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# TWENTIETH ANNUAL REPORT <br> OF THE 

## Bureau of Statistics

## OF

# Labor and Industries 

OF

NEW JERSEY

For the Year Ending October 31st

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## Office of Buread of Statistics of Labor and Industries, Trenton, October 31st, 1897.

To His Excellency John W. Griggs, Governor:
Sir-I have the honor to submit to the Senate and General Assembly, through you, the Twentieth Annual Report of the Bureau of Statistics of Labor and Industries.

CHAS. H. SIMMERMAN,
Chief.
(vii)

## ERRATA.

Page 133, line 16 from top: Read "dues, interest, fees and fines." Page 153, line 1, insert after "charge," " for a \$200 share loan." Page 153, line 6, at end, add: "On a \$ \$200 loan basis."
Page 153, line 11 from top, read:

$$
\begin{equation*}
" p=\frac{100 x}{x+100\left(1+\frac{R)}{6}\right.} " \tag{ix}
\end{equation*}
$$

## INTRODUCTION.

The act creating this Bureau provides, among other duties, that it shall "in all suitable and lawful ways foster and enlarge our manufacturing and every other class of productive industry." Since its institution, twenty years ago, the office has interpreted this legislative direction to mean not only the collection of statistics showing the industrial growth and condition of the State, obtained from the decennial United States Census returns, but special periodical investigations of one or more industries, necessarily involving a preliminary census. These inquiries, heretofore, have taken in all the establishments in the particular line of manufactures investigated. In 1894 and 1895, the "panic inquiry" necessitated the covering of a much broader field, and this led in 1896 to the beginning of what was hoped would become in the near future a yearly industrial State census, substantially complete in detail. This is yet to be determined.

The inquiry thus far, owing to the limited means at the disposal of the Bureau, has depended for its results largely on correspondence. No agents could be regularily employed in the work of gathering the information tabulated in Part I., a course which experience (of this and all other similar bureaus), so far as we know, has not justified statisticians to rely on to any large extent. As the returns presented comprise but a portion of the manufacturing interests of the State, either as a whole or in the particular industries, it must be borne in mind that the data are only indicative of the general industrial condition, and that a fuller census must necessarily modify the apparent conclusions drawn therefrom. This is especially true of the wages deductions. In fact, it is not pretended that Part I. is a strict labor inquiry as usually understood. It does not, nor was it intended to take the place of special labor statistical inquiry, to which Part II. is devoted for the current year. As a line of investigation followed concurrently, by various bureaus in other States, its scope, both in form of inquiry and presentation, therefore, is not original, but a copy of the Massachusetts method in both respects, which issues a separate
volume of manufacturing statistics yearly, and for which the State makes a special appropriation sufficient to cover the expense. It was expected that the manufacturers in the State would be sufficiently interested in having an annual report of the business done, to induce them to voluntarily furnish the data required, showing the increase or decrease in their lines and in the aggregate of manufacturing from year to year.

Part II.-Tables 1 and 2-will show the trend of current wages in the respective trades represented. It is of interest to note that in time-wages, notwithstanding there have been reductions during the past four years of industrial depression, the standard current rates compare favorably with the earnings of workmen in former periods. This seems to confirm the generally-accepted theory "that wages constantly tend to increase," which, according to the best statistical authorities, double in periods of from sixty to eighty years.

It may be added that during my connection with the office, both my predecessor and myself have considered that the main intent of this office was to advance the interest of the wage-earning population, and for that reason the working people, largely, have been drawn on for information.

Part III. presents the usual annual installment of labor legislation and compendium of the opinions of our courts on questions affecting the interests of wage-workers. This, with the chapters comprising the returns showing the condition of our Building and Loan Associations, completes the present volume.

In retiring from the official head of this Bureau, with which I have been identified for many years, I take occasion to acknowledge the services of those who have been associated with me as assistants: The secretary, James T. Morgan, whose work has been the compilation of the statistics of manufactures. Especially do I recognize the valuable services for many years of Joseph Fischer, the principal clerk, whose special work has been the chapters on labor legislation and Building and Loan Associations, and to whom the series of reports that have been so highly commended by those interested in these co-operative concerns is mainly due. I also commend Mr. Michael J. McKiernan, of Orange, and William Leach, of Bridgeton, special agents of the Bureau, for faithful services.

CHAS. H. SIMMERMAN,

## PART I.

## STATISTICS OF MANUFACTURES OF NEW JERSEY.

(1)

## PART I.

## STATISTICS OF MANUFACIURES OF NEW JERSEY.

Part I. is a continuation of the work begun in 1895, the compilation annually of statistics of manufactures in the State, the object being to show the volume and general trend of our industries from year to year.

The number of establishments from which reliable data were received, herein tabulated, is 349 , representing 45 general industries; while the report for 1896 took in 309 establishments and 49 general industries. In the compilation of these data all incomplete returns have been excluded. The data under the various subheadings below represent identical establishments. Owing to the fact that returns were received from new establishments, and that some that reported last year are not represented in the following tabulations, it was impracticable to make comparisons between the industries thus affected. The comparative presentations given are confined to those industries in which the returns were received from identical establishments for both years in sufficient numbers to make such comparisons of value. It is not claimed that the full productive capacity of any one of these industries is covered by the aggregates presented, but the proportion is large enough to make the tables indicative of the general conditions existing in such industries for the past two years.

It is to be observed that there is a growing appreciation of the value of such statistics by the manufacturers in the State. This is indicated by correspondence and by the increased number of returns made, and the hope is entertained that this interest will continue until these yearly reports shall be sufficiently large to make them thoroughly representative of our industrial activity.

The total number of reports returned was 440 , of which 91 were so incomplete as to render them of no value. Most of these latter, however, were accompanied by letters explaining the inability of themanagers to answer fully the questions asked because of lack of suffi-ciently-accurate records.

In all the principal industries, except brick and terra cotta, and woolens, and in a mgjority of the others there is shown an increase in capital invested, number of persons employed, value of finished product, yearly earnings and number of days in operation, as follows:

Hats, percentages of increase-capital invested, 23.52 ; number of persons employed, 9.71 ; value of finished product, 16.60 ; yearly earnings, .89 ; number of days in operation, 10.67. Shoes, percentages of increase-capital invested, 147.37 ; number of persons employed, 10.75 ; value of finished product, 19.90 ; number of days in operation, 10.60. Silk goods, percentages of increase-capital invested, 25.79 ; number of persens employed, .82 ; value of finished product, 16.70 ; yearly earnings, 8.90. Woolen and worsted goods, percentage of increase-capital invested, 5.20.

In the items above given, brick and terra cotta shows a decrease as compared with 1895, and woolen and worsted goods also excepting in the capital invested; the percentages of decrease in both these industries being as follows:

Brick and terra cotta, percentages of decrease-capital invested, 8.52 ; number of persons employed, 5.04 ; value of finished product, 22.65 ; yearly earnings, 31.28 ; number of days in operation, 1.24 . Woolen and worsted goods, percentages of decrease-number of persons employed, 5.00 ; value of finished product, 19.31 ; yearly earninge, 2.58.

These five industries all report a decrease in the item "proportion of business done," the percentages of which are as follows:

Brick and terra cotta, 11.25 ; hats, 20.40 ; shoes, 5.75 ; silk goods, 2.93 , and woolen and worsted goods, 17.25 .

These industries are again made the subject of a special presentation as in 1895, because the returns are fairly complete, their aggregatedata covering from 60 to 90 per cent. of their total in the State. The tables relating to each are given at the end of the general tables, and arranged in consecutive order, so as to bring all more conveniently under view. The tables showing the number of persons employed by
months and those relating to the classification of weekly wages are extended so as to exhibit the comparative percentages of the totals as well as the absolute number in each.

The comparative principal data in the special presentation of the five industries mentioned are here produced for 1895 and 1896 :

## Brick and Terra Cotta.

|  | 1895. | 1896. |
| :---: | :---: | :---: |
| Capital inverted. | \$2,058,540 00 | \$1,883,035 00 |
| Stock used, aggregate value.................................. | 487,559 C0 | 475,572 00 |
| Goods made, aggregate value............................. | 1,392,222 00 | 1,135,125 00 |
| Persons employed, average during year................. | 1,5C0 | 1,428 |
| Wages paid............ ....................................... | \$588,397 O | \$448,199 00 |
| Average yearly earnings, .................................. | 42207 | 31490 |
| Average proportion of business done, per cent......... | 73.25 | 67.00 |
| Number of days in operation during year............. | 246.25 | 249.40 |

Hats.

|  | 1895. | 1896. |
| :---: | :---: | :---: |
| Capital invested | \$694,470 00 | \$908,073 00 |
| Stock used, aggregate value.. | 802,751 00 | 971,910 00 |
| Goods made, aggregate value | 1,698,524 00 | 2,036,627 00 |
| Persons employed, average during ye | 1,320 | 1,462 |
| Wager paid. | \$547,575 00 | \$739,225 00 |
| Average yearly earnin | 50108 | 50562 |
| Aversge proportion of basiness done, per conder | 79.45 | 59.05 |
| Number of days in operation during year........ | 229.70 | 257.15 |

Shoes.

|  | 1895. | 1896. |
| :---: | :---: | :---: |
| Capital invested. | \$393,546 00 | \$973,546 00 |
| Stock used, aggregate value. | 52, 944400 | 1,056,054 00 |
| Goods made, aggregate value .......................... | 1,609,865 00 | 2,053,203 00 |
| Persons employed, average during year................ | 1,350 | 1,649 |
| Wages paid... | \$585,8¢9 00 | \$686,296 00 |
| Average yearly earninge ........... .................... | 45014 | 41619 |
| Average proportion of business done, per cent ........ | 79.56 | 73.81 |
| Number of days in operation during year... .......... | 229.83 | 25418 |

## Silk Goods.

|  | 1895. | 1896. |
| :---: | :---: | :---: |
| Capital invested................................................ | \$9,330,440 C0 | \$11,737,621 00 |
| Stock nsed, aggregate value................................... | 7,781,515 00 | 9,518,569 00 |
| Goods made, aggregate valne............................. | \$14,752,857 Of | 17,213,318 00 |
| Persons employed, average during year................. | 12,10t | 12,204 |
| Wages paid....................................................... | \$4,672,3F5 00 | \$4,782,869 00 |
| Average yearly earnings.................................. | 35980 | 39191 |
| Average proportion of business done, per cent........ | $\begin{array}{r}72.60 \\ \\ \hline 80.54\end{array}$ | 69.67 079 |
| Number of days in operation......................... | 280.54 | 279.58 |

Woolen and Worsted Goods.

|  | 1895. | 1896. |
| :---: | :---: | :---: |
| Capital invested. | \$4,246,373 00 | \$4,466,930 00 |
| Stock used, aggregate value. | 3,988,486 00 | 3,209,292 00 |
| Goods made, aggregate value............................ | 6,166,845 00 | 5,164,957 00 |
| Persons employed, average during year................ | 4,461 | 4,248 |
| Wages paid............................... | \$1,319,775 00 | \$1,224,068 00 |
| Average yearly earning | 28592 | 27873 |
| Average proportion of business done, per cent......... | 91.63 | 74.38 |
| Number of days in operation............ ........ ....... | 284.15 | 260.61 |

Although the establishments represented in these five industries are the same for both years, the aggregates of the items in some of them show a greater variation than can be accounted for by the ordinary fluctuations of business during the year. This disparity occurs especially under the "capital invested," and is explained by the fact that some of the establishments in 1895 reported simply the active money in use in the business, without including the value of buildings, machinery, etc. Nearly all the aggregates in these tables for 1896 indicate an increase in the amount of business done; the fact that the percentages of the full proportion as given are much less than in 1895, would seem to indicate that many answered that question without understanding its exact meaning.

Thirty-six establishments were reported closed during the year, some with no intention of resuming work. Four of these were engaged in the production of machinery, five shoe factories, three knitting mills, one worsted yarn mill, two woolen mills (burned), one


#### Abstract

carpet mill, two silk dye-houses, two broad silk mills (one of which moved its plant to another State), two leather manufactories, two potteries, two metal goods factories, two paper-box factories, one paper mill, one jewelry works, one glass works, two shirt factories, two hat factories and one jute mill.


## ANALYSIS OF THE GENERAL TABLES.

Table No. 1 contains the presentation of private firms and corporations, partners and stockholders; and thus the ownership of each industry, whether private or corporate, and the number of partners or stockholders, as the case may be, may be seen at a glance.

Of the 349 establishments considered, 206 are managed by private firms and 143 by corporations. In the private firms there-is an aggregate of 453 partners, of whom 412 are males, 40 females, and 1 an estate. The establishments managed by corporations have 2,420 stockholders, of whom 1,892 are males, 421 females, and 113 banks as trustees. The average number of partners to each firm is 2.20 , and the average number of stockholders to each corporation is 16.92 . Of the aggregate capital invested in all the industries, amounting to $\$ 56,099,306$, the corporations control $\$ 37,710,691$, or 67.22 per cent., which gives an average investment of $\$ 15,582.91$ for each stockholder. The private firms control $\$ 18,388,615$, or 32.78 per cent. of the total, which gives $\$ 40,592.97$ as the average investment for each partner.

These figures appear to mean that a much wider diffusion of the risks and profits of enterprise is incidental to corporate as compared with private management.

There are but two industries entirely under corporate form, viz., bar steel and iron and electric lamps and dynamos. All the others are divided as indicated in the table; that is to say, 60.25 per cent. of all the establishments reporting, except those engaged in the abovenamed industries, are under private and 39.75 per cent. under corporate management.

Table No. 2 shows the capital invested, value of the material used and of the work done. These items are given in the aggregates for each of the 45 industries, and the totals for the 349 establishments reporting are given in the bottom line of the table. As stated above,
want of identity in the establishments considered, prevents comparison of this or any of the tables to show increase or decrease over the compilation of 1895 .

The following table shows the industries that produced goods to the value of $\$ 1,000,000$ and over, with capital invested and value of stock or material used :

| madustey. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Bar steel and | 4 | \$3,480,000 | \$1,531,672 | \$2,994,970 |
| Brick and terra cotta | 10 | 1,883,035 | 475,572 | 1,135,525 |
| Cotton goods. | 8 | 1,311,000 | 2,459,886 | 2,939,144 |
| Chemical products | 7 | 2,896,650 | 1,484,567 | 2,332,994 |
| Electric lamps and dynamos........ | 3 | 3,095,446 | 713,887 | 1,54C,337 |
| Foundry (iron) | 11 | 1,188,243 | 703,668 | 1,234,471 |
| Glass .. | 6 | 846,000 | 441,515 | 1,204,471 |
| Hats (men's) | 19 | 908,073 | 971,910 | 2,036,627 |
| Jewelry. | 14 | 1,096,110 | 453,276 | 1,113,552 |
| Knit goods, | 8 | 1,2,2,0,00 | 733,990 | 1,895,984 |
| Leather and leather goods | 18 | 1,796,981 | 1,664,6C2 | 2,858,899 |
| Machinery | 26 | 3,463,593 | 937,065 | 2,183,270 |
| Metal goods. | 15 | 1,069,541 | 459,934 | 1,282,470 |
| Paint and varni | 6 | 3,232,500 | 856,111 | 1,537,157 |
| Rubber goods | 6 | 2,233,616 | 1,382,154 | 2,117,964 |
| Shirts. | 7 | 734,200 | 630,173 | 1,127,267 |
| Shoes, | 16 | 973,546 | 1,056,054 | 2,053,203 |
| Structural steel and iron. | 5 | 1,556,800 | 848,038 | 1,711,613 |
| Silk goods. | 67 | 11,737,621 | 9,518,569 | 17,213,313 |
| Woolen and worsted goods.. | 13 | 4,466,980 | 3,209,292 | 5,164,957 |
| Totals. | 260 | \$49,189,935 | \$30,531,925 | \$55,708.218 |

These 20 industries comprise 74.41 per cent. of the number of establishments reporting in the 45 industries, 87.63 per cent. of the capital invested, 92.58 per cent. of the value of the stock or material used, and 90.67 per cent of the value of goods made. The average capital per establishment is $\$ 189,192$; the average value of stock or material used for each establishment is $\$ 117,430$ and the finished product, $\$ 214,263$.

Eleotric lamps and dynamos show the largest average amount of capital invested per establishment, $\$ 1,031,815$, and hats the smallest, \$47,789.

Table No. 3 contains the aggregate average number of persons employed, the number of persons employed at periods of the smallest and greatest number, and the excess of greatest over smallest.

The total average number employed in the 349 establishments, as shown in the bottom line of the table, was 42,644 ; the smallest num ber employed during the year, 38,141 ; the greatest, 45,728 ; and the excess of greatest over smallest, 7,587 , or 16.57 per cent. The table shows bat one industry-corsets-employing the same number throughout the year. The excess of greatest over smallest number employed indicates the number idle a part of the time. The following table gives this excess and its equivalent percentages for the 20 selected industries presented in the preceding table:

| isdujtay. |  |  | AGGREGATES OF PERSOSS EMployed at period OF EMPLOTMENT. |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |
| Bar steel and | 4 | 1,808 | 1,726 | 1,880 | 154 | 8.19 |
| Brick and ter | 10 | 1,428 | 1,313 | 1,521 | 208 | 13.67 |
| Cotton goods | 8 | 1,087 | 944 | 1,163 | 219 | 18.83 |
| Chemical produc | 7 | 599 | 532 | 740 | 208 | 28.10 |
| Electric lamps and dy | 3 | 1,118 | 1,035 | 1,251 | 216 | 17.26 |
| Foundry (iron) | 11 | 636 | 598 | 652 | 51 | 8.28 |
| Glas8.: ... | 6 | 1,504 | 397 | 1,844 | 1,447 | 80.10 |
| Hats (men's) | 19 | 1,462 | 1,370 | 1,599 | 229 | 14.32 |
| Jewelry. | 14 | 603 | 588 | 647 | 79 | 1220 |
| Knit good | 4 | 1,606 | 1,630 | 1,687 | 157 | 9.31 |
| Leather and leather good | 18 | 1.277 | 1,228 | 1,354 | 126 | 9.30 |
| Machinery | 26 | 1,594 | 1,518 | 1,707 | 189 | 11.07 |
| Metal goods | 15 | 1,177 | 1,102 | 1,281 | 179 | 13.97 |
| Paint aed varn | 6 | 262 | 229 | 278 | 49 | 1763 |
| Rubber goods........................... | 6 | 1,023 | 917 | 1,128 | 211 | 19.23 |
| Shirta......... | 7 | 1,391 | 1,275 | 1,491 | 216 | 14.48 |
| Shoes | 16 | 1,649 | 1,586 | 1,691 | 95 | 5.60 |
| Structural steel and rron | 5 | 1,403 | 1,252 | 1,558 | 306 | 19.64 |
| Silk goods... | 67 | 11,661 | 10,949 | 12,254 | 1,305 | 10.64 |
| Woolen and worsted goods........... | 13 | 4,248 | 4,143 | 4,488 | 345 | 7.68 |
| Totals .. | 260 | 37536 | 34,220 | 40,214 | 5,992 | 14.90 |

The manufacture of glass is generally suspended during the months of July and August; the difference shown in the table between the greatest and smallest number employed has therefore no particular significance.

The industries that came nearest to working with a uniform force during the year were shoes, woolen and worsted goods, bar steel and iron, and foundry ; their percentage of excess of greatest over'smallest number employed being, respectively, $5.60,7.68,8.19$ and 8.28 . Those in which the greatest fluctuations occurred were, omitting glass, structural steel and iron, 19.64 per cent. ; rubber goods, 19.23 ; chemical products, 28.10, and cotton goods, 18.83.

Table No. 4 contains the same data as No. 3, reduced to averages by establishments. The average number of persons employed in each of the 349 establishments was 123; the smallest, 113; the greatest, 132, and the excess of greatest over smallest, 19.

Table No. 5 gives number of persons employed monthly by industries, distinguished as to sex. The industries in which females are employed, with percentage of the total number of persons employed in each, are given in the following table by averages:

| ISDUSTRY. |  | $\begin{aligned} & \text { Average number of } \\ & \text { females. } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: |
| Artisans' tools. | 324 | 3 | . 93 |
| Buttons (pearl)............................................ | 89 | 21 | 23.60 |
| Brick and terra cotta ..................................... | 1,428 | 7 | . 49 |
| Book-binding and printing............................ | 151 | 53 | 35.10 |
| Boxes (wood and paper)............................... | 306 | 223 | 72.87 |
| Cutlery...................................................... | 164 | 19 | 11.59 |
| Carbon paper | 21 | 10 | 50.00 |
| Carpets........ | 229 | 89 | 39.00 |
| Corsets. | 789 | 765 | 96.95 |
| Cotton goods. | 1,087 | 559 | 52.34 |
| Clothing (men's). ........................................ | 349 | 262 | 75.07 |
| Chemical products........................................ | 599 | 30 | 5.01 |
| Electric lamp and dynamos............................ | 1,118 | 498 | 44.54 |
| Glass .... | 1,504 | 57 | 3.78 |
| Gas fixtures ....... ................................. ...... | 89 | 11 | 12.36 |
| Hollow -ware (metal)...................................... | 127 | 8 | 6.60 |
| Hats (men's) ............. ................................ | 1,462 | 372 | 25.44 |
| Jewelry .................................................... | . 603 | 169 | 2802 |
| Knit goods............................. .................... | 1,606 | 1,250 | 77.84 |
| Leather and leather goods ............................. | 1,277 | 189 | 1480 |
| Machinery ....................... ......................... | 1,694 | 15 | . 94 |
| Metal goods....... ....................................... | 1,177 | 184 | 16.63 |
| Paint and varnish ....................................... | 262 | 35 | 1336 |
| Pottery.. | 191 | 22 | 11.52 |
| Rubber goods... | 1,0¢3 | 271 | 326.49 |
| Silk mill supplies........................................ | 207 | 94 | 45.41 |
| Shirts ..................................................... | 1,391 | 1,068 | 76.78 |
| Scientific and musical instruments | 1,292 | 17 | Б. 82 |
| Shoes | 1,649 | 594 | 36.02 |
| Straw goods................... ........................... | 199 | 199 | 100. |
| Silk goods (weaving)................................... | 8,286 | 4,509 | 48.56 |
| Silk goods (throwing) ................................. | -893 | 495 | 55.43 |
| Silk goods (dyeing)..... ............................. | 1,429 | 43 | 3.01 |
| Woolen and worsted goods.............................. | 4,248 | 2,342 | 55.13 |

In straw goods all the employes are females; in corset manufacturevery nearly so, 96.95 per cent., while the lowest number is found in brick and terra cotta, artisans' tools and machinery-in each less than 1 per cent.
In the following industries 50 per cent. and over of the number of persons employed are females:

Straw goods, 100 ; corsets, 96.95 ; knit goods, 77.84 ; shirts, 76.78 ; clothing, 75.07 ; boxes, paper, 72.87 ; silk throwing, 55.43 ; woolen and worsted goods, 55.13 ; cotton goods, 52.34 , and carbon paper, 50.00 .

