404	2,047	814	212
295	Harmonia	23	May 1,	1895.	5,519	219	906	263
296	Union County	9	March 31,	1895.	3,670	1,291	763	231
297	Union Square	4	Jan. 1,	1895.	96	21	21	6
	WARREN COUNTY.							
298	Phillipsburg—No. 4	19	May 1,	1895.	1,773	659	247	105
299	No. 5	13	June 1,	1895.‡	.....	.....	.....	.....

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Verified by treasurer only. ‡ Not reported. ‖ Not verified.

TABLE 2—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	Debts owing by associations. Total amount.†	Debts owing by associations. During year.* Cash borrowed.	Debts owing by associations. During year.* Cash repaid.‡	Gross assets (resources).	Total receipts.*	Total disbursements.	Office number.
$103,103	$82,548	$20,555	$17	.....	.....	$103,120	$27,888	$26,469	275
16,938	14,760	2,178	.....	.....	.....	16,938	10,616	9,423	276
70,266	61,368	8,898	715	$5,250	$5,800	70,981	28,266	27,094	277
180,095	146,952	33,143	.....	8,100	8,100	180,095	62,806	60,605	278
40,272	34,062	6,210	16	.....	.....	40,287	25,193	22,482	279
132,218	100,570	31,648	4,750	33,250	44,000	152,035	98,869	105,351	280
11,004	10,492	512	125	.....	.....	11,129	7,288	7,275	281
138,452	103,874	34,578	5	.....	.....	138,457	56,468	51,197	282
31,216	31,151	65	904	875	.....	2,120	2,264	2,018	283
58,988	51,221	7,762	436	4,750	4,750	62,619	33,315	30,462	284
59,607	53,037	6,570	567	.....	.....	60,174	29,317	28,343	285
51,542	42,876	8,666	15,070	60,000	56,500	70,281	78,653	75,650	286
192,113	129,371	62,742	280	6,500	6,500	192,393	86,038	73,456	287
131,797	112,116	19,681	122	10,000	10,000	132,779	73,086	66,726	288
56,555	‖	‖	7,709	2,000	2,000	64,390	19,615	16,473	289
316,825			.....	.....	.....	316,825	91,415	76,565	290
49,262	45,122	4,140	.....	6,900	6,900	49,262	35,502	35,184	291
347,144	‖	‖	62,535	16,000	16,000	410,055	119,499	116,784	292
84,417	67,857	16,560	630	.....	2,400	86,750	27,477	25,202	293
392,387	298,144	94,243	17,258	16,500	9,000	406,178	123,215	122,181	294
428,498	‖	‖	62,439	.....	.....	490,939	137,633	135,976	295
261,558	253,139	8,419	‖	6,700	6,700	262,350	70,987	58,753	296
3,720	2,977	743	1,310	.....	295	5,030	948	652	297
106,767	80,588	26,179	30,639	21,078	14,829	137,406	54,140	54,044	298
.....	.....	.....	.....	.....	.....	.....	.....	.....	299

* For the associational years. All data for this period, except where otherwise stated, or the respective association not yet a year in operation. Receipts include cash on hand at beginning of year. † Inclusive of dues overpaid; amounts owing on cancelled shares and all other liabilities except net assets, money undelivered to borrowers and unearned premiums. ‡ Includes borrowings of previous years and interest. § Exclusive of expense fund receipts. ‖ Not reported.

SECRETARY
OF
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