In the manufacture of silk goods, which is one of the principal industries in the State, the sexes are divided nearly equally in the two leading branches of weaving and throwing, 48.56 and 55.43 , respectively, being the percentage of females; while in the third branch, dyeing, it is only 3.01 per cent. The proportion of females to the total number of persons employed in the various industries should be borne in mind, when examining the tables relating to the rates of wages and average yearly earnings, as there is no doubt that both these items are to a considerable degree affected thereby.

Table No. 6 gives the aggregates of wages paid during the year, and also the average yearly earnings in each of the 45 industries tabulated. The range of earnings is from $\$ 210.60$ to $\$ 757.31$, the lowest being in the manufacture of carpets and the highest in that of gas furnaces. In the following industries the average yearly earnings are under $\$ 300$ : Carpets, boxes (wood and paper), corsets, clothing (men's), hollow-ware (metal), shirts, silk throwing, and woolen and worsted goods.

Three hundred dollars, but under $\$ 400$ : Brick and terra cotta, carbon paper, cotton goods, knit goods, metal goods, rubber products, mining (iron), silk mill supplies, structural steel and iron, sashes, blinds and doors, and straw goods.

Four hundred dollars, but under $\$ 500$ : Artisans' tools, book-binding and printing, corrugated roofing, cutlery, electric lamps, glass, gas fixtures, leather and leather goods, pottery, scientific and musical instruments, shoes, silk weaving, silk dyeing and wooden goods.

Five hundred dollars, but under $\$ 600$ : Bar steel and iron, buttons (pearl), chemical products, foundry (iron), floor oilcloth, heaters, hats (men's), machinery, and unclassified (four establishments).

Six hundred dollars, but under $\$ 700$ : Paint and varnish.
Over $\$ 700$ : Gas furnaces and jewelry.
The aggregate amount paid in wages for all industries was \$17,678,865 , and the aggregate average yearly earnings, $\$ 400.73$.

Table No. 7 gives the classified weekly wages for each of the 45
industries, with the number, male and female, receiving the wages in each class; also, a summary giving the same classification for "all industries" ( 349 establishments), with the percentages of males and females receiving the wages in each class. The following summary shows the absolute number in each class, without regard to sex, and its. relative per cent. of the total number employed in the 349 establishments reporting :

| classification. | Total number receiving. | Percentage receiving. |
| :---: | :---: | :---: |
| Under \$5.00.. | 8,911 | 19.42 |
| \$5.00 but under \$600................... | 4,438 | 9.67 |
| 600 " ". 7.00............ .... | 4,243 | 10.77 |
|  | 4,826 | 10.52 |
| 8.00 " " 9.00.......... ........ | 3,746 | 817 |
| 9.00 " " 1000................... | 4,757 | 1037 |
| 10.00 " " 12.00.......... ....... | 5,094 | 11.10 |
|  | 4,456 3,236 | 9.73 |
|  | 3,236 1,466 | 7.05 320 |
| 20.00 and over.......................... | 1,466 | 320 |
| Totals, ........ .......... ..... ........ | 45,873 | 100. |

Table No. 8 gives the average number of days in operation, and the average proportion of business done.

In 1895 the average number of days in operation for the 49 industries ( 309 establishments) reporting, was 273.36 , and the proportion of business done was 71.06 . For 1896, the average for the 45 industries (349 establishments) was: Days in operation, 270.; proportion of business done, 64.23 ; or 3.36 days less than in 1895, while the proportion of business done, as reported, was also less by 6.83 per cent.

The following table gives the number of days in operation, the number not in operation, and the percentage of unemployment in the 20 industries before presented:

Table Showing Amount and Percentage of Unemployment in Twenty Selected Industries.

| ISDUSTRIES. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Bar steel and iron | 4 | 262.75 | 43.25 | 10.86 |
| Brick and terra co | 10 | 249.40 | 56.60 | 18.49 |
| Cotton goods........ ............................................ | 8 | 276.12 | 2988 | 9.76 |
| Ohemical products............................................. | 7 | 293.14 | 12.86 | 4.20 |
| Eleetric dynamos and lamps................................ | 3 | 286.66 | 19.34 | 6.32 |
| Foondry (iron).................................................. | 11 | 22230 | 83.70 | 27.35 |
| Glass... ................. ......................................... | 6 | 256.66 | 49.34 | 16.12 |
| Hats (men's) ................................................. | 19 | 257.15 | 48.85 | 15.96 |
| Jewelry............................................................ | 14 | 273.85 | 32.15 | 10.51 |
| Knit goods...................................................... | 4 | 272.00 | 34.00 | 11.11 |
| Leather and leather goods .................................. | 18 | 275.22 | 39.78 | 10.06 |
| Machinery........................................................ | 26 | 280.61 | 25.39 | 8.29 |
| Metal goods...................................................... | 15 | 285.00 | 21.00 | 686 |
| Paint and varnish............................................ | 6 | 295.66 | 10.34 | 3.38 |
| Rubber goods.................................................... | 6 | 262.16 | 43.84 | 14.33 |
| Shirts............................................................... | 7 | 271.14 | 34.86 | 11.39 |
| Shoes | 16 | 254.18 | 51.82 | 1694 |
| Structural steel and iron. | 5 | 243.60 | 62.40 | 26.39 |
| Silk goods.. | 67 | 279.58 | 2642 | 8.63 |
| Woolen and worsted goods............. | 13 | 260.61 | 45.39 | 14.83 |

Assuming that all recognized holidays are observed there remain 306 work days in the year. There is no industry on the list in which the average reaches that number; and in but very few of the separate 349 establishments reporting was this the case. The nearest approach to it, among the industries, was in the manufacture of paint and varnish, which fell short only on the average $10 \frac{1}{3}$ days, or 3.38 per cent. of full working time. The next best in this respect were chemical products, metal goods, electric lamps, machinery and silk goods, the percentage of unemployment being respectively 4.20 , 6.68, 6.32, 8.29 and 8.63.

Expressed in weeks, the amount of lost time during the year in these industries summarized above was as follows:

| Bar steel and iron........................, 71 | Brick and terra cotta |
| :---: | :---: |
| Cotton goods.............................. 5 | Chemical products....................... 2t |
| Electric lamps............................ 3176 | Foundry (iron).......................... 14 |
| Glass....................................... 8\% | Jewelry.................................. $5 \frac{1}{8}$ |
| Knit goods................................. $5 \frac{2}{3}$ | Hats (men's) ............................ $8 \frac{1}{81}$ |
| Leather and leather goods.............. $5 \frac{1}{6}$ | Machinery.............................. 41 |
| Metal goods.............................. $3 \frac{1}{2}$ | Paint and varnish...................... $1 \frac{1}{8}$ |
| Rubber goods............................. 7 | Shirts .................................... $5 \frac{5}{5}$ |
| Shoes ...................................... $8 \frac{2}{3}$ | Structural steel and iron ............. $10 \frac{1}{3}$ |
| Silk goods........... ....................... 42 ${ }^{\frac{2}{3}}$ | Woolen and worsted gooda. .......... $7 \frac{1}{2}$ |

The concluding summary table in this analysis is the following, which shows the distribution of the industry product, its average amount per $\$ 1,000$ of invested capital and per employe. In form, it is a reproduction of the table used by the Massachusetts Bureau of Labor Statistics for presenting the same features of its annual report of the statistics of manufactures.

| INDUSTEIEs. |  |  |  |  |  |  | ISDUSTRY PRODUOT. |  | percentage of isDUBTRY PRODUOT. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |
| Bar steel and iro | 4 | \$3,480,000 | 1,808 | \$923,457 | \$1,4 53,298 | \$539,841 | \$420 48 | \$809 34 | 37.88 | 63.11 |
| Brick and terra | 10 | 1,883,035 | 1,428 | 448,199 | 659,953 | 211,764 | 35046 | 46215 | 32.08 | 67.92 |
| Cotton goods....................... | 8 | 1,311,000 | 1,087 | 413,619 | 479,258 | 66,639 | 36556 | 44097 | 13.61 | 86.39 |
| Chemical products.................. | 7 | 2,896,650 | 599 | 313,008 | 878,437 | 565,429 | 30325 | 1,466 50 | 64.37 | 35.63 |
| Electric lamps and dynamos...... | 3 | 3,095,446 | 1,118 | 454,609 | 826,450 | 371,841 | 26699 | $\begin{array}{lll}739 & 22 \\ 834\end{array}$ | 4457 | 55.13 |
| Foundry (iron). | 11 | 1,188,243 | 636 | 334,484 | 530,803 | 196,319 | 45437 | 83459 | 36.98 | 6302 |
| Glass... | 6 | 846,000 | 1,504 | 620,849 | 762,956 | 142,167 | 90183 | 50728 | 1876 | 81.24 |
| Hats (men's)......................... | 19 | 908,073 | 1,462 | 739,235 | 1,064,717 | 325,482 | 1,172 50 | 72826 | 30.57 | 69.43 |
| Jewelry............................... | 14 | 1,096:110 | , 603 | 429,911 | 660,276 | 230365 | 602 38 | 1,094 98 | 34.89 | 65.11 |
| Knit goods | 4 | 1,220,000 | 1,608 | 536,350 | 1,161,994 | 625,644 | 95245 | 72353 | 53.84 | 46.16 |
| Leather and leat | 18 | 1,796,981 | 1,277 | 573,546 | 1,194,297 | 620,751 | 66239 | 93524 | 51.98 | 48.02 |
| Machinery. | 26 | 3,463,593 | 1,594 | 891,896 | 1,246,205 | 354,309 | 35980 | 78181 | 28.42 | 71.58 |
| Metal goods... ..................... | 15 | 1,069,541 | 1,177 | 389,610 | 822,536 | 432,925 | 76908 | 69884 | 52.63 | 47.37 |
| Paint and varn | 6 | 3,232,500 | 262 | 174,340 | 681,046 | 506,706 | 21089 | 2,599 41 | 74.40 | 2560 |
| Rubber goods | 6 | 2,233,610 | 1,023 | 405,789 | 735,810 | 330,021 | 32942 | 71926 | 44.85 | 55.15 |
| Shirts.... | 7 | 734,200 | 1,391 | 402,661 | 497,094 | 94,433 | 67705 | 35737 | 19.00 | 81.00 |
| Shoes .................... ............. | 16 | 973,546 | 1,649 | 696,296 | 997,149 | 310,853 | 1,024 24 | 60470 | 31.17 | 68.83 |
| Structural steel and iron.......... | 5 | 1,556,800 | 1,403 | 544,839 | 868,575 | 318,736 | 55471 | 61552 | 36.91 | 63.09 |
| Silk goods........................... | 67 | 11,737,621 | 11,661 | 4,782,869 | 7,694,744 | 2,911,876 | 65385 | $\begin{array}{llll}659 & 87\end{array}$ | 35.24 | 64.76 |
| Woolen and worsted goods....... | 13 | 4,466,980 | 4,248 | 1,224,068 | 1,955,655 | 731,587 | 43779 | 46037 | 3741 | 82.59 |

[NoTs,-By "Industry Product," is meant the actual results of the productive forces of the Industry, that is. the added value created above the value of the stock and material consumed. The values presented in this table uuder the designation "Industry Product," are obtained by deducting from the total value of the goods made or work done in each of the specified industries, the value or the stock used, the difference being added value or product due to the
industry, In the division of the product of each industry, one part is paid to the labor force in the form of waces, this being labor's share of the product The balance constitutes a fund from which are paid salaries, commissions, rents, interest on invested capital (either fixed or borrowed insurance treights and in fact all expenses other than stock and wages. The remainder. if any. is the proft of the employer, The entire balance of the industry product remaining after the deduction of the amount paid in wages, becomes the profit and minor expense fund and is thus desigaated in the table. It must be understood that the term "Minor Expense" is relative; some of the expenses enumerated above, and which must be pald out or this fund, are in themselves considerable in amount, and are only to be classed as minor in comparison with the generally larger amounts paid for material (stock) and wages.]

TABLE No．1．－PRIVATE FIRMS AND OORPORATIONS，PART－ NERS AND STOOKHOLDERS，BY INDUSTRIES， 1896.

|  | industares． |  |  |  |  |  |  |  | stockholders． |  |  |  | $\underset{\text { AGTRS }}{\text { AGGRE }}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | $\begin{aligned} & \stackrel{y y y y}{⿺ 辶 ⿱ 丷 天 心} \\ & \hline \end{aligned}$ |  |  |  |  |
|  | Artif |  |  |  |  |  |  |  |  | 49 | 14 | 41 |  |  |
|  | Barteel（pearl）． |  |  |  |  |  |  |  |  |  |  |  | 8 |
|  | Brick and terra cotta． |  |  |  |  | ． |  |  | 222 | 17 |  | 析 | 48 |
|  | nok－binding and printing．．．．． |  |  |  |  |  |  |  |  |  |  |  | 5 |
|  | Boxes（wood and paper）．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  | 15 |
|  | Cutlery |  | 1 |  | 2 ．．．． | $\cdots$ |  |  |  |  |  | 7 |  |
|  | Carbon paper |  |  |  |  | ．．．．．． |  |  |  |  |  | 3 |  |
|  | Carpets． |  | 2 |  |  |  |  |  |  |  |  | $\frac{7}{5}$ |  |
|  | Cotton goods． | 8 |  |  | $6 .$. | ．．．．．．． |  | ． 4 | 71 |  |  | 79 | 85 |
|  | Clothing（men＇s）． |  |  |  | $5 . .$. | ．．．．．． |  |  |  |  |  |  |  |
|  | Chemical product |  | 2 |  | $4 . .$. | ．．．．．． | 4 | 药 | 88 | 29 |  | 117 | 121 |
|  |  |  |  |  |  |  |  |  |  |  |  |  | 113 |
|  | Foundry（iron） | 11 | 8 |  | 5 | ．．． | 15 | $\sqrt[8]{7}$ |  |  |  | 2 |  |
|  | ${ }_{\text {Fla }}$ Glass．．．l |  |  |  |  |  |  | ${ }_{4}^{2} \\|$ |  |  |  | 5 |  |
|  | Gas fixtures |  |  |  |  |  |  |  |  |  |  | 8 | 5 |
|  | Gas furnaces |  |  |  | $2 . .$. ．．． | ．．． |  | il |  |  |  |  |  |
|  | Heaters and boilers | ${ }_{8}$ | 1 |  |  |  |  | $2$ | 34 |  |  | 42 | ${ }^{43}$ |
|  | Hollow－ware（metal | 4 |  |  | $3 .$. | ．．． | 3 | $1$ |  |  |  |  | 8 |
|  | Hats（men＇s） |  | 14 |  | ， |  |  | $5$ |  |  |  | 1 | 2 |
|  | Jewelr | 14 | 10 |  | 18 |  | 8 |  | 41 |  |  |  |  |
|  | Knit goods |  | 2 |  |  |  | 7 | $2$ | 180 |  | 15 | 76 | 88 |
|  | eather an |  | 10 |  | 5 |  | 15 | $1_{18}^{8}$ | 42 |  |  | 1 | 66 |
|  | Machinery |  | 5 |  | 1 | ．．．．．． |  |  |  |  |  |  |  |
|  | Metal goods．．．．．．．） |  |  |  | ${ }_{1} 1 . . .$. | ．．． |  |  |  | ${ }_{45}$ | 27 | 157 | 58 |
|  | Paint and var | 6 |  |  | $8{ }^{8}$ 4．． | …… |  |  |  |  |  | 36 | ${ }_{7}^{48}$ |
|  | Pottery．． |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Rubber goods |  |  |  | $2 . .$. | ．．．．．． |  |  | 38 |  |  | 1 | 3 |
|  | silk mill supp |  |  |  | 2．．． |  |  |  |  |  |  |  | 2 |
|  | Scientificic an |  |  |  | $5 .$. |  |  |  |  |  |  |  |  |
|  | Shoes ．．．．．．． | 16 | 9 |  | $4 . .$. |  | 14 | 7 |  |  |  | 8 | 102 |
|  | Struetura |  |  |  |  |  |  |  |  |  |  | 10 |  |
|  | hes，doors and blinds |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Straw goods． |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Silk weaving |  |  |  | ${ }^{1}{ }^{1} \cdot$ | 1 |  |  | 67 |  |  | 5 | ${ }^{186}$ |
|  | sik throwin | $12]$ | 15 |  | ${ }_{5}{ }^{3}$ |  |  |  |  |  |  |  | 87 |
|  | k ayeng |  |  |  |  |  |  |  |  |  |  |  |  |
|  | ouen |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Woolen and | 13 | ${ }_{4}$ |  | 6 |  |  |  | 1 |  |  |  | 9， |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | 349 |  |  |  |  |  |  |  | 421 | 113 |  |  |

TABLE No. 2.-CAPITAL INVESTED, STOOK OR MATERIAL USED, GOODS MADE OR WORK DONE, BY INDUSTRIES, 1896.

|  | industries. |  | OAPITAL IN- vESTED. | $\begin{aligned} & \text { STOCK OR } \\ & \text { MATERIAL } \\ & \text { USED. } \end{aligned}$ | GOODS MADE OR WORE DONE. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{aligned} & \text { 前 } \\ & \text { 星 } \end{aligned}$ | $\begin{aligned} & \text { झ̈ ㅎ̈ㅇ } \\ & \text { HiO } \end{aligned}$ |  |
|  | Artisans' tools | 9 | \$669,200 | \$174,766 | \$408,069 |
| 2 | Bar steel and iro | 4 | 3,480,000 | 1,531,672 | 2,994,970 |
| 3 | Buttons (pear), .......................................... | ${ }_{4}^{4}$ | [r88,863 | 471,644 | 85,180 |
| 5 | Brick and terra cotta.............................................. | 8 | $1,883,035$ 95,700 | 86,735 | 1,185,825 |
| 6 | Boxes (wood and paper)............................... | 9 | 185,700 | 120,545 | 249,085 |
| 7 | Corrugated roofing ....................................... | 4 | 55,320 | 72.608 | 105,708 |
| 8 | Cutlery ......... | 2 | 216,000 | 42,700 | 205,000 |
| 9 | Carbon paper | 3 | 20,000 | 163,857 | 37,205 |
| 11 | Corsets.. | 3 | 540,000 | 290,382 | 699,205 |
| 12 | Cotton goods. | 8 | 1,311,0c0 | 2,459,886 | 2,939,144 |
| 18 | Clothing (men's) | 4 | 58,000 | 97,234 | 225,782 |
| 14 | Chemical products. | 7 | 2,896,650 | 1,434,557 | 2,862,994 |
| 15 | Electric dynamos an |  | 3,095,446 | 713,887 | 1,540,835 |
| 16 | Foundry (iron) ......................................... | 11 | 1,188,243 | 703,668 | 1,284,471 |
| 17 | Fioor oilcloth. | 3 | 485,000 | 308,208 | 591,088 |
| 18 | Glass | 6 | 846,000 | 411,515 | 1,200,471 |
| 19 | Gas fixtures. | 2 | ${ }_{60}^{62,600}$ | 40,620 | 88, 17800 |
| ${ }_{21} 2$ | Gas furnaces..... | ${ }_{3}$ | 20,000 | 189,849 | 178,472 260,200 |
| 22 | Hollow-ware (metal | 4 | 161,000 | 91,276 | 160.042 |
|  | Hats (men's). | 19 | 908,073 | 971,910 | 2,036,627 |
| 24 | Jewelry ... | 14 | 1,096,110 | 453,276 | 1,113,552 |
| 25 | Knit goods................................................ | 4 | 1,220,000 | 738,990 | 1,895,984 |
| 26 | Leather and leathe | 18 | 1,796,981 | 1,664,602 | 2,858,899 |
| 27 | Machinery. | 26 | 3,463,593 | 937,065 | 2,183,270 |
| 8 | Metal goods | 15 | 1,069,541 | 459,934 | 1,282,470 |
| 29 | Mining (iron ore | 4 | 2,100,000 | 91,599 | 412,982 |
| 30 | Paint and varn | 6 | 3,232,500 | 856,111 | 1,537, 157 |
| 8 | Pottery. | 4 | 529,000 | 27,789 | 119,861 |
| 32 | Rubber goods, | 6 | 2,233,616 | 1,382,154 | 2,117,964 |
| 83 | Silk mill suppl | 2 | 175,000 | 49,980 | 158,000 |
| 84 | Shirts....................................................... |  | 784,200 | 630,173 | 1,127,267 |
|  | Scientific and musical instruments................ | 8 | 445,0c0 | 109,920 | 333,400 |
| 36 | 8hoes.. | 16 | 973,546 | 1,056,054 | 2,058,203 |
| 37 | Structural steel and | 5 | 1,556,8C0 | 848,638 | 1,711,613 |
| 38 | Sashes, blinds and d | 3 | 128,300 | 161,4C0 | 256,531 |
| 39 | . Straw goods. | 2 | 169,688 | 118,763 | 270,163 |
| 40 | Snlk weaving | 43 | 9,732,518 | 8,422,460 | 15,095,137 |
| 41 | Silk throwing. | 12 | 481,603 | 153,545 | 221,089 |
| -42 | silk dyeing. | 12 | 1,523,500 | 942,564 | 1,897,137 |
| 48 | Wooden goods | 4 | 171,000 | 175,767 | 314,798 |
| 44 | Woolen and wo | 18 | 4,466,980 | 3,209,292 | 5,164,957 |
| 45 | Unclassified. | 4 | 144,000 | 63,572 | 147,320 |
|  | All industries, | 349 | \$56, 999.306 | \$33.080,064 | \$81.485 817 |

## TABLE No، 3.-SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED BY INDUS-TRIES-AGGREGATES, 1896.

In this table, by the terms "Periods of employment of the smallest number " and "Periods of employment of the greatest number," are meant those times, as regards aggregate number of persons emploved, when the smallest or greatest number, respectwoly, were employed. It must be borne in mind that the number of persons here enumerated are wage-earners only. Officers, clerks and salaried persons are excluded.

|  | industries. |  |  | AGGREGATES OFPERSSNSEMPLOYED ATPERIODS OFRMPLOYMENT. |  | 寞 <br>  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |
| 1 | Artisans' tools.. | 9 | 324 | 230 | 347 | 117 |
| 2 | Bar steel and iron | 4 | 1,808 | 1,726 | 1,880 | 154 |
| 3 | Buttons (pearl)............. ................................. | 4 |  | 71 | 102 | 31 |
| 5 | Brick and terra cotta...................................... | 10 | 1,428 | 1,313 | 1,521 | 208 |
| 5 | Boxes (wood and paper).. | 9 | 306 | 301 | 810 | 10 |
| 7 | Corrugated roofing........ | 4 | 30 | 23 | 40 | 17 |
| 8 | Cutlery....................................................... | 2 | 164 | 155 | 172 | 17 |
|  | Carbon paper.. .............................................. | 3 | 21 | 18 | 25 | 7 |
| 10 | Carpets. ...................................................... | 3 | 229 | 218 | 241 | 23 |
| 11 | Corsets... | 3 | 789 | 789 | 789 |  |
| 12 | Cotton goods................................................ | 8 | 1,087 | 944 | 1,163 | 219 |
| 18 | Clothing (men's). | 4 | 349 | 224 | 431 | 207 |
| 14 | Chemical products... | 7 | 599 | 532 | 740 | 20 |
| 15 | Electric dynamos and lamps. | 3 | 1,118 | 1,035 | 1,251 | 216 |
| 16 | Foundry (iron)...... |  | 636 | 598 | 652 | 54 |
| 18 | Fioor oncloth | 3 | 181 | 166 | 211 | 45 |
|  | Glas fix |  | 1,504 | $\stackrel{3}{ }$ | 1,84 | 1,477 |
| 20 | Gas fxrures........................................................................... | ${ }_{2}^{2}$ | 64 | 82 58 | 73 | 15 |
| 21 | Heaters and boilers. | ${ }_{8}$ | 143 | 78 | 166 | 88 |
| 22 | Hollow-ware (metal) | , | 127 | 111 | 140 | 29 |
| 23 | Hats (men's)........ | 19 | 1,462 | 1,370 | 1,599 | 229 |
| 24 | Jewelry..... | 14 | 608 | 568 | 647 | 79 |
| 25 | Knit goods.. | 4 | 1,606 | 1,580 | 1,687 | 157 |
| 26 | Leather and leather | 18 | 1,277 | 1,228 | 1,353 | 125 |
| 27 | Machinery... | 26 | 1,594 | 1,518 | 1,707 | 189 |
| 28 | Metal grods. | 15 | 1,177 | 1,102 | 1.281 | 179 |
| 29 | Mining (iron ore).. | 4 | 729 | 638 | 824 | 186 |
| 30 | Paint and varnish | 6 | 262 | 229 | 278 | 49 |
| 81 | Pottery.......... | 4 | 191 | 159 | 207 | 48 |
| 32 | Rubber goods. | 6 | 1,023 | 917 | 1,128 | 217 |
| 38 | Sille mill supplies.. | 2 | 207 | 193 | 217 | 24 |
| 34 | Shirts | 7 | 1,891 | 1,275 | 1,491 | 216 |
| 85 | Scientific and musical instruments. | 3 | 292 | 278 | 308 | 30 |
| 36 | Shoes.. | 16 | 1,649 | 1,596 | 1,691 | 95 |
| 37 | Structural steel and fron. | 5 | 1,403 | 1,252 | 1,558 | 306 |
| 88 | Sashes, blinds and doors... | 3 | 108 | 96 | 124 | 28 |
| 39 | Straw goods. | 2 | 199 | 14 | 819 | 305 |
| 40 | Silk weaving. | 43 | 9,286 | 8,642 | 9,746 | 1,104 |
| 41 | Silk throwing.. | 12 | 893 | 718 | 1,056 | 343 |
| 42 | Silk dyeing.. | 12 | 1,429 | 1,318 | 1,512 | 194 |
| 43 | Wooden goods....... | 4 | 155 | 143 | 168 | 25 |
| 44 | Woolen and worsted goods. | 18 | 4,248 | 4,143 | 4,488 | 345 |
| 45 | Unclassified.................................................. | 4 | 129 | 128 | 130 | 2 |
|  | All industries... | 349 | 42.644 | 88.141 | 45.728 | 7.587 |

TABLE No. 4.-SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED, BY INDUS-TRIES-AVERAGES, 1896.
In this table averages for each establishment are given. These have been arrived at by dividing the aggregates given in Table 3 by the number of establishments. It must be borne in mind that the number of persons here enumerated are wage-earners only. Officers, clerks and salaried persons are excluded.

|  | industries. |  | NUMBER OF PERSONS EMPLOYED IN EACH ESTABLISHMENT. |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |
|  | Artisans' tools. | 9 | 36 | 26 | 39 | 18 |
| 2 | Bar steel and iron. |  |  |  |  | 89 |
|  | Buttons (pearl)..... | 4 | 22 | 18 | 26 |  |
| 4 | Brick and terra cotta... | 10 | 142 | 131 | 152 | 21 |
| 5 | Book-binding and printing........................ | 8 9 | 50 <br> 34 | ${ }_{38}^{48}$ | ${ }_{81} 81$ | 8 |
| 6 | Boxes (wood and paper).............................................. | 9 | 8 | 6 | 10 | 4 |
| 8 | Cutlery.... |  | 82 | 78 | 86 |  |
| 9 | Carbon paper. | 3 | 7 | ${ }^{6}$ | 8 | 12 |
| 10 | Carpets....................................................... | 3 8 8 | ${ }^{76}$ | 50 263 | -62 | 12 |
| 11 | Corsets....... | 8 | 186 | 118 | 145 | 27 |
| 13 | Clothing (men's). | 4 | 87 | 56 | 108 | 52 |
| 14 | chemical products.. | 7 | 86 | 76 | 106 | 30 |
| 15 | Electric dynamos and lamps........................... | 3 | 373 | 345 | 417 | 72 |
| 16 | Foundry (iron).............................................. | 11 | 64 60 | 60 55 | 70 | $\stackrel{5}{15}$ |
| 18 | Glass..... | 6 | 251 | 66 | 307 | 241 |
| 19 | Gas fixtures. | 2 | 44 | 41 | 46 | 5 |
| 20 | Gas furnaces..... | 2 | 32 | 29 | 36 |  |
| 21 | Heaters and boile |  | 48 | 26 |  | 23 |
| 23 | Hollow-ware (meta | 19 | 77 | 78 | 35 | 12 |
| 24 | Jewelry... | 14 | 43 | 41 | 46 |  |
| 25 | Knit goods. | 4 | 402 | 382 | 422 | 0 |
| 26 | Leather and leather goods.............................. | 18 | 71 | 68 | 75 |  |
| ${ }_{28}^{27}$ | Machinery... | 26 | 61 | 58 | ${ }_{6}^{66}$ |  |
| 29 | Mining (iron ore) | 15 | 79 | 59 | 85 | T |
| 30 | Paint and varnish | 6 | 44 | 38 | 46 |  |
| 31 | Pottery............ | 4 | 48 | 40 | 52 | 12 |
| 82 | Rubber products. | 6 | 171 | 153 | 188 | 35 |
| 33 | Silk mill supplies. | 2 | 108 | 96 | 109 | ${ }^{13}$ |
| 34 | Shirts. | 7 | 199 | 182 | 213 | 31 |
| 35 | Sclentific and musical instruments. | 8 | 97 | 91 | 101 | 10 |
| 36 | Shoes........... | 16 | 103 | 100 | 105 | 5 |
| 37 | Structural steel and iron..................................... | 5 | 281 | 250 | 812 | 62 |
| 38 39 | Sashes, blinds and doors. | 8 <br> 2 | 36 100 | 32 | 41 | ${ }_{58}^{9}$ |
| 40 | Silk weaving. | 48 | 100 | 201 | 160 | ${ }^{168}$ |
| 41 | Silk throwing. | 12 | 74 | 59 | 88 | 29 |
| 4 | Sik dyeing................................................. | 12 | 119 | 110 | 126 | 16 |
| 44 | Woolen and worsted goods... | ${ }_{13}^{4}$ | 39 827 | 36 819 | 422 | 26 |
| 45 | Unelassifled...................... | 18 4 | ${ }_{32}$ | 18 32 | 38 38 |  |
|  | All industries............................................ | 349 | 123 | 118 | 132 | 19 |

## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIES. AGGREGATES BY MONTHS, 1896.

ARTISANS' TOOLS - NINE ESTABLIBHMENTS,


BAR STEEL AND IRON -FOUR ESTABLTBHMENTB.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 1,862 | . | 1,862 |
| February | 1,812 | ............. | 1,812 |
| March | 1,864 | ............... | 1,864 |
| April | 1,829 | ............... | 1,829 |
| May. | 1,805 | ............... | 1,805 |
| June. | 1,756 | ............... | 1,756 |
| July | 1,823 | .............. | 1,823 |
| August | 1,811 | ............... | 1,811 |
| September | 1,800 | ............... | 1,800 |
| October | 1,750 | ... | 1,750 |
| November. | 1,738 | . | 1,738 |
| December. ...................... | 1,794 | ............ | 1.794 |

BUTTONS (PEARL),-FOUR ESTABLISHMENTS.

|  | MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: | :---: |
| January |  | 79 | 23 | 102 |
| February |  | 83 | 30 | 113 |
| March .... |  | 70 | 23 | 93 |
| April | ... | 61 | 19 | 80 |
| May .... |  | 60 | 19 | 79 |
| Jnne... |  | 59 | 19 | 78 |
| July .... |  | 55 | 16 | 71 |
| August |  | 59 | 16 | 75 |
| September. | .... | 64 | 16 | 80 |
| October .... |  | 71 | 23 | 94 |
| November. |  | 72 | 22 | 94 |
| Decamher..... | . | 71 | 22 | 93 |

TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

BRIOK AXD TERRA COTTA.-TEN ESTABLTSHMENTS.

| MONTH8. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January......... | 1,304 | 11 | 1,315 |
| February ....... | 1,302 | 11 | 1,313 |
| March .......... | 1,333 | 13 | 1,346 |
| April............ | 1,445 | 110 | 1,456 |
| May ............. | 1,460 | 10 | 1,470 |
| June....... | 1,514 | 7 | 1,521 |
| July ...... | 1,512 | ............... | 1,512 |
| August... | 1,477 | .............. | 1,477 |
| September...... | 1,467 | $\bigcirc$ | 1,467 |
| October.... | 1,441 | 6 | 1,447 |
| November. | 1,405 | 6 | 1,411 |
| December.. | 1,389 | 12 | 1,401 |

BOOK-BINDING AND PRITTING.-THEEE ESSABLISEMENTS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January................................................... | 95 | 63 | 148 |
| February................................................... | 93 | 54 | 147 |
| March ...........................ent. - - .................. | 81 | 55 | 144 |
| April ........................................................ | 85 | 66 | 151 |
| May ....................................................... | 99 | 55 | 154 |
| June ........................................................ | 97 | 53 | 150 |
| July ... | 86 | 52 | 148 |
| August. | 100 | 52 | 152 |
| September .................................................... | 100 | 53 | 153 |
| October ............................. ........................ | 100 | 53 | 153 |
| November................................................... | 99 | 55 | 154 |
| December.................................................... | 99 | 53 | 152 |

BOXES (WOOD AKD PAPER).- WINE ESTABLISEMEATA.

| montes, | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 85 | 220 | 305 |
| February ....... | 82 | 221 | 303 |
| March . | 85 | 223 | 308 |
| April... | 83 | 218 | 301 |
| June... | 82 | 219 | 301 |
| July.... | 82 | 220 | 302 |
| August. | 82 | 220 | 302 |
| September | 82 | 226 | 309 |
| October... | 83 | 226 | 309 |
| November | 83 83 | 228 | 310 |
| December. | 83 | 227 | 310 |

## TABLE NO. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued. <br> CORRUGATED ROOFIVG.-FOUR ESTABLISHMEATS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 36 | ...... | 36 |
| February | 31 | ............... | 31 |
| March. | 26 | ............ | 26 |
| April. | 23 | . | 23 |
| May... | 41 | ............... | 41 |
| June.. | 40 | ............... | 40 |
| July.... | 23 |  | 23 |
| August | 24 | - | 24 |
| September. | 26 | ............... | 26 |
| October | 32 | ... | 32 |
| November | 30 | ............... | 30 |
| Dacember. | 27 |  | 27 |

CUTLEEXX.-TWO ESTABLISHMENTS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 143 | 17 | 160 |
| February | 149 | 20 | 169 |
| March .... | 152 | 20 | 172 |
| April. | 148 | 19 | 167 |
| May... | 146 | 20 | 166 |
| June | 147 | 20 | 167 |
| July .. | 141 | 19 | 160 |
| August | 149 | 19 | 168 |
| September. | 142 | 19 | 161 |
| October .... | 144 | 16 | 160 |
| November | 148 | 17 | 165 |
| December........ | 138 | 17 | 155 |

OARBON PAPER.-THREE ESTABLISHMENTS.


## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

OARPETS,-THREE ESTABLISHMENTS.


CORSETS - THREE ESTABLISHMEETS.


COTTON GOODS.-EIGHT ESTABLISHMENTS.


TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

OLOTHING (MEN'S),-FOUR ESTABLISHMENT8,

| montis. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 109 | 263 | 372 |
| February | 112 | 314 | 426 |
| March | 109 | 322 | 431 |
| April | 89 | 272 | 361 |
| May.. | 89 | 270 | 359 |
| June... | 87 | 268 | 355 |
| July.... | 90 | 266 | 356 |
| August | 94 | 275 | 369 |
| September. | 76 | 255 | 331 |
| October..... | 84 | 248 | 332 |
| November | 60 | 211 | 271 |
| December......................... | 42 | 182 | 224 |

OHEMIOAL PRODUCTS,-SEVEN ESTABLIBHMENTS.


ELEOTRIO DYNAMOS AND LAMPB, -THREE ESTABLISHMENTS.

| montis. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January.. | 701 | 550 | 1,251 |
| February | 685 | 529 | 1,214 |
| March | 638 | 490 | 1,128 |
| April. | 611 | 445 | 1,056 |
| May .. | 599 | 436 | 1,035 |
| June.. | 599 | 448 | 1,047 |
| July | 598 | 440 | 1,038 |
| August. | 598 | 446 | 1,044 |
| September | E89 | 516 | 1,105 |
| October | 594 | 528 | 1,122 |
| Noveraber | 603 | 551 | 1,154 |
| Deceraber. | 620 | 600 | 1,220 |

TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

FOUNDRY (IRON) -ELEVEN BSTABLISHMENTA.

| MONTES. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January . | 641 | . | 641 |
| February ...... | 637 | ........... | 637 |
| March ...... | 635 | $\cdots$ | 635 |
| April.... | 652 | ...... | 652 |
| May....... | 648 | .............. | 648 |
| June.. ... | 641 | ............... | 641 |
| July ..... | 628 | .............. | 628 |
| August .... | 598 | ............... | 598 |
| September.. | 623 | ............. | 623 |
| October..... | 641 | ............... | 641 |
| November. | 653 | ........... | 653 |
| December. | 635 | ................ | 635 |

FLOOR OILOLOTH -THREE ESTABLISHMENTS.

| MOSTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January.................................................. | 211 | .............. | 211 |
| February ................................................... | 211 | ............... | 211 |
| March ....................................................... | 196 | ............... | 196 |
| April ....................................................... | 166 | ............... | 166 |
| May ......................................................... | 166 | ......... ..... | 166 |
| June ........................................................ | 211 | ............... | 211 |
| July... ....................................................... | 211 | ............... | 211 |
| August...................................................... | 201 | ................ | 201 |
| September.................................................. | 201 | .............. | 201 |
| October ..................................................... | 181 | ............... | 181 |
| November.................................................... | 176 | .................. | 176 |
|  | 207 | .................... | 207 |

GLASS.-SIX ESTABLTSHMENT8.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January ................................................... | 1,705 | 64 | 1,769 |
| February .................................................. | 1,744 | 65 | 1,809 |
| March ...................................................... | 1,754 | 66 | 1,820 |
| April ..................................................... | 1,775 | 69 | 1,844 |
| May ................................. ..................... | 1,745 | 67 | 1,812 |
| June........................................................ | 1,617 | 70 | 1,687 |
| July..... | -495 | 15 | - 510 |
| August. . ................................................. | 384 | 13 | 397 |
| September | 1,412 | 61 | 1,473 |
| October ... | 1,526 | 61 | 1,587 |
| November | 1,586 | 63 | 1,649 |
| December . .................................................. | 1,632 | 64 | 1,696 |

## TABLE NO. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

GAS FIXTURE8 -TWO ESTABLISHMENTS.


GAS FURNAOES.-TWO ESTABLISHMENTS.


HEATERS AND BOILERE,-THREE ESTABLISHMENTS.


TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

HOLLOW WARE (METAL) -FOUR ESTABLIBHMENTS.

| moxths. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 105 | 6 | 111 |
| February | 127 |  | 134 |
| March..... | 104 | 8 | 112 |
| April ..... | 112 | 7 | 119 |
| May ........ | 111 | 8 | 119 |
| June........ | 115 | 9 | 124 |
| July ........ | 122 | 8 | 130 |
| August .......... | 132 | 8 | 140 |
| September...... | 122 | 8 | 130 |
| October | 123 | 8 | 131 |
| November. | 130 | 7 | 137. |
| December....................... | 132 | 7 | 139 |

HATS (MEN'S).-NINBTEEN ESTABLISHMENTS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 1,058 | 365 | 1,423 |
| February | 1,107 | 386 | 1,493 |
| March | 1,094 | 380 | 1,474 |
| April | 1,012 | 375 | 1,387 |
| May..... | 1,006 | 370 | 1,376 |
| June. | 1,024 | 346 | 1,370 |
| July. | 1,070 | 349 | 1,419 |
| August | 1,128 | 374 | 1,502 |
| September. | 1,207 | 392 | 1,599 |
| October .. | 1,189 | 393 | 1,582 |
| November. | 1,103 | 365 | 1,468 |
| December. | 1,083 | 369 | 1,452 |

JEWELRY.-FOURTEEE EBTABLISHMENTS.

| moxtrs, | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 435 | 136 | 571 |
| February | 436 | 132 | 568 |
| March .... | 448 | 158 | 604 |
| April | 443 | 154 | 597 |
| May ... | 438 | 145 | 583 |
| July..... | 436 | 147 | 585 |
| August. | 433 | 144 | 582 |
| September ....... | 402 | 1260 | 586 662 |
| October ... | 403 | 204 | 607 |
| November | 439 | 208 | 647 |
| Dacember........... | 451 | 191 | 641 |

TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896.-Continued.

KNIT GOODS,-FOUR ESTABLISHMENTS,

| montis. | Male. | Female, | Total. |
| :---: | :---: | :---: | :---: |
| January | 393 | 1,239 | 1,632 |
| February | 382 | 1,256 | 1,638 |
| March | 362 | 1,297 | 1,659 |
| April ..... | 371 | 1,294 | 1,665 |
| May ...... | 360 | 1,292 | 1,652 |
| June......................................................... | 352 | 1,190 | 1,542 |
| July ......................................................... | 352 | 1,178 | 1,530 |
| August..................................................... | 385 | 1,229 | 1,614 |
| September | 375 | 1,244 | 1,619 |
| October.... | 390 | 1,235 | 1,625 |
| November ................................................... | 390 | 1,245 | 1,635 |
| December ................................................... | 396 | 1,291 | 1,687 |

LEATHER AND LEATHER GOODS.-EIGHTEEN ESTABLISHMENTS,


MAOHINERY.-TWENTY-SIX ESTABLISHMENTS.

|  | MONTH8. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: | :---: |
| January |  | 1,649 | 15 | 1,664 |
| February | ... | 1,693 | 14 | 1,707 |
| March |  | 1,671 | 15 | 1,686 |
| April |  | 1,664 | 15 | 1,679 |
| May ... | .... | 1,541 | 15 | 1,556 |
| June... |  | 1,552 | 15 | 1,567 |
| July. |  | 1,548 | 15 | 1,563 |
| August.. |  | 1,575 | 15 | 1,590 |
| September . |  | 1,521 | 15 | 1,536 |
| October.... |  | 1,518 | 15 | 1,533 |
| November |  | 1,514 | 15 | 1,529 |
| December.. | ...................................... | 1,503 | 15 | 1.518 |

TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIES-
AGGREGATES BY MONTHS, 1896-Continued.
METAL GOOD8.-FIFTEEN ESTABLISHMENTS.

| months. | Male. | F'emale. | Total. |
| :---: | :---: | :---: | :---: |
| January | 975 | 137 | 1,102 |
| February | 975 980 | 145 | 1,120 1,135 |
| March .... | 980 1,000 | 174 | 1,174 |
| May ... | 1,037 | 183 | 1,220 |
| June. | 1,050 | 190 | 1,240 |
| July .. | 1,018 | 169 | 1,187 |
| Angust | 576 | 171 | 1,147 |
| September. | 973 | 183 | 1,156 |
| October | 975 | 195 | 1,170 |
| November. | 980 | 301 | 1,281 |
| December.. | 977 | 212 | 1.189 |

MINING (IRON ORE).-FOUB ESTABLISHMENTG.

| mostis. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January . | 770 |  | 770 |
| February.. | 753 | ............. | 753 |
| March .... | 824 |  | 824 |
| April .. | 784 | ............. | 784 |
| May ... | 708 | .............. | 708 |
|  | 731 |  | 731 |
| July ... | 727 | ............. | 727 |
| Angast. | 673 | , | 673 |
| September | 716 |  | 716 |
| October | 719 | . | 719 |
| November. | 638 | ............. | 638 |
| December................... ...... | 700 | ...... | 700 |

PAINT AND VARNISH.-SIX EBTABLISHMENTS.

| months. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 225 | 36 | 261 |
| February | 232 | 37 | 269 |
| April ...... | 241 | 37 | 278 |
| May......... | 240 | 37 <br> 37 | 276 |
| June ....... | 241 | 37 | 278 |
| July....... | 205 | 24 | 229 |
| August ...... | 204 | 25 | 229 |
| September | 233 | 37 | 270 |
| October | 225 | 37 | 262 |
| November......... | 221 | 37 | 258 |
| Daçmber....... ................ | 225 | 36 | $2 \mathrm{F1}$ |

## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued,

POTTERY.-FOUR ESTABLISHMENTS,

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January................................................. | 172 | 22 | 194 |
| February ................................................... | 175 | 22 | 197 |
| March ....................... ............................... | 173 | 22 | 195 |
| April ....................................................... | 171 | 22 | 193 |
| May ... | 169 | 22 | 191 |
| June ......................................................... | 169 | 22 | 191 |
| July .......................................................... | 137 | 22 | 159 |
| August ...................................................... | 163 | 22 | 185 |
| September . .................................................. | 168 | 22 | 190 |
| Oetober ...................................................... | 171 | 22 | 193 |
| November ................................................... | 174 | 23 | 197 |
| December..................................................... | 185 | 22 | 207 |

RUBBER GOODS,-SIX ESTABLISHMENTS.

| montis. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 773 | 306 | 1,079 |
| February | 674 | 225 | 899 |
| March | 681 | 227 | 908 |
| April | 723 | 253 | 976 |
| May . | 765 | 293 | 1,058 |
| June | 715 | 238 | 953 |
| July .. | 684 | 233 | 917 |
| Angust | 784 | 287 | 1,071 |
| September. | 790 | 282 | 1,072 |
| October ... | 801 | 298 | 1,099 |
| November | 818 | 310 | 1,128 |
| December.. | 820 | 298 | 1,118 |

SILK MILL SUPPLIES.-TWO ESTABLTBHMENTS.


TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued

SHIRTS.-GEVEN ERTABLISHMENTG.

| montris. | Male. | Female, | Total. |
| :---: | :---: | :---: | :---: |
| January.... | ${ }_{315} 93$ | 1,110 | 1,403 |
| February | 315 322 | 1,110 | 1,425 |
| March.... | ${ }_{323}$ | 1,111 | 1,434 |
| May.... | 314 | 994 | 1,308 |
| June. | 327 | 1,009 | 1,336 |
| July.......... | 303 | 972 | 1,275 |
| Angust....... | 306 | 978 | 1,284 |
| September | 335 | 1,008 | 1,343 |
| October..... | 340 | 1,130 | 1,470 |
| November. | 349 | 1,142 | 1,491 |
| December........... | 347 | 1,142 | 1,489 |

SOIENTIFIC ASD MUSIOAL INSTRUMENTS.-THREE BSTABLI8HMENTS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January. | 258 | 15 | 273 |
| February. | 258 |  | 274 |
| March .. | 266 | 15 | 281 |
| April | 274 | 15 | 289 |
| May .... | 272 | 18 | 290 |
| June . | 272 | 18 | 290 |
| July. | 286 | 17 | 303 |
| Angust. | 286 | 17 | 303 |
| September | 285 | 18 | 303 |
| October | 284 | 17 | 301 |
| November. | 280 | 17 | 297 |
| December ........ | 280 | 17 | 297 |

SHOES.-SIXTEEN ESTABLISHMENTS.

| moxtrs. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 1,054 | 593 | 1,647 |
| February | 1,070 | 607 | 1,677 |
| March ... | 1,079 | 612 | 1,691 |
| April. | 1,068 | 596 | 1,664 |
| May .... | 1,063 | 691 | 1,654 |
| July. | 1,058 | 599 | 1,657 |
| August. | 1,030 | 585 | 1,615 |
| September | 1,062 | 610 | 1,672 |
| October. | 1,042 | 506 | 1,664 |
| November. | 1,043 | 586 575 | 1,618 |
| December ........... | 1,027 | 569 | 1,596 |

## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

STRUOTURAL STEEL AND IBON-FIVE ESTABLISHMENTS,

| mostrs. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 1,558 | ............... | 1,558 |
| February | 1,303 | ................ | 1,303 |
| March ......................................................... | 1,375 | ............ | 1,375 |
| April | 1,500 | ............... | 1,500 |
| May... | 1,389 | ............... | 1,389 |
| June. | 1,378 | ....... | 1,378 |
| July | 1,410 | ............... | 1,410 |
| August | 1,356 | ............... | 1,356 |
| September ................................................... | 1,419 | ............. | 1,419 |
| October | 1,459 | . | 1,459 |
| November, | 1,252 | ......... | 1,252 |
| December.................................................... | 1,433 | ............. | 1,433 |

SASHES, BLINDS AND DOORS.-THREE ESTABLISHMENTS.

| montirs. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January .................................................... | 96 | .............. | 96 |
| February ................................................... | 96 | ............... | 96 |
| March ....................................................... | 97 | ............... | 97 |
| April .................................. .................... | 103 | ............. | 103 |
| May.... | 124 | ............... | 124 |
| June ...................................................... | 124 | ............. | 124 |
| July........................................................... | 115 | ............... | 115 |
| August ..................................................... | 116 | ... | 116 |
| September.................................................... | 111 | ........... | 111 |
| October .................................................... | 113 | ............... | 113 |
| November | 103 | ............... | 103 |
| December................................................... | 104 | $\ldots . . . . . . . . . . .$. | 104 |

STRAW GOODS -TWO ESTABLISHMEATS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January ............................................. ...... | 102 | 178 | 281 |
| February .................................................. | 113 | 189 | 302 |
| March ....................................................... | 118 | 190 | 308 |
| April .................................... ..................... | 123 | 196 | 319 |
| May........................................................ | 110 | 112 | 222 |
| June......................................................... | 46 | 10 | 56 |
| July........................................................... | 12 | 2 | 14 |
| August....................................................... | 33 | 22 | 65 |
| September .................................................. | 50 | 69 | 119 |
| October ...................................................... | 67 | 183 | 200 |
| November ................................................. | 91 | 157 | 248 |
| December.................................................... | 102 | 166 | 268 |

## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGR IGATES BY MONTHS, 1896-Continued.

gILK WEAVING.-FORTY-THREE ESTABLISHMENTS.


SILK THROWLNG.-TWELVE ESTABLIBHMENTS,

| montir. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 456 | 578 | 1,034 |
| February ........................................... | 459 | 597 | 1,056 |
| March ......... | 452 | 599 | 1,051 |
| April .................................................. | 440 | 559 | 999 |
| May .................................................. | 429 | 504 | 933 |
| June ................................................... | 404 | 486 | 890 |
| July...... | 406 | 491 | 897 |
| August. | 341 | 410 | 751 |
| September. | 311 | 402 | 713 |
| October | 351 | 427 | 778 |
| November | 344 | 436 | 780 |
| Decemb9r ................................................ | 371 | 456 | 827 |

SILK DYEING - TWELVE ESTABLISHMENTS.

| months. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 1,367 | 48 | 1,415 |
| February | 1,413 | 53 | 1,466 |
| March .... | 1,462 | 54 | 1,516 |
| May.... | 1,464 | 42 | 1,506 |
| June ... | 1,466 1,342 | 46 | 1,512 |
| July..... | 1,294 | 41 | 1,335 |
| August.... | 1,279 | 39 | 1,318 |
| September. | 1,299 | 36 | 1,335 |
| October | 1,378 | 36 | ),414 |
| November.. | 1,375 | 35 | 1,410 |
| December............................................. | 1,472 | 40 | 1,512 |

## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Continued.

WOODEN GOODS.-FOUR ESTABLIBHMENTS.


WOOLZN AND WORSTED GOODS.-THIRTEEN ESTABLISHMENTS.


UNOLABSIFIED.-FOUR ESTABLISHMENTS.

| montis. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January .... ................................................. | 63 | 67 | 130 |
| February .................................................... | 63 | 67 | 130 |
| March ....................................................... | 62 | 67 | 129 |
| April....................................................... | 61 | 67 | 128 |
| May......................................................... | 62 | 67 | 129 |
| June .......................................................... | 62 | 67 | 129 |
| July ......................................................... | 61 | 67 | 128 |
| August.. ................................................... | 61 | 67 | 128 |
| September.................................................. | 62 | 67 | 129 |
| October ..................................................... | 61 | 67 | 128 |
| November ................................................ | 63 | 67 | 130 |
| December..................................................... | 63 | 67 | 130 |

## TABLE No. 5.-PERSONS EMPLOYED, BY INDUSTRIESAGGREGATES BY MONTHS, 1896-Concluded.

ALL INDUSTRIES.-THREE HUNDRED AND FORTY-NINE ESTABLISHMENTS.

| MONTHS. | Male. | Female. | Total. |
| :---: | :---: | :---: | :---: |
| January | 28,841 | 12,222 | 43,674 |
| February | 28,992 | 14,890 | 43,882 |
| March. | 29,069 | 14,894 | 43,963 |
| April. | 29,156 | 14,691 | 43,847 |
| May | 28,598 | 14,377 | 42,975 |
| June. | 27,931 | 13,959 | 41,890 |
| July... | 26,482 | 13,650 | 40,132 |
| Augast | 26,119 | 13,724 | 39,843 |
| September | 27,495 | 14,274 | 41,769 |
| October | 28,040 | 14,533 | 42,573 |
| Novemb | 27,570 | 14,643 | 42,213 |
| December............................................... | 28,155 | 14,623 | 42,778 |

## TABLE No. 6.-WAGES PAID AND AVERAGE YEARLY EARNINGS, BY INDUSTRIES, 1896.

|  | industries. |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 1 | Artisans' tools. | 9 | \$134,868 | \$416 28 |
| 2 | Bar steel and iron. | 4 | 923,457 | 51829 |
| 3 | Buttons (pearl).. | 4 | 46,075 | 51760 |
| 4 | Brick and terra cotta | 10 | 448,199 | 31490 |
| 5 | Book-binding and printing | , | 62,997 | 41700 |
| 6 | Boxes (wood and paper). | 9 | 89,538 | 29250 |
| 7 | Corragated roofing.. | 4 | 12,020 | 40066 |
| 8 | Catlery . | 2 | 71,936 | 43863 |
| 9 | Carbon paper | 3 | 8,047 | 38319 |
| 10 | Carpets ....... | 3 | 48,287 | 21060 |
| 11 | Corsets. | 3 | 182,917 | 23183 |
| 12 | Cotton goods | 8 | 413,619 | 38051 |
| 13 | Clothing (men's) | 4 | 85,694 | 245 E4 |
| 14 | Chemical products | 7 | 313,008 | 52422 |
| 15 | Electric dynamos and lamps | 3 | 454, $¢ 09$ | 40662 |
| 16 | Foundry (iron) | 11 | 334,484 | 50342 |
| 17 | Floor oilcloth. | 3 | 93,242 | 51515 |
| 18 | Glass ........ | 6 | 620,849 | 41280 |
| 19 | Gas fixtures. | 2 | 35,766 | 40186 |
| 20 | Gas furnaces. | 2 | 48,468 | 75731 |
| 21 | Heaters and boilers. | 3 | 84,317 | 58963 |
| 22 | Hollow-ware (meta) | 4 | 37,779 | 29748 |
| 23 | Hats (men's) | 19 | 739,225 | E05 62 |
| 24 | Jewelry.. | 14 | 429,911 | 71293 |
| 25 | Knit goods. | 4 | 536,350 | 33396 |
| 26 | Leather and leathe | 18 | 573,546 | 44913 |
| 27 | Machinery... | 26 | 891,896 | 55953 |
| 28 | Metal goods | 15 | 389,610 | 33102 |
| 29 | Mining (iron ore) | 4 | 227,809 | 31249 |
| 30 | Paint and varnish | 6 | 174,340 | 66542 |
| 31 | Pottery. |  | 76,960 | 40293 |
| 32 | Rubber products. | 6 | 405,789 | 39665 |
| 33 | Silk mill sapplies. | 7 | 74,640 | 36058 |
| 34 | Shirts | 7 | 402,661 | 21758 |
| 35 | Scientific and masical instruments.................. | 3 | 119,237 | 40834 |
| 36 | Shoes. | 16 | 686,296 | 41619 |
| 37 | Structural steel and iron. | 5 | 544,839 | 38840 |
| 38 | Sashes, blinds and doors | 3 | 40,696 | 37588 |
| 39 | Straw goods. | 2 | 69,048 | 34743 |
| 40 | Silk weaving | 43 | 3,895,167 | 41940 |
| 41 | Silk throwing. | 12 | 221,039 | 24976 |
| 42 | Silk dyeing.. | 12 | 666,663 | 46652 |
| 43 | Wooden goods... | 4 | 67,457 | 43520 |
| 44 | Woolen and worsted goods. | 13 | 1,224, 668 | 27873 |
| 45 | Unclassified................ | 4 | 71,540 | 5546 |
|  | All industries.. | 249 | 17,078,865 | \$400 73 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896.

ARTISANS' TOOLS -NINE ESTABLISHMENTS.

| clasbifioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under ${ }^{\text {¢ }}$ 5. | 41 | 1 | 42 |
| \$5, but under \$6 ....................................... | 9 | 1 | ${ }^{9}$ |
| 6, but under 7...................................... | 22 39 | 1 | 39 |
| 8, but under 9 .. | 43 |  | 43 |
| 9, but under 10.................................................. | 42 | 2 | 44 |
| 10, but under 12...................................... | 55 | 1 | 56 |
| 12, but under 15. | 46 |  | 46 |
| 15, but under 20...................................... | 32 | ............ | 32 |
| 20 and over.......................................... | 12 | ............. | 12 |
| Total........................................... | 341 | 5 | 346 |

BAR STEEL AND IRON.-FOUR BSTABLISHMENTS,

| CLASsifigation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5........ | 75 | ... | 75 |
| \$5, but under \$6......................................... | 137 | .............. | 137 |
| 6, but under 7........................................ | 113 | .............. | 113 |
| 7, but under 8.......................................... | 87 | .............. | 87 |
| 8, but under 9.......................................... | 194 | .. | 194 |
| 9 , but under 10........................................ | 462 | .............. | 462 |
| 10, but nnder 12........................................ | 314 | .............. | 314 |
| 12, but under $15 .$. | 237 |  | 237 |
| 16 , but under $20 .$. | 171 | .............. | 171 |
| 20 and over... | 72 |  | 72 |
| Total | 1,862 | ... ........ | 1,862 |

buttons (pearl). -FOUR establishments.

| clasgifioation of Weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5 ............................................... | 14 | 11 | 25 |
| \$5, but under \$6............................................ | 4 | 1 | 5 |
| 6, but under 7.......................................... | 4 |  | 4 |
| 7 , but under $8 .$. | 9 |  | 9 |
| 8, but under 9......................................... | 4 | ............... | 4 |
| 9, but under 10.............................................. | 4 |  | 4 |
| 10, but under 12. | 18 | 10 | 28 |
| 12, but under 15.... | 5 |  | 5 |
| 15, but under $20 .$. | 14 | 1 | 15 |
| 20 and over. | 8 | 1 | 9 |
| Total | 74 | 24 | 98 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

## BRIOK AND TERRA COTTA.-TEN ESTABLISHMENTS.

| olassifioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 84 | 9 | 93 |
| \$6, but under \$6. | 306 | 2 | 308 |
| 6, but under 7....................................... | 395 | ............. | 395 |
| 7 , but under 8. | 127 |  | 127 |
| 8 , but under 9. | 86 | ............ | 86 |
| 9 , but under 10.. | 208 | ............ | 208 |
| 10, but under 12. | 177 | ............ | 177 |
| 12 , but under 15. . | 134 |  | 134 |
| 15, but under 20.................................................................... | 82 33 | ............. | ${ }_{33}^{82}$ |
| Total.......................... .................. | 1,632 | 11 | 1,643 |

BOOK-BIEDING AND PRINTING,-TEREE ESTABLISHMENTB.

| CLASSIFICATION OF WEEELY WAGEs. | Males. | Females | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5................................................... | 10 | 29 | 39 |
| \$5, but under \$6.......................................... | 5 | 10 | 15 |
| 6, but under 7......................................... | 2 | 4 | 6 |
| 7, but under 8........................................... | 4 | 8 | 12 |
| 8, but under 9.......................................... | 13 | 3 | 16 |
| 9 , but under $10 .$. | 16 |  | 16 |
| 10, but under 12......................................... | 19 | . | 19 |
| 12, but under 15........................................... | 22 | ............. | 22 |
| 15, but under 20.................. ...................... | 11 |  | 11 |
| 20 and over... | 5 |  | 5 |
| Total............................................... | 107 | 54 | 161 |

boxes (wood and paper).-nine establiehments.

| clasbification of weekly wagrs. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5............................................. | 8 | 57 106 | 65 113 |
|  | 1 | 106 50 | 113 |
| 6, but under 7 7.................................................................. | 1 | 50 | 51 |
| 8, but under 9................................................................ | 5 | 1 | 6 |
| 9, but under 10...................................... | 10 |  | 10 |
| 10, but under 12. | 34 | 3 | 37 |
| 12, but under 15.................................... | 11 |  | 11 |
| 15, but under 20...................................... | 5 |  | 5 |
| 20 and over.......................................... | 1 | ............. | 1 |
| Total............................................ | 91 | 226 | 317 |

TABLE No. 7.-OLASSIFIED WEEKLY WAGES, BY
INDUSTRIES, 1896-Continued.
OORRUGATED ROOFING.-FOUR ESTABLIBHMENTS.

| olassifioation of werkly wages | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 16 |  | 16 |
| \$5, but under \$6....................................... | 2 | ............. | 2 |
| 6 , but under 7 . | 2 | .............. | 2 |
| 7, but ander 8....................................... | 4 | .............. | 4 |
| 8 , but under 9 | 1 |  | 1 |
| 10, but under 12.................................................. | 4 | .................. | 4 |
| 12, but under 15...................................... | 1 |  | 1 |
| 15 , but under 20. | 14 |  | 14 |
| 20 and over....... | 1 |  | 1 |
| Total ..................... ...................... | 45 | .............. | 45 |

OUTLERY -TWO ESTABLISHMENTS.

| OLASSIfioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 27 | 8 | 35 |
| \$5, but under \$6...................................... | 8 | 5 | 13 |
| 6, but under 7...................................... | 5 | 4 | 9 |
| 7, but under 8...................................... | 3 | 2 | 5 |
| 8, but under 9...................................... | 3 | 1... | 3 5 |
| 10, but under 12 .. | 4 35 | 1 | ${ }^{5}$ |
| 12 , but under 15. | 36 |  | 36 |
| 15 , but under 20. . | 27 |  | 27 |
| 20 and over.... | 4 |  | 4 |
| Total.............................. .............. | 152 | 20 | 172 |

oarbon paper - THREE ESTABLISHMENTS.

| olasbification of weekly wages. | Males | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 2 | 7 | 9 |
| \$5, but under \$8....................................... | 1 | 2 | 3 |
| 6, but under 7....................................... | 1 | 2 | 3 |
| 7, but under 8, but under 9.......................................................................... |  |  |  |
| 9, but under 10..................................................... | ${ }_{3}^{1}$ | 1 | ${ }_{3}^{2}$ |
| 10, but under 12. |  |  |  |
| 12, but nnder 15.. | 1 |  | 1 |
| ${ }_{6}^{15}$, but under $20 .$. | 3 |  | 3 |
| 20 and over. | 1 |  | 1 |
| Total......... ................................... | 13 | 12 | 25 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

OARPETS. -TWO ESTABLISHMENTB.

| olasbifioation of weekly wages. | Males. | Females, | Totals, |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 21 | 66 | 87 |
| \$5, but under \$6.. | 8 | 17 | 25 |
| 6 , but under 7. | 15 | 13 | 28 |
| 7, but under 8. | 55 | 7 | 62 |
| 8 , but under 9 . | 17 | 2 | 19 |
| 9 , but under 10. | 17 |  | 17 |
| 10, but under 12. | 4 | . | 4 |
| 12, but under 15., | 1 | ............ | 1 |
| 15, but under 20. | 3 |  | 3 |
| 20 and over... | 2 |  | 2 |
| Total............................................ | 143 | 105 | 248 |

CORSETB, -THREE ESTABLISHMENT8.

| olasgifioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5. |  | 212 | 212 |
| \$5, but under \$6.. |  | 100 | 100 |
| 6, but under 7........................................ | 3 | 139 | 142 |
| 7, but under 8... | 4 | 126 | 130 |
| 8 , but under 9. | 2 | 76 | 78 |
| 9 , but under 10.. | 2 | 52 | 54 |
| 10, but under 12. |  | 32 | 32 |
| 12, but under 15. | 4 | 14 | 18 |
| 15, but under 20. | 6 | 10 | 16 |
| 20 and over.... | 5 | 4 | 9 |
| Total ... | 26 | 765 | 791 |

OOTTON GOODS.-EIGHT ESTABLIBHMENTS.

| olageification of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$ | 77 | 265 | 342 |
| \$5, but under \$6.. | 39 | 184 | 223 |
| 6, but under 7....................................... | 18 | 123 | 141 |
| 7, but under 8.................................. .... | 143 | 24 | 167 |
| 8, but under 9............................... ........ | 76 | 7 | 83 |
| 9, but under 10........................................ | 39 | 29 | 41 |
| 10, but under 12....................................... | 39 | 29 | 68 |
| 12, but under 15. | 61 |  | 61 |
| 15 , but under 20. | 42 |  | 42 |
| 20 and over............................................ | 42 | ............. | 42 |
| Total.............. ............................ \| | 576 | 634 | 1.210 |

## TABLE No. 7.-CLASSIFIED WEERLY WAGES, BY INDUSTRIES, 1896-Continued.

olothing (men's) - Four establishments.


OHEMIOAL PRODUOT8,-SEVEN ESTABLISHMENTS.

| olasgification of weekiy wages. | Males. | Females. | Totals |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 37 | 3 | 40 |
| \$5, but ander \$6...................................... | 5 | 1 | 6 |
| 6 , but under 7 . | 8 | 29 | 37 |
| 7, but under 8...................................... | 183 | 2 | 185 |
| 8 , but under $9 .$. | 15 |  | 15 |
| 9 , but under 10. | 223 |  | 223 |
| 10, but under 12. | 84 | ............ | 84 |
| 12, but under $15 .$. | 57 |  | 57 |
| 15, but under 20. | 76 |  | 76 |
| 20 and over... | 17 |  | 17 |
| Total, ........................................... | 7 C | 35 | 740 |

ELEOTRIO DYNAMOS AND LAMPS.-THREE ESTABLISHMENTS.

| OLASSLFIOATION OF WEEKLI WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.... | 52 | 161 | 213 |
| \$5, but under \$6.. | 29 | 117 | 146 |
| 6, but under 7.......................................... | 39 | 134 | 173 |
| 7, but under 8.............................................. | 92 | 63 | 155 |
| 8 , but under 9. | 54 | 50 | 104. |
| 9, but under 10............................................ | 73 | 18 | 91 |
| 10, but under 12.............................................. | 97 | 25 | 122 |
| 12, but under 15............................................ | 140 | .............. | 140 |
| 15 , but under 20 . <br> 20 and over. | 97 | .................. | 97 |
| 20 and over. | 10 |  | 10 |
| Total................................................. | 683 | 568 | 1,251 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIEE, 1896-Continued.

FOUNDRY (IRON).-ELEVEN ESTABLISHMENTS.

| olassifioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 36 |  | 36 |
| \$5, but under \$6................... ....................... | 21 | ............... | 21 |
| 6, but nuder 7.. ........................................ | 25 | .............. | 25 |
| 7 , but under 8. | 80 | ............... | 80 |
| 8, but under 9..................... ................... | 92 | . | 92 |
| 9 , but under 10.......................................... | 87 | . | 87 |
| 10, but under 12. | 110 | .............. | 110 |
| 12, but under 15......................................... | 101 | .............. | 101 |
| 15, but under 20........................................ | 103 | .............. | 103 |
| 20 and over.. | 29 | ............... | 29 |
| Total.............................................. | 684 | .. | 684 |

FLOOR OILOLOTE.-THREE ESTABLISHMENTS.

| Classifigation of Weekly wages. | Males. | Females, | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5,.. | 2 | ............... | 2 |
| \$5, but ander \$6........................................ |  |  |  |
| 6, but under 7.......................................... | 4 | ...... | 4 |
| 7 , but under 8. | 9 | .............. | 9 |
| 8, but under 9.......... ............................... | 73 | .............. | 73 |
| 9, but under 10........... ............................... | 30 | .............. | 30 |
| 10, but under 12.......................................... | 39 | .............. | 39 |
| 12, but under 15. | 28 |  | 28 |
| 15, but under 20........................................... | 15 | ............... | 15 |
| 20 and over.............................................. | 5 |  | 5 |
| Total .............................................. | 205 |  | 205 |

GLASS -8IX RBTABLISHMENTB

| OLABSIPICATION OF WEEKLY WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 278 | 60 | 338 |
| \$5, but under \$6......................................... | 363 | 1 | 364 |
| 6, but under 7........................................ | 165 | 8 | 173 |
| 7, but under 8.......................................... | 169 | ............... | 169 |
| 8 , but under $9 .$. | 77 | ............... | 77 |
| 9, but under 10......................................... | 126 | ............... | 126 |
| 10, but under 12........................................ | 172 | ............... | 172 |
| 12, but under 15......................................... | 62 | ............... | 62 |
| 15, but under 20.............................. ........... | 147 | ............... | 147 |
| 20 and over............................................... | 218 | ............... | 218 |
| Total ................. ...... ....................... | 1,777 | 69 | 1,846 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

GAS FIXTURES.-TWO ESTABLISHMENTS.

| classification of weekly wager. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 11 | 3 | 14 |
| \$5, but under \$6......................................... | 10 |  | 11 |
| 6, but under 7....................................... | 6 | 6 | 12 |
| 7, but under 8....................................... | 9 | 1 | 10 |
| 8 , but under 9. | 6 |  | 6 |
| 9 , but under 10.. | 4 | ... ......... | 4 |
| 10, but under 12. | 18 | ............. | 18 |
| 12 , but under 15. | 11 |  | 11 |
| 15 , but under 20. | 5 |  | 5 |
| 20 and over............................................ | 3 |  | 3 |
| Total ............... | 83 | 11 | 94 |

gas furnades.-TWO establishments.

| classification of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 5 |  | 5 |
| \$5, but under \$6...................................... | 1 |  | 1 |
|  | 2 | …............. | 2 |
| 8, but under 9.................................................... |  |  |  |
| 9, bat under 10...................................... | 8 |  | 8 |
| 10, but under 12. | 17 | .............. | 17 |
| 12, but under 15. | 21 |  | 21 |
| 15, but under 20. | 22 |  | 22 |
| 20 and over....... |  |  |  |
| Total............................................ | 76 | ... | 76 |

HEATERS AND BOILERS,-THREE ESTABLISHMENTS.

| olassification of webely wagbs. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 10 |  | 10 |
| \$5, but under $\$ 6$. | 1 |  | 1 |
| 6, but under 7 . | 1 | ............. | 1 |
| 7, but under 8 . | 19 |  | 19 |
| ${ }_{9} 9$, but under under 10 . | 1 |  | 1 |
| 10, but under 12. | 25 | ............. | ${ }^{25}$ |
| 12, but under 15. | ${ }^{26}$ | .......... | ${ }^{6}$ |
| 15 , but under 20. | 64 | ........... | 64 |
| 20 and over.. | 21 |  | 21 |
| Total ............................................ | 174 |  | 174 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

HOLLOW-WARE (METAL).-FOUR ESTABLISHMENTS.

| olasbification of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under ${ }^{\text {¢ }}$ 5. | 21 | 7 | 28 |
| \$5, but under \$6.. | 10 | 1 | 11 |
| 6, but under 7.. | 9 | 1 | 10 |
| 7 , but under 8 . | 14 |  | 14 |
| 8 , but under 9. | 18 |  | 18 |
| 9 , but under 10.. | 15 |  | 15 |
| 10, but under 12. | 17 |  | 17 |
| 12, but under 15. | 12 |  | 12 |
| 15 , but under 20. | 15 |  | 15 |
| 20 and over.... | 2 |  | 2 |
| Total........................ | 133 | 9 | 142 |

hats (mein's).-hiseteen betablishments.

| clabgification of webely wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5. | 92 | 76 | 168 |
| \$5, but under \$6. | 73 | 70 | 143 |
| 6, but under 7....................................... | 83 | 41 | 124 |
| 7, but under 8.. | 98 | 57 | 155 |
| 8 , but under 9 . | 141 | 70 | 211 |
| 9, but under 10....................................... | 159 | 36 | 195 |
| 10, but under 12. | 210 | 45 | 255 |
| 12, but under 15. | 190 | 16 | 206 |
| 15, but under 20...................................... | 156 " | 3 | 159 |
| 20 and over.... | 113 |  | 113 |
| Total.................................... ....... | 1,315 | 414 | 1,729 |

JEWELRY.-FOURTEEN ESTABLISHMENT8.

| deassifioation of werely wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 25 | 31 | 56 |
| \$5, but under \$6....................................... |  | 52 | 74 |
| 6, but under 7.......................... ............. | 10 |  | 67 |
| 7, but under 8........................................ | 18 | 31 | 49 |
| 8, but under 9...................................... | 6 | 23 | 29 |
| 9, but under 10............... ....................... | 24 | 9 | 33 |
| 10, but under 12..................................... | 57 | 9 | 46 |
| 12, but under 15.. | 58 | 3 | 61 |
| 15, but under 20...................................... | 132 | ............ | 132 |
| 20 and over............................................. | 104 | . | 104 |
| Total.. | 436 | 215 | 651 |

TABLE NO. 7-CLASSIEIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

KNIT GOODS.-FOUR ESTABLISHMENTS.

|  |
| ---: | :--- | ---: | ---: | ---: |

LEATHER AND LEATHER GOODS,-EIGHTEEN ESTABLISHMEATS.

| ClABSIFIGATION OF WEEKLY WAGEs. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 136 | 112 | 248 |
|  | 69 | 42 | 111 |
| 6, but under 7.......................................... | 64 | 10 | 74 |
| 7, but under 8........................................... | 73 | 14 | 87 |
| 8, but under 9.......................................... | 113 | .............. | 113 |
| 9, but under 10.................................... ..... | 155 | - | 155 |
| 10, but under 12. | 207 | .... | 207 |
| 12, but under 15......................................... | 165 | 1 | 166 |
| 15 , but under $20 . \ldots$ | 84 | .............. | 84 |
| 20 and over......... | 56 |  | 56 |
| Total ............................................... | 1,122 | 179 | 1,301 |

MAOHINERY -TWESTY BIX ESTABLIBHMENTS.


## TABLE No. 7.-CLASSIFIED WEEKLY WAGE3, BY INDUSTRIES, 1896-Continued.

METAL GOODS,-PIFTEEN ESTABLISHMENTS.

| OLASSIFICATION OF WEEKLY WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 222 | 169 | 391 |
| $\$ 5$, but under \$6.. | 145 | 72 | 217 |
| 6 , but under 7. | 153 | 48 | 201 |
| 7, but under 8........................................... | 169 | 43 | 202 |
| 8, but under 9.......................................... | 34 | 9 | 43 |
| 9 , but under 10 . | 56 | 4 | 60 |
| 10, but under 12............................................ | 84 | 8 | 92 |
| 12, but under 15.......................................... | 71 | ........... | 71 |
| 15, but under 20......................................... | 100 | ............. | 100 |
| 20 and over.. | 23 |  | 23 |
| Total ............... ............................... | 1,047 | 353 | 1,400 |

MINING (IRON ORE). -FOUR ESTABLIBHMENTS.

| OLABSIFICATION OF WEEKLY WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 34 | .... | 34 |
| \$5, but under \$6........................................ | 53 | ........... | 53 |
| 6, but under 7......................................... | 135 | ........... | 135 |
| 7, but under 8....................................... | 349 | .............. | 349 |
| 8, but under 9.......................................... | 153 | ............. | 153 |
| 9 , but under 10........................................ | 68 | . | 68 |
| 10, but under 12......................................... | 27 | ............... | 27 |
| 12, but under 15. | 18 | .............. | 18 |
| 15, but under 20.......................................... | 20 | .............. | 20 |
| 20 and over............................................... | 2 | ............. | 2 |
| Total............................................... | 859 | ............... | 859 |

PAINT AND VARNISH, - BIX ESTABLIBHMENTB.

| OLABsLfidation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 8 |  | 8 |
| \$5, but under \$6.......................................... | 9 | 10 | 19 |
| 6 , but under 7 .. | 5 | 2 | 7 |
| 7, but under 8.......................................... | 8 | 10 | 18 |
| 8, but under 9.......................................... | 7 | 3 | 10 |
| 9, but under 10........................................... | 39 | 3 | 42 |
| 10, but under 12......................................... | 71 | 6 | 77 |
| 12, but under 15......................................... | 56 | 2 | 58 |
| 15, but under 20......................................... | 16 | ...... | 16 |
| 20 and over.............................................. | 27 |  | 27 |
| Total ................. ............................. | 246 | 36 | 282 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

POTTERY - FOUR ESTABLISHMENTS.

| CLASSIFIOATION OF WEEKLY WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 29 | 21 | 50 |
| \$5, but under \$6............................................ | 2 | 2 | 4 |
| 6, but under 7.......................................... | 17 | .............. | 1 |
| 7, but under 8.......................................... | 17 | ............ | 17 |
| 8, but under 9........................................... | 10 | ............... | 10 |
| 9 9, but under 10............................................ | 9 |  | 9 |
| 10, but under 12......................................... | 22 | .............. | 22 |
| 12, but under 15........................................... | 25 | ............... | 25 |
| 15, but under 20.......................................... | 27 | ............... | 27 |
| 20 and over................................................. | 30 | .............. | 30 |
| Total.. | 172 | 23 | 195 |

RUBBER GOODS.-SIX ESTABLIBHMENTS,

| OLAFSIFIOATION OF WEEKLY WAGEs. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5. | 124 | 100 | 224 |
| \$5, but under \$6........................................... | 70 | 86 | 156 |
| 6, but under 7........................................... | 82 | 69 | 151 |
| 7, but under 8........................................... | 93 | 43 | 136 |
| 8 , but under 9. | 68 | 22 | 90 |
| 9 9, but under 10........................................... | 78 | 15 | 93 |
| 10, but under 12.......................................... | 139 | 8 | 147 |
| 12, but under 15............................................ | 131 |  | 131 |
| 15, but under 20.......................................... | 53 | ... | 53 |
| 20 and over.............................................. | 35 | ...... | 35 |
| Total ................................................ | 873 | 343 | 1,216 |

GILK MILL SUPPLIES,-TWO ESTABLISHMENTS,

| CLAB8IFICATION OF WEEKLY WAGEs. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 8 | 51 | 59 |
| \$5, but under \$6. | 2 | 17 | 19 |
| 6, but under 7......................................... | 19 | 34 | 45 |
| 7, but under 8........................................... | 17 | 13 | 30 |
| 8 , but under 9. | 16 | 9 | 25 |
| 9, but under 10........................................... | 12 | 5 | 17 |
| 10, but under 12................................................ | 12 | 5 | 12 |
| 12, but under 15............................................... | 19 | ............... | 19 |
| 15, but under 20............................................. | 12 | .................... | 12 |
| 20 and over.. | 3 | ................ | 3 |
| Total............................................... | 120 | 129 | 249 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

BHIRTB.-BEVEN ESTABLISHMENTB.

| OLAssification of weekly wages. | Males | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 30 | 211 | 241 |
| $\$ 5$, but under $\$ 6$. | 30 | 154 | 184 |
| 6 , but under $7 .$. | 19 | 349 | 368 |
| 7 , but under 8. | 33 | 140 | 173 |
| 8 , but under 9. | 30 | 157 | 187 |
| 9 , but nnder 10........................................... | 26 | 93 | 119 |
| 10, but ander 12.......................................... | 44 | 64 | 108 |
| 12, but under 15............................................ | 123 | 19 | 142 |
| 15, but under 20.......................................... | 41 | ........... | 41 |
| 20 and over.................................................. | 11 | .......... | 11 |
| Total.............................................. | 387 | 1,187 | 1,574 |

SOIENTIFIO AND MUSIOAL INSTRUMENTS.-THEEE ESTABLISHMENTS.

| CLASSIFIOATIO* OF WEEKLY WAges. | Males | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under $\$ 5$. | 23 | 6 | 29 |
| \$6, but under \$6........................................... | 8 | 2 | 10 |
| 6, but under 7........................................... | 12 | 2 | 14 |
| 7, but under 8.......................................... | 19 | 6 | 25 |
| 8 , bnt under 9. | 18 | . | 18 |
| 9, but under 10........................................... | 30 | ............... | 30 |
| 10, but under 12.......................................... | 87 | .............. | 87 |
| 12, but under $15 .$. | 55 | .... | 55 |
| 15, but under 20.......................................... | 29 | .......... | 29 |
| 20 and over. | 4 |  | 4 |
| Total................................................ | 285 | 16 | 301 |

BHOES.-SIXTEEN ESTABLASHMENTS.

| OLABSIFIOATION OF WEEELY WAGES, | Males. | Females, | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5. | 144 | 173 | 317 |
| \$5, but under \$6........................................... | 72 | 73 | 145 |
| 6, but under 7.......................................... | 109 | 104 | 213 |
| 7, but under 8........................................... | 142 | 107 | 249 |
| 8, but under 9.......................................... | 111 | 54 | 165 |
| 9 , but under 10......................................... | 86 | 32 | 118 |
| 10, but under 12......................................... | 137 | 34 | 171 |
| 12, but under 15........................................ | 146 | 27 | 173 |
| 15, but under 20......................................... | 97 | 1 | 98 |
| 26 and over ................................................ | 16 |  | 16 |
| Total............................................... | 1,060 | 605 | 1,665 |

## TABLE No. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

STRUOTURAL STEEL AXD IBOK.-FIVE EATABLIBHMENTS.

| OLAssifioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 160 |  | 160 |
| \$5, but under \$6. | 97 | ............. | 97 |
| 6, but under 7....................................... | 186 | ............. | 186 |
| 7, but under 8....................................... | 116 | ............. | 118 |
| ${ }^{8}$ 9, but under 10.. | 76 |  | 76 |
| 10, but under 12....................................... | 283 | .............. | 283 |
| 12, but under 15. | 135 | ............. | 135 |
| 15, but under 20. | 97 |  | 97 |
| 20 and over..... | 21 |  | 21 |
| Total ............................................ | 1,249 |  | 1,249 |

SASHES, BLINDS AND DOORS.-THREE ESTABLISHMERTS.

| olasgification of wbekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 15 | ............. | 15 |
| \$5, but under \$6....................................... |  | ............ | 6 |
| 6, but under 7.. | 7 |  | 7 |
| 7, but under under 9 | 7 |  | 3 |
| 9 9, but under 10 . | 20 |  | 20 |
| 10, but under 12. | 13 | ............. | 13 |
| 12, but under 15. | 35 |  | 35 |
| 15, but under 20... | 24 |  | 24 |
| 20 and over... | 2 |  | 2 |
| Total............................................ | 132 |  | 132 |

STRAW GOODS,-TWO ESTABLISHMENTB.

| CLAB8LFIOATLOE OF WEEKLY WAGEs. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 18 | 49 | 67 |
| \$5, but under \$6.. | 17 | 55 | 72 |
| 6, but under 7. | 22 | 31 | 53 |
| 7, but under 8. | 7 | 21 | 28 |
| 8 , but under 9. | 12 | 13 | 25 |
| 9 , but under 10. | 10 | 10 | 20 |
| 10, but under 12........................................... | 13 | 9 | 22 |
| 12, but under 15................................................... | 20 | 8 | 28 |
| 15, but under 20................................................... | 6 | 4 | 10 |
| 20 and over.. | 3 |  | 3 |
| Total ............................................ | 128 | 200 | 328 |

## TABLE NO. 7.-OLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

SILK WEAVING.-FORTY-THREE ESTABLISHMENTS.

| CLASSIFICATION OF WEEELY WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$ | 832 | 1,271 | 2,103 |
| $\$ 5$, but under $\$ 6$. | 323 | 700 | 1,023 |
| 6 , but under 7 . | 297 | 647 | 944 |
| 7 , but under 8 .. | 401 | 588 | 989 |
| 8 , but under $9 .$. | 472 | 417 | 889 |
| 9 , but under 10.. | 520 | 337 | 857 |
| 10, but under 12. | 832 | 380 | 1,212 |
| 12, but under $15 .$. | 854 | 252 | 1,106 |
| 15 , but under 20.. | 809 | 104 | 913 |
| 20 and over.. | 275 | 11 | 286 |
| Total. | 5.615 | 4,707 | 10,322 |

SILK THROWING.-TWELVE ESTABLISHMENTS.

| olassifigation of Weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5. | 213 | 160 | 373 |
| \$5, but under \$6........................................... | 63 | 381 | 444 |
| 6, but under 7.......................................... | 96 | 75 | 171 |
| 7 , but under 8 . | 26 | 2 | 28 |
| 8, but under 9.......................................... | 27 | 1 | 28 |
| 9 , but under 10.......................................... | 10 | .............. | 10 |
| 10 , but under 12. | 9 | .............. | 9 |
| 12, but under 15. | 18 |  | 18 |
| 15, but under 20........................................ | 8 | .............. | 8 |
| 20 and over............................................. | 4 |  | 4 |
| Total................................................ | 474 | 619 | 1.093 |

SILK DYEING.-TWELVE ESTABLISHMENTB.

| OLASBIFICATION OF WEEELY WAGES. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5................................................. | 31 | 23 | 54 |
| \$5, but under \$6.......................................... | 16 | 13 | 29 |
| 6, but under 7......................................... | 31 | 12 | 43 |
| 7, but under 8.......................................... | 92 | 2 | 94 |
| 8, but under 9........................................ | 89 | 2 | 91 |
| 9 9ut under 10......................................... | 657 | 2 | 659 |
| 10, but under 12........................................ | 302 | 1 | 303 |
| 12, but under 15......................................... | 201 | ............... | 201 |
| 15, but under 20......................................... | 48 | ............... | 48 |
| 20 and over.............................................. | 72 | ............. | 72 |
| Total ................................................ | 1.539 | 55 | 1.594 |

TABLE NO. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Continued.

WOODEN GOODS -FOUR ESTABLIBHMENTS.

| olasstfication of wbekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5.. | 11 |  |  |
| \$5, but under \$6........................................ | 7 |  | 7 |
|  | 17 |  | 17 |
| 8, but under 9.................................................. | 14 |  | 14 |
| 9 9, but under 10.. ..................................... | 28 | .............. | 28 |
| 10, but under 12..................................... | 21 | ............. | 21 |
| 12, but under 15....................................... | 14 | - | 63 |
| 15 , but ander 20 . 20 and over | 14 |  | 14 3 |
| Total............................................ | 184 | ....... | 184 |

WOOLEA AND WORSTED GOODS.-THIRTEEN ESTABLISHMENTS.

| olassifioation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5. | 377 | 1,538 | 1,915 |
| \$5, but under \$6. | 262 | 478 | 740 |
| 6, but under 7 . | 184 | 119 | 303 |
| 7 , but under 8 . | 216 | 94 | 310 |
| 8 , but under 9 . | 201 | 87 | 288 |
| 9, but under 10 | 207 | 17 | 224 |
| 12, but under 15 . | 160 |  | 160 |
| 15 , but nuder 20. | 62 |  | 62 |
| 20 and over.. | 65 |  | 65 |
| Total............................................. | 1,934 | 2,404 | 4,338 |

UNOLASBIFIED - FOUR ESTABLIBHMENTB.

| olabstpigation of weekly wages. | Males. | Females. | Totals. |
| :---: | :---: | :---: | :---: |
| Under \$5... | 5 | 12 | 17 |
| \$5, but under \$6................................................. | 1 | 40 | 41 |
| 6, but under 7...................................... |  | 15 | 15 |
| 7, but under 8,...................................... | 2 |  | ${ }_{2}$ |
| 8 8, but under 9 . but under 10 | 2 | ............. | 2 |
| 10 , but under 12 . | 4 | .............. | 6 |
| 12, but under 15. | 26 |  | 26 |
| 15, but under 20.. | 4 |  | 4 |
| 20 and over. | 11 |  | 11 |
| Total............................................ | 61 | 67 | 128 |

TABLE NO. 7.-CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896-Concluded.

ALL INDUATRIES,-THEEE RUNDEED AND FORTY-NINE ESTABLISHMBETS.

| olassifioation of weekly wages. |  |  | * | peroentage regeiving. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | 容 |
| Under $\$ 5$ | 3,625 | 5,286 | 8,911 | 40.68 | 59.32 |
| \$5, but under \$6. | 1,433 | 3,005 | 4,438 | 32.20 | 67.80 |
| 6 , but under 7 . | 2,447 | 2,496 | 4,943 | 49.51 | 50.49 |
| 7 , but under 8 | 3,153 | 1,673 | 4,826 | 65.30 | 34.70 |
| 8 , but under 9. | 2,691 | 1,155 | 3,746 | 69.17 | 30.83 |
| 9 , but under 10 . | 3,936 | 821 | 4,757 | 82.75 | 17.25 |
| 10, but under 12....................... . | 4,296 | 798 | 5,094 | 84.34 | 15,66 |
| 12, but under 15. | 4,096 | 360 | 4,456 | 91.92 | 8.08 |
| 15 , but under 20. | 3,113 | 123 | 3,236 | 96.20 | 3.80 |
| 20 and over............................... | 1,451 | 15 | 1,466 | 98.98 | 1.02 |
| Total ............................... | 30,141 | 15,732 | 45,873 | 65.71 | 34.29 |

## TABLE No. 8.-DAYS IN OPERATION AND PROPORTION OF BUSINESS DONE, BY INDUSTRIES, 1896.

(306 working-days in the year. 100 per cent. the full proportion of business.)

|  | industries, |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Artisans' tools |  | 234.44 | 56.11 |
|  | Barsteel and ir |  | 262.75 | 66.50 |
| 8 | Buttons (pearl).... |  | 271.25 | 55.50 |
|  | Brick and terra cotta. | 10 | 249.40 | 67.00 |
| 5 | Book-binding and printing | 3 | 288.88 250.11 | 70.66 63.33 |
| 6 | Boxes (wood and paper)......... | 4 | 298.00 | ${ }_{68,75}^{63.73}$ |
| 8 | Cutlery ............... | 2 | 276.50 | 60.00 |
| 9 | Carbon peper.. | 3 | 244.66 | 53.33 |
| 10 | Carpets......... | 3 | ${ }_{289}^{278.00}$ | 80.00 |
| 11 | Corsets.......... | 8 | ${ }_{276.12}$ | ${ }_{78.12}$ |
| 13 | Clothing (men's) | 4 | 250.25 | 63.75 |
| 14 | Chemical products | 7 | 293.14 | 63.57 |
| 15 | Electric dynamos and lamps................ ............. ............ | 3 | 286.66 | 75.00 |
| 16 | Foundry (iron)........... | 11 | $\underline{22230}$ | ${ }^{51.60}$ |
| 17 | Floor oilcloth | ${ }_{6}$ | 256.66 | 67.50 |
| 19 | Gas fixtures. | 2 | 295.50 | 65.00 |
| 20 | Gas furnaces. |  | 303.00 | 60.60 |
| 21 | Heaters and boilers.. | 3 | 303.00 | 55.00 |
| 22 | Hollow-ware (metal). | 4 | 284.00 | 35.75 |
| 23 | Hats (men's).. | 19 | 257.15 | 59.05 |
| 24 | Jewelry....... | 4 | 273.85 | 53.85 |
|  | Knitgoods | 4 | 272.00 | 79.50 |
| 27 | Machinery | 18 | 280.61 | 55.80 |
| 28 | Metal goods. | 15 | 285.00 | 57.13 |
| 29 | Mining (iron ore) | 4 | 304.25 | 78.75 |
| 30 | Paint and varnish. | 6 | 295.66 | 69.50 |
| 81 | Pottery ........... | 4 | 266.66 | 81.83 |
| 32 | Rubber products | 6 | 262.16 | 70.50 |
| 33 | Silk mill supplies. | 2 | 306.00 | 75.00 |
| 34 | Shirts. | 7 | 27.14 | 8.42 |
| 35 | Scientific and musical | 3 | 269.66 | 68. |
| 87 | Str | 16 | 254.18 | 68.81 |
| 38 | Structural steel and iron Sashes, blinds and doors. | 5 | 243.60 | 52.60 |
| 89 | Straw goods................ | ${ }_{2}$ | 253.00 | 60.00 |
| 40 | Bilk weaving. | 43 | ${ }_{282.46}$ | 69.51 |
| 4 | Bilk throwing | 12 | 275.25 | 78.60 |
| 先 | Silk dyeing. | 12 | 272.75 | 66.50 |
| 43 | Wooden goods.. | 4 | 222.00 | 56.00 |
| 44 | Woolen and worsted goods. | 18 | 260.61 | 74.38 |
| 45 | Unclassified....... | 4 | 239.00 | 64.50 |
|  | All industries. | 349 | 270.00 | 64.23 |

TABLE No. 9.-INDUSTRY PRESENTATION, 1896.

BRICK AND TERRA COTTA.


Persons Employed.

| PERSONS EMPLOYED. |  |  |  | percentage of |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males. | Females. | Total. |
| Average number ....................................... | 1,421 | 7 | 1,428 | 99.51 | 0.49 | 100 |
| Smallest number. | 1,302 | 6 | 1,308 | 99.54 | 0.46 | 100 |
| Greatest number. | 1,521 | 18 | 1,584 | 99.16 | 0.84 | 100 |
| Excess of greatest over smallest number...... | 219 | 7 | 226 | 96.90 | 3.10 | 100 |

Persons Employed, by Months.

| MONTHS. | $\frac{\text { ®i }}{\text { ®̈ }}$ |  | $\begin{aligned} & \text { नें } \\ & \text { है } \end{aligned}$ | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males. | Females. | Total. |
| January ............... ........................ | 1,304 | 11 | 1,315 | 99.17 | 0.88 | 100 |
| February ........................................ | 1,802 | 11 | 1,318 | 99.16 | 0.84 | 100 |
| March........................................... | 1,883 | 13 | 1,346 | 99.04 | 0.96 | 100 |
| April .......................... ................ | 1,445 | 11 | 1,156 | 99.14 | 0.86 | 100 |
| May .................. ............................ | 1,460 | 10 | 1,470 | 99.32 | 0.68 | 100 |
| June ............................................ | 1,514 | 7 | 1,521 | 99.54 | 0.46 | 100 |
| July ............................................... | 1,512 | $\cdots$ | 1,512 | 100 | . | 100 |
| August ........................................ | 1,477 | \%............. | 1,477 1,467 | 100 | ......... | 100 |
| Beptember...................................... | 1,467 | ............... | 1,467 | 100 | ......... | 100 |
| October ......................................... | 1,441 | 6 <br> 6 | 1,447 | 99.58 | 0.42 | 100 |
| November ...................................... | 1,405 | 6 | 1,411 | 99.57 | 0.48 | 100 |
| December.......................................) | 1,889 | 12 | 1,401 | 99.14 | 0.86 | 100 |

## Wages, Earnings and Proportion of Business Done.

BRICK AND TERRA COTTA,-CON.

| WAGES AND EARNINGS. | PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION. |
| :---: | :---: |
| Total amount paid in wages.......... 8448,19900 Average yearly earnings............. 81490 | Average proportion of business done, per cent Days in operation............................................. 24940 |

Classifled Weekly Wages.

| CLASSIFICATION OF WEEKLY WAGES. | NUMBER RECEIVING. |  |  | PERCENTAGE RECEIVING. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Males. | Females | Total. | Males. | Females. | Total. |
| Under \$5....................................... | 84 | 9 | 93 | 5.14 | 81.82 | 5.66 |
| 85, but under \$6............................... | 306 | 2 | 308 | 18.75 | 18,18 | 18.74 |
| 6, but under 7............................. | 395 |  | 895 | 24.21 | .... | 24.10 |
| 7, but under 8.............................. | 127 | *** | 127 | 7.78 | .............. | 7.73 |
| 8, but under 9.............................. | 86 | ...... | 86 | 5.27 | ................. | 5.28 |
| 9, but under 10..................................... | 208 | .... | 208 | 12.74 | ................... | 12.65 |
| 10, but under 12............................... | 177 |  | 177 | 10.84 | .................. | 10.76 |
| 12, but under 15 | 134 |  | 134 | 8.22 | .................... | 8.15 |
| 15, but under 20..................................... | 82 | .............. | 82 | 5.02 | .................. | 4.98 |
| 20 and over.................................... | 38 | , | 38 | 2.08 | . | 2.00 |
| Total ...................................... | 1,632 | 11 | 1,648 | 100 | 100 | 100 |

TABLE No. 9.-INDUSTRY PRESENTATION, 1896-Continued.

HAT8 (MEN'8).

| NUMBER OF PARTNERS AND STOCKHOLDERS CONBIDERED. | CAPITAL INVESTED, STOCK USED AND GOODS MADE. |
| :---: | :---: |
| Number of establishments reporting..... 19 | Capital Invested. |
| Number of private firms................................ ${ }^{14}$ | Amount of capital invested........... \$908,078 |
| Males.......................... 21 | Amoun of caplal investod........... |
| Females |  |
| Estates .............................. ....... | Stock Used-Aggregate Value. |
| Number of corporations ........................... ${ }^{5}$ ( ${ }^{5}$ Number of stockholders............. | Total value of stock used............... \$971,910 |
| Males_............................. <br> Females.............. <br> 8 |  |
| Females .................... ${ }^{8}$ | Goods Made-Aggregate Value. |
| Aggregates-Partners and stockholders, 72 | Total value of goods made.............. $\$ 2,036,627$ |

Persons Employed.

| PERSONS EMPLOYED. |  |  | \% | PERGENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males. | Females. | Total. |
| Average number.. | 1,090 | 372 | 1,462 | 74.56 | 25.44 | 100 |
| 8mallest number....................................... | 1,066 | 346 | 1,350 | 74.37 | 25.63 | 100 |
| Greatest number. ..................... ................. | 1,207 | 892 | 1,599 | 75.49 | 24.51 | 100 |
| Excess of greatest over smallest number...... | 201 | 46 | 247 | 81.38 | 18.62 | 100 |

Persons Employed, by Months.

| MONTHS. | $\begin{aligned} & \text { B } \\ & \text { 3 } \\ & \text { 3 } \end{aligned}$ |  | $\begin{aligned} & \text { स्ड } \\ & \text { O } \\ & \text { है } \end{aligned}$ | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males. | Females. | Total. |
| January.. | 1,058 | 365 | 1,423 | 74.85 | 25.65 | 100 |
| February | 1,107 | 386 | 1,498 | 74.15 | 25.85 | 100 |
| March. | 1,094 | 380 | 1,474 | 74.23 72.97 | 25.77 | 100 |
| April | 1,012 | 375 | 1,387 | 72.97 | 27.03 | 100 |
| May | 1,006 | 370 | 1,376 | 73.12 | 26.88 | 100 |
| June.... | 1,024 | 346 | 1,870 | 74.74 | 25.26 | 100 |
| July................................................ | 1,070 | 349 | 1,419 | 75.34 | 24.66 | 100 |
| August............................... ............ | 1,128 | 374 | 1,502 | 75.20 | 24.80 | 100 |
| September ...................................... | 1,207 | 892 | 1,599 | 75.49 | 24.51 | 100 |
| October . ........................................ | 1,189 | 893 | 1,582 | 75.16 | 24.84 | 100 |
| November ...................................... | 1,108 | 365 | 1,468 | 75.14 | 24.86 | 100 |
| December.......................................\| | 1,083 | 369 | 1,452 | 74.59 | 25.41 | 100 |

## Wages, Elarnings and Proportion of Business Done.

HATS (MEN'S)-CON.

| WAGES AND EARNINGS. | PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION, |
| :---: | :---: |
| Total amount paid in wages.......... Average yearly earnings............ \$739,225 00 50562 | Average proportion of business done, per cent $\qquad$ 59.05 Days in operation.............. .................. 257.15 |

Classification of Weekly Wages.

| Classification of weekly wages. | Number receiving. |  |  | percentage receiving. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Males. | Females, | Total. | Males. | Females. | Total. |
| Under \$5........ | 92 | 76 | 168 | 7.00 | 18.26 | 9.72 |
| \$5, but under \$6............................ | 78 | 70 | 143 | 5.54 | 16.91 | 8.27 |
| 6, but under 7 . | 88 | 41 | 124 | 6.26 | 9.90 | 7.17 |
| 8 , but under 9 . | 141 | 70 | 211 | 10.74 | 16.81 | 12.20 |
| 9, but under 10. | 159 | 36 | 195 | 12.09 | 8.94 | 11.27 |
| 10 , but under 12 | 210 | 45 | 255 | 16.00 | 10.84 | 14.73 |
| 12, but under 15. | 190 | 16 | 206 | 14.44 | 3.85 | 11.91 |
| 15 , but under 20 . | 156 | 3 | 159 | 11.86 | . 72 | 9.20 |
| 20 and over................................... | 118 |  | 118 | 8.60 |  | 6.03 |
| Total............... | 1,815 | 414 | 1,729 | 100 | 100 | 100 |

TABLE No．9．－INDUSTRY PRESENTATION，1896－Continued． SHORS．

| NUMBER OF PARTNERS AND STOCKHOLDERS considered． | CAPITAL INVESTED，STOCK USED AND GOODS made． |
| :---: | :---: |
| Number of establishments reporting ．．．．． 16 | Capital Invested． |
| Number of private firms．．．．．．．．．．．．．．．．．．．．．．． 9 |  |
| Number of partners．．．．．．．．．．．．．．．．．．．．．．．．．．．． 14 | Amount of capital invested．．．．．．．．．．．．\＄973，546 |
| Males．．．．．．．．．．．．．．．．．．．．．．．． |  |
| Special．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |
|  | Used－Aggregate Value． |
| Number of corporations，．．．．．．．．．．．．．．．．．．．．．．．． Number N | Total value of stock nsed．．．．．．．．．．．．．．．．$\$ 1,056,054$ |
| Males．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． 68 |  |
| Females ．．．．．．．．．．．．．．．．．．．．  <br> Banks，trustees，ete．．．．．． 19 |  |
| Banks，trustees，etc．．．．．．．． | Goods Made－Aggregate Value． |
| Aggregates－Partners and stockholders， 102 | Total value of goods made．．．．．．．．．．．．．．\＄2，058，203 |

Persons Employed．

| PERSONS EMPLOYED． | 哭 |  | 袻 | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males． | Females． | Total． |
| Average number ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，055 | 594 | 1，649 | 63.98 | 36.02 | 100 |
| Smallest number．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，027 | 569 | 1，596 | 64.35 | 85.65 | 100 |
| Greatest number．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，079 | 612 | 1，691 | 63.80 | 36.20 | 100 |
| Excess of greatest over smallest number．．．．．．） | 52 | 43 | －95 | 57.74 | 45.26 | 100 |

Persons Employed，by Months．

| MONTHS． | $\begin{aligned} & \text { 总 } \\ & \text { ジㄹ } \end{aligned}$ |  | $\begin{aligned} & \text { 玉̈ } \\ & \text { ث̀ } \end{aligned}$ | Percentage of |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males． | Females． | Total． |
| January ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，054 | 593 | 16.47 | 64.00 | 36.00 | 100 |
| February ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，070 | 607 | 16.77 | 63.81 | 36.19 | 100 |
| March．，．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1.079 | 612 | 16.91 | 63.80 | 36.20 | 100 |
| April ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，068 | 596 | 16.64 | 64.18 | 35.82 | 100 |
| May ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，063 | 591 | 16.54 | 64.27 | 35.73 | 100 |
| June ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，058 | 599 | 16.57 | 68.85 | 36.15 | 100 |
| July ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，080 | 585 | 16.15 | 63.88 | 86.22 | 100 |
| August．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，062 | 610 | 16.72 | 63.52 | 36.48 | 100 |
| September ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，058 | 606 | 16.64 | 63.58 | 36.42 | 100 |
| October．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，042 | 586 | 16.28 | 64.00 | 36.00 | 100 |
| November．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，048 | 575 | 16.18 | 64.47 | 35.53 | 100 |
| December．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．｜ | 1，027 | 569 | 15.96 | 70.00 | 80.00 | 100 |

## Wages, Earnings and Proportion of Business Done.

8HOES-CON.

| WAges and rarnings, | PROPORTION OF BUSINESS DONE AND DAYB IN OPRRATION. |
| :---: | :---: |
| Total amount paid in wages......... 8686,29600 Average yearly earnings............... 41619 | Average proportion of business done, per cent. <br> Days in operation...... ........................... 254.18 |

Classification of Weekly Wages.

| CLASSIFICATION OF WEEKLY WAGES. | NUMBEE RECEIVING, |  |  | PERCENTAGE RECEIVING. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Males. | Females. | Total. | Males. | Females. | Total. |
| Under \$5,.................................... | 144 | 173 | 817 | 13.58 | 28.69 | 19.04 |
| \$5, but under \$6..................... ........... | 72 109 | 78 104 | 145 | 6.79 10.28 | 12.07 | 8.71 1280 |
| 6 , but under 7 . | 109 | 104 | 218 | 10.28 | 17.19 | 12.80 |
| 7, but under 8............................. | 142 | 107 | 249 | 18.40 | 17.69 | 14.95 |
| 8, but under 9............................. | 111 | 54 | 165 | 10.48 | 8.98 | 9.91 |
| 9, but under 10................................ | 86 | 32 | 118 | 8.12 | 5.29 | 7.08 |
| 10, but under 12............................... | 187 | 34 | 171 | 12.92 | 5.62 | 10.27 |
| 12, but under 15............................... | 146 | 27 | 178 | 1877 | 4.46 | 10.40 |
| 15, but under 20............................. | 97 | 1 | 98 | 9.15 | . 16 | 5.89 |
| 20 and over. ..................................... | 16 |  | 16 | 1.51 |  | . 95 |
| Total. $\ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots$ | 1,060 | 605 | 1,665 | 100 | 100 | 100 |

TABLE No．9．－INDUSTRY PRESENTATION，1896－Continued．

SILK INDUSTEY－ALL BRANCHES INCLUDED

| NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDEBED． |  |  | CAPITAL INVESTED，STOCK UBED AND GOODS MADE． |
| :---: | :---: | :---: | :---: |
| $\begin{array}{ll}\text { Number of establishments reporting．．．．．} & 67 \\ \text { Number of private firms．．．．．．．．．．．．．．．．．．．} & 42\end{array}$ |  |  | Capital Invested． |
|  |  |  |  |
| Number of partners |  |  | Amount of capital invested．．．．．．．．．．\＄11，737，621 |
| Males．．．．．．．．．．．．．．．．．．．．．．．． 108 |  |  |  |
| Females ．．．．．．．．．．．．．．．．．．．．． 34 |  |  |  |
|  | Estates．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  | Stock Used－Aggregate Value． |
| Number of corporations．．．．．．．．．．．．．．．．．．．．．．．．．．．． 25 |  |  | Total value of stock used．．．．．．．．．．．．．． $89,518,569$ |
| Number of stockholders．．．．．．．．．．．．．．．．．．．．．．．．． |  | 111 | Total value of stock used．．．．．．．．．．．．．．$\$ 9,518,569$ |
| Males．．．．．．．．．．．．．．．．．．．．．．．．．．．． 101 |  |  |  |
| Females ．．．．．．．．．．．．．．．．．．．．． |  | 1 | Goods Made－Aggregate Value． |
| Aggregates－Partners and stockholders， |  | 254 | Total value of goods made．．．．．．．．．．．\＄17，218，813 |

Persons Employed．

| PERSONS EMPLOYED． |  | $\begin{aligned} & \text { 感 } \\ & \text { of } \\ & \text { 霜 } \end{aligned}$ | E | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males． | Females． | Total． |
| Average number ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，596 | 5，047 | 11，661 | 56.72 | 48.28 | 100 |
| Smallest number．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，229 | 4，720 | 10，919 | 56.89 | 48.11 | 100 |
| Greatest number．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，911 | 5，343 | 12，254 | 56.40 52.46 | 48.60 47.74 | 100 |
| Excess of greatest over smallest number．．．．．） | 682 | 623 | 1，305 | 52.26 | 47.74 | 100 |

Persons Employed，by Months．

| MONTHS． | $\frac{\text { gi }}{\text { gi }}$ | $\begin{aligned} & \text { 总 } \\ & \text { g } \\ & \text { 总 } \\ & \text { 4 } \end{aligned}$ |  | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males． | Females． | Total． |
| Janusry ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，808 | 5，387 | 12，195 | 55.83 | 44.17 | 100 |
| February．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，911 | 5，343 | 12，254 | 56.40 | 43.60 | 100 |
| March ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，938 | 5，301 | 12，239 | 56.68 | 43.32 | 100 |
| April ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，947 | 5，189 | 12，186 | 57.25 | 42.75 | 100 |
| May．．．． | 6，780 | 5，101 | 11，881 | 57.07 | 42.98 | 100 |
| June ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，468 | 4，938 | 11，569 | 57.36 | 42.64 | 100 |
| July．． | 6，341 | 4,970 | 11，311 | 56.06 | 43.94 | 100 |
| August．．．． | 6，229 | 4，720 | 10，949 | 58.89 | 48.11 | 100 |
| September | 6，278 | 4，817 | 11，090 | 56.57 | 48.43 | 100 |
| October ．．． | 6，519 | 4，977 | 11，496 | 56.70 | 43.30 | 100 |
| November ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，836 | 4，911 | 11，247 | 56.34 | 48.66 | 100 |
| December ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6，599 | 4，968 | 11，562 | 57.08 | 42.92 | 100 |

# Wages, Earnings and Proportion of Business Done. 

SILK INDUSTRY-CON.

| WAGES AND EARNINGS. |
| :--- | :--- | :--- |

Classiflcation of Weekly Wages.

| Classification of wegkly wages. | NUMBER RECEIVING. |  |  | PERCENTAGE RECEIVING. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Males. | Females. | Total. | Males. | Females. | Total. |
| Under \$5........... | 1,076 | 1,454 | 2,530 | 14.11 | 27.02 | 19.44 |
| \$5, but under \$6........................ | 402 | 1,094 | 1,496 | 5.27 | 20.33 | 11.49 |
| 6, but under 7.................................. | 424 | 784 | 1,158 | 5.56 | 18.64 | 8.90 |
| 7, but under 8.............................. | 519 | 692 | 1,111 | 6.80 | 11.00 | 8.54 |
| 8 , but under 9 | 588 | 420 | 1,008 | 7.71 | 7.80 | 7.75 |
| 9, but under 10.............................. | 1,187 | 339 | 1,526 | 15.56 | 6.81 | 11.78 |
| 10, but under 12............................. | 1,143 | 381 | 1,524 | 14.98 | 7.08 | 11.74 |
| 12 , but under 15 . | 1,073 | 252 | 1,325 | 14.06 | 4.67 | 10.18 |
| 15, but under 20.............................. | 865 | 104 | 969 | 11.34 | 1.94 | 7.45 |
| 20 and over... | 351 | 11 | 362 | 4.61 | . 21 | 2.78 |
| Total. | 7.628 | 5.381 | 18.009 | 100 | 100 | 100 |

TABLE No．9．－INDUSTRY PRESENTATION，1896－Concluded．
WOOLEN AND WORSTED GOODS．

| NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDERED． | CAPITAL INYESTED，STOCK USED AND GOODS MADE． |
| :---: | :---: |
| Number of establishments reporting．．．． 18 | Cupital Invested． |
| Number of private firms．．．．．．．．．．．．．．．．．．．．．． 7 |  |
| Number of partners ．．．．．．．．．．．．．．．．．．．．．．．．．．． 21 | Amount of capital invested．．．．．．．．．．．\＄4，466，980 |
|  |  |
| Special ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | Stock Used－Aggregate Value． |
| Number of corporations．．．．．．．．．．．．．．．．．．．．．．．．．．．${ }^{\text {a }}$ ． 6 |  |
| Number of stockholders ．．．．．．．．．．．．．．．．．．．．． 148 | Total value of stock used．．．．．．．．．．．．．．．．． $83,209,292$ |
|  |  |
| Banks，trustees，ete．．．．．．．．． 2 | Goods Made－Aggregate Value． |
| Aggregates－Partners and stockholders， 169 | Total value of goods made．．．．．．．．．．．．． $85,164,957$ |

Persons Employed．

| PERSONS EMPLOYED． | $\frac{\text { 足 }}{\text { M゙ }}$ |  | 䂞 | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males． | Females． | Total． |
| Average number | 1，906 | 2，342 | 4，248 | 44.86 | 55.14 | 100 |
| Smallest number．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，858 | 2，285 | 4，148 | 4484 | 55.16 | 100 |
| Greatest number．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 2，098 | 2，390 | 4，488 | 46.75 69.56 | 58.25 | 100 |
| Excess of greatest over smallest number．．．．． | 240 | 105 | 345 | 69.56 | 30.44 | 100 |

Persons Employed，by Months．

| MONTH8． | $\begin{aligned} & \text { 苞 } \\ & \text { ※̈̃ } \end{aligned}$ |  | $\begin{aligned} & \text { 馬 } \\ & \stackrel{\rightharpoonup}{5} \end{aligned}$ | PERCENTAGE OF |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Males． | Females． | Total． |
| January ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，862 | 2，832 | 4，194 | 44.89 | 55.61 | 100 |
| February ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 2，098 | 2，890 | 4，488 | 46.75 | 58.25 | 100 |
| March ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，911 | 2，398 | 4，309 | 44.35 | 55.65 | 100 |
| April ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，924 | 2，882 | 4，806 | 44.37 | 55.68 | 100 |
| May ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，898 | 2，882 | 4，280 | 44.34 | 55.66 | 100 |
| June ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，861 | 2，294 | 4，155 | 41.79 | 55.21 | 100 |
| July ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，986 | 2，302 | 4，288 | 45.68 | 54.82 | 100 |
| August ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，858 | 2,285 $\mathbf{2} 302$ | 4，143 | 44.86 45.19 | 55.14 | 100 |
| September．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，896 | 2,302 2,393 | 4,198 4,200 | 45.19 44.45 | 5481 55,55 | 100 |
| October．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1,867 1,846 | 2,383 2,316 | 4,200 4,162 | 44.45 41.35 | 55.56 55.45 | 100 100 |
| November ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，846 | 2，316 | 4，162 | 41.35 | 55.45 | 100 |
| December．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，911 | 2，890 | 4，301 | 44.66 | 55.34 | 100 |

## Wages, Earnings and Proportion of Business Done.

WOOLEN AND WORSTED GOODS-CON.

| WAGES AND EARNINGS. |
| :---: | :---: |

Classified Weekly Wages.

| CLASSIFICATION OF WEEKLY WAGEs. | NUMBER RECEIVING. |  |  | PERCENTAGE RECEIVING. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Males. | Females. | Total. | Males. | Females. | Total. |
| Under \$5........................................ | 877 | 1,588 | 1,915 | 19.49 | 68.97 | 44.14 |
| \$5, but under \$6.............................. | 262 | 478 | 740 | 18.55 | 19.66 | 17.06 |
| 6, but under 7........ .................... | 184 | 119 | 308 | 9.51 | 4.95 | 7.00 |
| 7, but under 8............................. | 215 | 94 | 310 | 11.17 | 3.91 | 7.14 |
| 8, but under 9,............................ | 201 | 87 | 288 | 10.40 | 8.85 | 6.64 |
| 9, but under 10........................ ...... | 200 | 71 | 271 | 10.40 | 2.95 | 6.25 |
| 10, but under 12.............................. | 207 | 17 | 224 | 10.70 | . 71 | 5.16 |
| 12, but under 15............................... | 160 | ............... | 160 | 8.21 | ............. | 8.69 |
| 15, but under $20 . . . . . . . . . . . . . . . . . . . . . . . . . . . .$. | 62 | . | 62 | 3.21 | , | 1.42 |
| 20 and over......................................... | 65 |  | 65 | 8.36 | ............... | 1.50 |
| Total ....................................... | 1,934 | 2,404 | 4,338 | 100 | 100 | 100 |

PART II.

## CURRENT STANDARD WAGE-RATES.

## PART II.

## CURRENT STANDARD WAGE-RATES.

In previous reports considerable attention has been given to the earnings of the working classes in the industrial establishments in this State, the data being obtained from the individual wage-workers themselves or from the establishments where employed; the aim, however, was to obtain as far as practicable the actual wages earned, periodically, day, week, month and year. The present chapter will show these rates of preceding years compared with the standard current rates obtaining in 1897-no account being taken in the latter of lost time, either by individuals or for the various industries enumerated. The data are for substantially the same cities, but they do not show the actual wages earned for the periods given and no exact comparison can be made for the reason stated.

In Table 1 are shown the time wage-rates as explained. This is followed by Table 2 , giving the piece-price rates and quantity produced, periodically, covering ten or more years, in some of our principal industries. These comparisons were obtained mainly from workmen engaged at the several trades; and while not pretending fully to include in detail the various items going to make up the production of any one industry, it is believed that the data are as nearly representative as it is possible to obtain. With the exception of window glass, these tables indicate that in the trades where the piece-price system of wages prevails the tendency is to lessen the possible earnings of workmen, although the amount of product is increasing. In other words, the reductions in the piece-price rates have been greater than the gains in wages by increased amount of produc-
tion. Especially is this the oase in occupations where machinery has simplified the process of manufacture and permitted the substitation of persons of less skill, or where it has resulted in employment of females and minors in place of men and adults. The apparent changes in the specimen industries are here given:

Pottery.-Platye-making-an increase of production equivalent to 40.16 per cent., and a reduction in amount of earnings, 3.16 per cent.; saucer-making-increase of production of 50 per cent., decrease of earnings 26 per cent.; dish-making-increase of production 14.28 per cent., decrease of earnings 7.06 per cent.; jiggering-increase of production 17.50 per cent., decrease of earnings 19.87 per cent.; sanitary ware-increase of production 52 per cent., decrease of earnings 21.26 per cent.
Silk industry.-Weaving department-increase in production 54.81 per cent. ; decrease in earnings 34.12 per cent. In other departments the changes are equally as great:

In 1887 each silk dyer received $\$ 18$ per week and ran three boxes, employing from 6 to 12 men as assistants, who received $\$ 10^{-}$ per week each. Black dyers received from $\$ 25$ to $\$ 50$ per week, and employed from 50 to 150 assistants at $\$ 10$ to $\$ 11$ per week. In 1897, with new methods and machines, one dyer can run from 10 to 100 boxes with the assistance of one boy to each box. The dyer now receives from $\$ 15$ to $\$ 20$ per week, the boys from $\$ 4$ to $\$ 8$ per week. Each dyer displaces 10 to 25 others, and each boy displaces four men.

Broad silk department.-Formerly there was but one class of looms used in this branch, known as the plain loom, with one reed and one shuttle, making one web of cloth. At present there are various kinds, with from 1 to 4 shuttles, making three webs at the same time. A weaver running a loom, weaving three webs of cloth at the same time, receives eleven cents for three yards, turns out 60 yards in a day and earns $\$ 2.20$; whereas formerly he would have rereived $\$ 18$ for the same number of yards.

The price list is regulated by a scale. Each loom has a given number of reeds, each reed has a number of ends to the inch, and each warp a certain number of inches in width, with a given number of picks to the inch. A plain loom, No. 56 reed, contains 112 double ends to the inch, 191 $\frac{1}{2}$ inches width of cloth, making 2,352 single ends
in each warp ; the filling contains 64 picks to the inch. The present price per yard for weaving this class of goods is 7 cents; weekly earnings, $\$ 7.50$; whereas in 1887 the weavers earned $\$ 3.50$ per day.

Another class of goods, reed No. 62, four single ends to an inch, making 4,960 ends in each warp, striped goods, 96 to 120 picks to the inch, four shuttles, one warp in each loom, pays from 11 to 14 cents per yard. At this rate a workman earns from $\$ 1.21$ to $\$ 1.34$ per day; whereas formerly the pay would have been from $\$ 3.50$ to $\$ 4$ for the same amount of product. Formerly only males worked on this class of goods; now the majority of the workers are females.

In ribbon-weaving, according to estimates made by employes, there has been within the past ten to twelve years an increase, in the amount of product in staple goods, of 50 per cent. for each employe, with an average reduction in piece-price for weaving of 25 per cent., and in the preparatory department, of 35 per cent.; in fancy goods, a reduction of 50 per cent., while the loss of time is 30 per cent. greater.

In the green glass bottle industry, glassblowers' wages are regulated by a scale or list price, based on the price paid for one-ounce vials. In 1886 the basis price was 60 cents, with a discount of 10 per cent. for blowing one gross of one-ounce vials. . In 1897 the basis price was 54 cents, with a discount of 14 per cent. In 1886-7 the price for blowing one dozen of bottles, weighing twenty ounces each, was 15 cents, less 10 per cent. In 1896-7 the price was $13 \frac{1}{2}$ cents, with a discount of 14 per cent., or a net general reduction of 14 per cent., the product being about the same per day. In 1886-7 the price was uniform at all the establishments in the State. In 1896-7 a large proportion was non-union, and worked at a discount off the list price, in some cases as much as 30 per cent. below the basis price.

Hat industry.-In some branches of hat-making there has been a decrease in both production and in earnings, while in all branches there has been a decrease in earnings, as will be seen by reference to the tables.
Prior to 1846 hat bodies were made by hand. In that year Henry A. Wells secured a patent for a machine to form hat bodies. This machine, however, was not a success, but soon after Bunn \& Taylor so improved it that by 1857 the process of forming by machine had
become quite general. In 1860 Ira Gill was granted another patent, and in 1872 his two sons erected a large forming mill in Orange. The application of machinery in forming hats practically created a new industry, and gave employment to hundreds of men and women without the usual result of displacing others. By the old method of forming by hand the process was slow and costly, few felt hats were worn, but the success of the forming machine so reduced the cost that where one person wore a felt hat there are now thousands worn.

In 1870 the blocking and pouncing machines were introduced, by which one man with a machine can do the same amount of work as eight men blocking by hand, and two men can produce as much as twelve men by the hand process of pouncing. Subsequently the sizing and the finishing machines have been invented, by the use of which two men can size six dozen hats in a day, while it would require five men to do the same number by hand. The so-called finishing machine does not complete the hat, it will only do the ironing, with little saving of labor and not as well as the hand process. It is contended that machinery has reduced the labor cost in hat-making 150 per cent. within the last forty years, while as the table shows within the past ten years the earnings of the workmen have been reduced in the various branches from 5.42 per cent in flanging to 34 per cent. in making.

Window-Glass 'Industry.-The following is a copy of an agreement between the manufacturers and workmen for the blast of 1886-7:
" It is hereby agreed by the parties hereto, representing the Eastern Window-Glass Manufacturers' Association and the Window Glass Workers' Association, that the following rates of wages, plus 10 and 5 per cent., shall be paid for the blast of 1884-5, and re-adopted for the blast of 1886-7 :

| QUALITY. | $\begin{gathered} 6 \times 8 \\ \text { to } \\ 10 \times 15 . \end{gathered}$ | $\begin{gathered} 10 \times 16 \\ \text { to } \\ 12 \times 18 \end{gathered}$ | $\begin{gathered} 12 \times 19 \\ \text { to } \\ 20 \times 24 . \end{gathered}$ | $\begin{gathered} 20 \times 25 \\ \text { to } \\ 29 \times 40 . \end{gathered}$ | $\begin{aligned} & 30 \times 40 \\ & \text { to } \\ & 30 \times 46 . \end{aligned}$ | 0 0 0 0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| First............................................ | \$0 50 | 3065 | \$0 83 | 8090 | \$1 30 | 81.60 |
| Second ....................................... | 45 | 50 | 67 | 75 | 110 | 125 |
| Third......................................... | 40 | 45 | 50 | 60 | - 70 | 95 |
| Fourth ........... ............................ | 35 | 40 | 45 | 50 | 60 | ......... |

"Blowers to be paid one and three-fourths for double; gatherers to be paid 65 per cent. for single and 55 per cent. for double, if
manufacturers carry out rollers, and $67 \frac{1}{2}$ per cent. for single and $57 \frac{1}{2}$ per cent. for double, if gatherers carry out rollers, to be optional with manufacturers. Flatteners to be paid 25 per cent. of blowers' wages. Cutters to be paid $26 \frac{1}{2}$ cents per 100 feet for single, 40 cents for double, and 53 cents for lamp glass, or sizes'below 6 by 8 , or for fractional inches below 13 by 13 . All rules and usages shall be the same as last year, except that all glass shall be booked in the united inch brackets and that there shall be a company's rest.
" It is also agreed by the committees that should there be a change in either of the other sections, the Eastern section shall have a corresponding change."

Scale of wages and rules for working, for blast ending June 30th, 1896 (re-adopted for blast ending June 30th, 1897), agreed upon by wages committee of Window Glass Manufacturers and Workers of L A. 300, K. of L., for the Eastern District, was:

LIST FOE SINGLE STRENGTH.

|  | 18 t . | 2d. | 3D. | 4TH. |
| :---: | :---: | :---: | :---: | :---: |
| $10 \times 15$. | \$0 EO | \$0 45 | \$0 40 | $\$ 035$ |
|  | 65 | 50 | 45 | 40 |
|  | 83 | 67 | 53 | 45 |
|  | 90 | 75 | ¢0 | 50 |
|  | 130 | 110 | 70 | 60 |
| Above................................................... | 160 | 125 | 95 | ............. |

With 10 and 5 per cent. added. Donble strength $1 \frac{3}{4}$ price on single strength.
Gatherers to receive $74 \frac{1}{2}$ per cent. of blowers' wages for single, $62 \frac{1}{2}$ for double strength, where second assistant is employed; where no second assistant is employed, the manufactuvers shall have the rollers carried out, the gatherers to receive 72 per cent. for single and 60 per cent. for double. Flatteners to receive 25 per cent. of blowers' wages. Cutters shall receive $26 \frac{1}{2}$ cents per 100 feet for single; 40 cents per 100 feet for double; fractions under $13 \times 13$, double price. Lamp glass, double price ; even inches, under $6 \times 8$, double price.

All glass shall be booked to the bracket and not to the size.
No glass shall be set out in stock sheets for the purpose of being sold to anyone as stock sheets, and no manufacturer shall sell any stock sheets for less than the list price for the number of inches con-
tained in such sheets, less the usual discount representing the market price at the time the sale is made.

Manufacturers shall be allowed to set out a limited number of stock sheets for the purpose of cutting same to assort their stocks and enable them to fill their orders during the summer shut-down; but the amount of stock sheets set out for this purpose shall not exceed six (6) one-hundred-foot boxes for any one blower during any one settlement of four weeks, and no cutter will be allowed to set out more than six (6) one-hundred-foot boxes for any blower in any four weeks' settlement during the period of this agreement.

Grinder Glass.-A limited quantity of poor quality D. S. glass may be set out for the purpose of grinding, obscuring, enameling, chipping, etc., but for no other purpose.

The amount thus to be set out and known as grinder, must not exceed ten (10) one-hundred-foot boxes for any one D. S. blower, for any four weeks' settlement during the period of this agreement. Said grinders may be sold to anyone who is in the business of grinding, obscuring, enameling or chipping glass, but to no other party, and it is hereby agreed that L. A. 300 is to strictly enforce this rule.
Forty-eight boxes per week, the limit for single; 30 boxes per week, the limit for double; to be counted in settlements of four weeks. Forty hours shall constitute a week's work for blowers and gatherers.

Weekly amounts to be paid in amount earned by the workman at the rate of $\$ 12$ to blowers, cutters and flatteners, and $\$ 10$ for gatherers, with $\$ 1.50$ per week added to the amounts where a second assistant is employed, with balance every four weeks.
The hours for blowing to commence at 1 o'clock Monday morning, and not later than 6 o'clock Saturday night.

No blower to make more than nine (9) rollers per hour, to cut $40 \times 56$ or its equivalent in inches.

Manufacturers will not be required to cut sizes $6 \times 8$ to $12 \times 18$.
Ice shall be furnished when manufacturers and preceptors agree it is necessary.

There shall not be any glass made on the following holidays: Thanksgiving, Christmas and Decoration Day, and no blower or gatherer shall make up for any time lost in taking the same.

All spare work of over two blowings shall be kept separate and paid for at the list.

No cutter to keep a blower's rest.
Manufacturers to employ no workman who has not received a clearance card from the preceptory of the factory where he last worked. Seven days' notice to be faithfully worked out before he shall be entitled to receive a card. The managers of the works to assist the preceptor in the enforcement of the same.

Catters are instructed to allow an extra light in each 50 -foot box of $13 \frac{1}{2} \times 26$ and $13 \frac{1}{2} \times 28$; that is, 20 lights of $13 \frac{1}{2} \times 28$ and 21 lights of $13 \frac{1}{2} \times 26$; in booking to blower, however, they must be put in same bracktts as formerly.

When the glass is set out in the sheet, it shall be set out for what, in the judgment of the cutter, it may be worth, but in no case shall D. S. sheets be booked to blower for less than $20 \times 24$, third quality.

No sheet glass shall be sold below bracket size.
All flatteners and cutters to flatten and cut up their glass every week.

All glass to be cut up in four days after it is in the cutting-room.
All workmen shall receive a statement of their wages; catters to give blowers slip.

Blowers or gatherers not allowed to tear down or danb up clute holes.

All S. S. set out in sheet to be booked not less than $12 \times 18$, third quality.

No person shall serve as boss cutter except he be a member of $L$. A. 300 and a full-fledged citizen of the United States.

In setting out sheet-glass the following rule shall be adhered to: $36 \times 50$ to and including $36 \times 52,8$ lights per 100 feet; $36 \times 54$ to $36 \times 56,7 \frac{1}{2}$ lights per 100 feet; $38 \times 54$ to $40 \times 56,7$ lights per 100 feet. In D. S., cutters will be guided by price-list.

One hour shall be taken for meals where six melts are made, and where five melts are made, two long and four short blowings, one hour shall be taken on long blowings.

Members working on tanks and losing a blowing will not be allowed to make it up by working on extra turns.

No blower or gatherer will be allowed to turn pots or build up furnace rings. Boss blowers will turn pots except during the melts.

No boss blower or gatherer will be allowed to mend benches except from clute holes when setting pots.

The manufacturers will deduct money from members when requested to do so by chief preceptor.

A refusal to work on the part of blower or gatherer because of the absence of snapper shall be considered a gross neglect of duty.

Any manufacturer introducing into his flatening-house new inventions, supposed improvements, shall, so long as said inventions or improvements shall continue to be an experiment, or until it shall have been demonstrated that it will not be a loss to the workmen, pay a guarantee to all workmen whose work is or may be affected by said machine. When the "Lubber" patent is introduced the flattener shall be provided with a layer-out or shove-boy.

The rules and usages shall be printed for use of both parties.

The workers to enforce in every factory the use of quality slips, and that marks be burned or cut on boxes showing quality.

It is understood that the new rule as to double strength set out for grinding and stock sheets shall apply in the Eastern district the same as enforced in the West.

There shall be a reduction of 15 per cent. on single strength and 17 per cent. on double strength from the above scale.

Agreed to by the undersigned, and to take effect September 1st, 1895.

## TABLE No. 1.

Time Workers.


TABL巴 No. 1-Continued.
Time Workers.


TABLE No. 1-Continued.

Time Workers.

| ocoupation. |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Carpenters (ship)...................... | 1897 |  | \$0 30 | *\$0 30 | *\$0 30 |  |  |
| Carpenters (ship) | 1884 | M. | $\dagger 300$ | ¢0 30 | 1672 |  |  |
| " | 1885 | M. |  |  | 1680 |  |  |
| " 4 ......................... | 1886 | M. |  |  | 1800 |  |  |
| Caulkers " | 1897 | M. | *30 |  |  |  |  |
| Laborers ................................... |  | M. | *20 | ......... |  |  | ......... |
| Coopers | 189\% | M. | 1500 | 1500 | 1500 |  |  |
|  | 1884 | M. | 1800 | 1100 | 1400 | ... |  |
| Chainmakers | 1897 | M. | 1500 |  | 15.00 |  |  |
| " | 1884 | M. | 2400 | 900 | 1650 | ... | $\cdots$ |
| Engineers (stationary)................. | 1897 | M. | 2100 | 1050 | 1216 | 69.2 | 30.8 |
| " ${ }^{\text {" }}$ | 1884 | M. | 1800 | 1000 | 1206 | . |  |
| ${ }^{\prime}$ | 188E | M. |  | ......... | 1134 | $\cdots$ | ......... |
| Electrical workers (Hudson and Essex County Trolley Line)- |  |  |  |  |  |  |  |
| Conductors | 1897 | M. | $\dagger 200$ | $\dagger 175$ | $\dagger 195$ | ......... |  |
| Motormen | " | M. | $\dagger 200$ | $\dagger 175$ | $\dagger 195$ | ......... | ......... |
| Inspectors | 4 | M . | $\dagger 200$ | ........ | $\dagger 200$ | ........ | ......... |
| Lineman | " | M. | $\dagger 400$ | t3 00 | +310 | ...... |  |
| Ordinary ................... ......... | " | M. |  |  | $\dagger 150$ |  | ......... |
| Gasfitters .................................. | 1897 | M. | 1800 | 1200 | 1434 | 43 | 67 |
| Hodcarriers ............... ............... | 1897 | M. | 1500 | 900 | 1146 | 64.18 | 35.82 |
| " | 1884 | M. | 1500 | 750 | 1312 |  |  |
| ${ }^{6}$ | 1885 | M. | 1200 | 1000 | 1000 | ........ | - |
| Laborers | 1897 | M. | 1050 | 750 | 951 | 41.68 | 58.32 |
|  | 1884 | M. | 1100 | 600 | 765 |  |  |
| " ................................... | 1885 | M. | 1500 | 600 | 765 |  |  |
| " ................................... | 1886 | M. | 1200 | 600 | 816 |  |  |
| Laundry- |  |  |  |  |  |  |  |
| Washers ............................ | 1897 | M. | 1000 |  | 1000 |  |  |
| Starchers............................. | " | W. | 700 | 450 | 633 |  |  |
| Machine operators................. | " | W. | 800 |  | 800 |  |  |
| Ironers................................ | " | W. | 600 |  | 600 |  |  |
| Color operative | " | W. | 800 | 350 | 575 |  |  |

[^0]TABLE No．1－Continued．
Time Workers．

| OCOUPATION． | $\begin{aligned} & \text { ⿷匚⿳丨コ丨卜⿰㇒⿻二丨冂刂 } \end{aligned}$ | $\begin{aligned} & \text { a } \\ & \text { d } \\ & \text { B } \\ & \text { o } \\ & \text { } \\ & \text { Z } \end{aligned}$ |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Laundry－ <br> Mangle operative |  | W． |  | \＄300 |  |  |  |
| Margers．．．．．．．．．． |  | M． | 850 |  | 850 |  |  |
| ${ }_{\text {Marg }}$ | ＂ | W． | 750 |  | 750 |  |  |
| Dryers | ＂ | M． | 1500 |  | 1500 | ．．．．．．．． |  |
| Leather－makers－ Tanners ．．．．．．．． | 1897 | M． | 900 | 900 | 900 |  |  |
| Tanners ．．．．．．．．．． | 1884 | M． | 1650 | 750 | 934 |  |  |
| Scourers． | 1897 | M． | 900 | 900 | 900 |  |  |
| Beamers | 11 | M ． | 900 | 900 | 900 |  |  |
| ＂ | 1881 | M． | 16 co | 1200 |  |  |  |
| Preparers | 1897 | M． | 1500 | 900 | 1200 |  |  |
| Splitters． |  | M ． | 3000 | 3000 | 3000 |  |  |
| Carriers | ${ }_{1897}^{1884}$ | M M． | 30 150 00 | 2500 1500 | 26 15 15 |  |  |
| ${ }^{\prime \prime}$ | 1884 | M． | 2000 | 150 | 1200 |  |  |
| Japanners | 1897 | M ． | 1200 | 1200 | 1200 |  |  |
|  | 1884 | M ． | 1200 | 600 | 1007 | ．．．．．．． |  |
| Masons． | 1897 | M． | 2400 | 1500 | 1950 | 35.5 | 64.5 |
|  | 1884 | M． | 1800 | 1600 | 1743 |  |  |
| ＂ | 1886 | M． | 1800 | 1600 | 1800 | ．．．．．．．． |  |
| Machinists． | 1897 | M． | 2100 | 750 | 1382 | 61 | 39 |
|  | 1884 | M． | 1800 | 1000 | 1245 |  |  |
| ＂ | 1885 | M ． | 1800 | 700 | 1217 |  |  |
| ＂ | 1886 | M． | 2190 | 1000 | 1272 |  |  |
| Plambers | 1897 | M． | 2400 | 900 |  | 63.33 | 36.67 |
| ＂ | 1884 | M． | 1800 | 1000 | 1288 |  |  |
| ＂．．．．．．．．． | 1885 | M． | 1800 | 750 | 1175 | ．．．．．．．． | ．．．．．．．．． |
| Paper hangers | 1897 | M． | 1800 | 1350 | 1488 | 35.2 | 64.8 |
|  | 1884 | M． | 4000 | 1200 | 1700 |  |  |
| ＂＂．．．．．．．．． | 1885 | M． | 2800 | 1000 | 1500 | ．．．．．．． | ．．．．．．．．． |
| Printing－ |  |  |  |  |  |  |  |
| Compositors． | 1897 | M． | 2100 | 600 | 1686 | 61.67 | 38.33 |
| ＂ | 1884 | M． | 2300 | 1600 | 1742 |  | ．．．．．．．． |
| a | 1885 | M． | 25 18 18 | $\begin{array}{rr}9 & 00 \\ 17 & 00\end{array}$ | 15 17 17 |  |  |

## TABLE No. 1.-Continued.

Time Workers.


TABLE No. 1-Conoluded.
Time Workers.

| occupation. |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tinerniths | $\begin{array}{\|c\|c\|} \hline 1897 \\ 1884 \\ \hline \end{array}$ | $\frac{\mathrm{M}}{\mathrm{M}}$ | \$19 5 | \$900 | $\begin{array}{r} \$ 1464 \\ \hline 1200 \end{array}$ | 84, 37 | 15.63 |
| , | $\left\|\begin{array}{l} 1885 \\ 1885 \end{array}\right\|$ | M . | 135 | 1134 | 1242 |  |  |
| Wheelwrights.. | 1897 |  |  |  |  | 36.87 | 63,33 |
| Weawrigas.. | 1884 | M. | 2000 | 900 | 12.29 |  |  |
| ..... | 1885 | M. | 1800 | 900 | 1078 | ........ | ......... |

TABLE No. 2.-PIECE WORKERS.

${ }^{*}$ These earnings are for the period stated in preceding column.
tAll these prices are for the factories operated under the union seale of wages, which in 1886 was general in all of the factories of the State, while in 1897 a large proportion of them was non-union, at which prices are less, in some of them as much as 30 per cent. off the list price; in other words, 19 per cent. less than the prices given in the tables.
${ }_{3}^{2}$ Plate-making-Increase of production, 40.16 per cent. ; decrease in earnings, 3.19 per cent. Saucer making-Increase of production, 50 per cent.; decrease in earnings, 26.23 per cent. Dish-making-Increase of production 14.28 per cent. ; decrease in wages, 7.06 per cent.
$\|$ All these earnings for potters are net.

TABLE NO. 2.-PIEOB WORKERS-Continued.


[^1]TABLE No. 2.-PIECE WORKERS-Continued.


[^2] week. In 1897 the workmen paid for help 75 cents per week.
$\ddagger$ All these earnings for potters are net.

TABLE NO. 2.-PIECE WORKERS-Continued.

| occupation. |  | Price per piece. | Constitution of a piece. | quantity produged. |  | Earnings * |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 发 |  |  | Amount. | 凹్\% |  |
| Silk weaving $\dagger$ - <br> Taffeta, plain. $\qquad$ <br> " figured. $\qquad$ | 1887 | \$0 30 | $1_{1}^{1}$ yard........................................................... | 36 to 10 ¢0 yards...... | Day $_{\text {a }}$ | \$1 266 to $\begin{gathered}\$ 3 \\ 1\end{gathered}$ |
|  | 1897 |  |  |  |  |  |
|  | 1887 1897 | 30 5 | ${ }_{1} 1{ }^{1}$ " |  | " | \$1 240 to 300 |
| Surah...................... | 1887 | 14 | $1{ }^{1} \times$ |  | " | 200 to 220 140 to 1 |
|  | 1897 | 4 | 1 " | 40 to 44 " | " | 140 160 to 168 1 |
| Satine, duchess .......... | 1887 | 14 | $1{ }_{1} 1$ | 12 to 14 " ...... | " | 168 to 196 |
| Pekin satin................. | 1897 | 4 4 | $\begin{array}{ll}1 & 1 \\ 1 & \text { " }\end{array}$ | 12 to $\begin{gathered}40 \\ 40\end{gathered}{ }^{\prime \prime}$ |  | $44{ }^{1} 60$ |
| " ${ }^{\text {a }}$ - | 1897 | 5 | ${ }_{1}^{1}$ 1 " | 12 to $\begin{gathered}14 \\ 40 \\ 10\end{gathered}$ | " | 144 to $\begin{array}{l}163 \\ 200\end{array}$ |
| Handkerchiefs........... | 1887 | \$400 | Dozen | 1 to $1 \frac{1}{4}$ dozen..... | " | 400 to 500 |
| Dress "oods,................ | 1887 | 10 to 12 |  | ${ }^{20}$ to ${ }^{4}{ }^{4}{ }^{\text {ards }}$ "... | " | - ${ }^{2}$ 200 |
|  | 1897 | 6 | ${ }^{1}$ | 20 40 "..... | " | $\begin{array}{ll}200 \text { to } \begin{array}{l}3 \\ 2 \\ 2\end{array} 00 \\ & 40\end{array}$ |
| ". " plain ......... | $\begin{aligned} & 1887 \\ & 1897 \end{aligned}$ | 10 to 12 |  | 20 to 30 ". $\quad . . .$. | " | 200 to 360 |
| " " " ........... | $\left\|\begin{array}{c} 1897 \\ 16 \end{array}\right\|$ | 3 | ${ }_{3}^{2}$ wid | $\begin{array}{lll}72 & \text { " } & \text {..... } \\ 96 & \text { a }\end{array}$ | " | 210 200 |
| Striped goods $\ddagger$........... | 1887 |  |  |  | " | 350 to 400 |
|  | " |  |  |  | " | 350 to 400 |
| " foods.. ............ |  |  |  |  | " |  |
| " ties................. |  | 8 | $1{ }_{1}^{16}$ | 30 to 34 " ...... | " | $\begin{array}{llll}2 & 25 & \text { to } & 2 \\ 2 & 40 \\ \text { to } & 2 & 72\end{array}$ |
| figured | " |  |  | ${ }_{26}^{36}$ to 28 " ...... | c. | ${ }_{2}^{2} 34$ to 252 |

[^3]TABLE No. 2.-PIECE WORKERS-Continued.

| occupation. | 彥 | Price per piece. | Constitution of a piece. | quantity prodeced. |  | Earning * |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Amount. | - |  |
| Silk weavingi- <br> Box looms $\ddagger$ |  |  |  |  |  |  |
| Box $\operatorname{loomss}_{5} \ddagger$.............. | ${ }^{1887}$ |  |  | 12 to 14 yards...... 10 to 12 | Day. | $\$ 350$ to $\$ 400$ 400 to 450 |
|  | 1897 | \$0 10 | 1 yard. | 24 to 26 "....... | , | ${ }_{2}^{4} 40$ to 260 |
| Scnivele boz | " | 11 | 1 l " ..................................... | 26 to 28 " ... | " | 286 to 308 |
| Scaivele box ... ............ | 1897 | $3 \frac{1}{2}$ | 1 yard. | 35 to $\begin{aligned} & 10 \\ & 40\end{aligned}$ " $^{\prime}$....... | " | 123 to $\begin{aligned} & 3 \\ & 1\end{aligned} 300$ |
| Veiling $\ddagger$.................... | 1887 | 2 |  | 35 to 40 a | " | $\begin{array}{lllll}1 & 23 & \text { to } & 1 & 30 \\ 3 & 00\end{array}$ |
| Silk throwing-............... | 1897 | 6 | 1 yard ....................... ..... | 40 to 44 " .... | " | 240 to 264 |
| Silk throwing- |  |  |  |  |  |  |
| Orgarzine... | [1887 | $\$ 225$ | Per pound......................... |  | Week | 1000 to 1500 |
| Organzine | 1897 | ${ }^{2} 65$ |  | ...... .... ........... | " | 1000 to 1500 |
| Tram ..... |  | 35 | \% " ................................. |  | " |  |
| Silk winding- |  |  |  |  |  |  |
| Soft silk .................. | 1887 | 20 | 1 pound............ ............... | 8 to 12 yards...... | Day. | 160 to 240 |
| Tram ..................... |  | ${ }_{13}^{18}$ | $1_{1}^{1}$ ¢ ${ }_{1}$ ¢ | $\begin{array}{rrrr}8 \\ 8 & \text { to } 12 \\ 12 & \text { to } 18 & \text { " }\end{array}$ |  | $\begin{array}{llll}1 & 41 \\ 1 & \text { to } & 2 & 16 \\ 1 & \text { to } & 2 & 35\end{array}$ |
| Tram ......................... | ${ }^{18}$ | 10 | 1 " .................................. | ${ }^{12}$ to to 18 " | " | 156 to 235 |
| Silk warping $\ddagger$................. | 1887 |  |  |  | " | $\begin{array}{ll}1 & \\ 3 & 20 \\ 3 & \text { to } \\ \end{array}$ |
| Silk twisting....................... | 1897 |  |  |  | " | 250 |
|  | 1897 | $\begin{aligned} & 40 \\ & 25 \end{aligned}$ | 1,000 ends. |  | ........ |  |
| Silk picking $\ddagger$ | 1887 |  |  |  | Week. | 1000 to 1200 |

TABLE No. 2.-PIECE WORKERS-Continued.


[^4]TABLE No. 2.-PIECE WORKERS-Continued.

*These earnings are for period stated in preceding column.

+ Flangers-Decrease of production, 4.25 per cent. ; decrease of earnings, 5.42 per cent.

TABLE NO. 2.-PIEOE WORKERS-Continued.

| ocoupatios. |  | Price per piece. | Constitation of a piece. | quantity produokd. |  | Earnings.* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 容 |  |  | Amount, | $\begin{aligned} & \text { dĩ } \\ & \text { On } \\ & \hline \end{aligned}$ |  |
| HattersFlangers. $\qquad$ | 1884 |  | 1 dozen... ......................... |  |  |  |
|  | 1897 | ${ }^{20}$ | ${ }_{1}^{1}$ a ${ }^{\text {a }}$ a ... .................................... |  |  | 400 |
| " ..................... | 1897 | 20 25 | 1 ¢ ...................................... | 16 ، ............. | " | $4{ }_{4}^{400}$ |
| ...... | 1884 | 25 | 1 " ....................................... | 16 " ............. | " | 400 |
| " ....................... | 1897 | 30 | $1{ }^{1}$ " .............................. | 12 "1 ........... | " | 360 460 |
| ... | 1897 | 50 | 1 " | $\mathrm{r}_{8}$ " ${ }^{\text {c.............. }}$ | " | 400 |
| " ................. | 1884 | 50 | 1 " | 8 " ........... | " | 400 |
| Packers ................... |  |  | 1 a .................................... |  | , |  |
| Packers ....................... | 1897 | 10 | 1 " ............................. | 30 dozen ... |  | 300 |
| Trimmers ................... | 1897 | 50 | 1 a ................................................ | $\begin{array}{ccc}30 & \text { ، } & . . . \\ 3\end{array}$ | " | 240 150 |
| Makers (Machune) | 1884 | 50 | 1 " | 4 " | " | 200 |
| Makers (Machne)......... | 1897 | 40 50 | $1{ }_{1}{ }^{1}$ " ............................ | 40 " $\dagger$ ¢........ | " | $\dagger 1600$ |
|  | ${ }^{\prime}$ | 50 60 | 1 " ............................. | ${ }_{40}^{40}$ " ${ }^{\text {a }}$ | " | $\dagger{ }^{+20} 000$ |
| Finishers (Machine)...... | 1897 | 75 | 1 dozen.. | $2 \frac{1}{2}$ " | " | 187 |
| $\begin{array}{ccc} " & " & \cdots \\ " & " . . . \end{array}$ |  | 80 | 1 " | $2 \frac{1}{2}$ " ........... | " | 200 |
| , | ..... | 90 | 1 " ............................. | $2 \frac{1}{2}$ " ........... | " | ${ }_{2}^{2} 25$ |
| " $\quad 1 . . . . .$. | ...... | 112 | i dozen.................................... | ${ }_{2}^{2}$ " | " | ${ }_{2}^{2} 24$ |

[^5]TABLE No．2．－PIECE WORKERS－Continued．

| OCOUPATION， | 䓓 | Price per piece． | Constitution of a piece． | QUANTIT P PRODUOED． |  | Earnings．＊ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Amount． | 苟 |  |
| Shoemakers－ <br> Lasting，children＇s |  |  |  |  |  |  |
| Lasting，children＇s．．．．．． | 1897 | $\$ 072$ 72 |  | 4 cases， 72 pr prs each | Day． | $\$ 288$ 288 |
| ＂ 6 ．．．．． | ＂ | 72 | ＂ $12 \frac{1}{2}$ to $2, \quad$ ，．．．．．．．．．． | $\begin{array}{llll}4 & \text {－} & 72 & \text {＂}\end{array}$ | 左 | 288 |
| ． | ＂ | 90 | ＂ 1 to 8，right and left．．． | 3 ＂ 72 ＂＂ | 1. | 270 |
| ＂ 1 ．．．．．．． | ＂ | 108 | ＂ $8 \frac{1}{2}$ to 12, ＂＂＂．．． | 21 ${ }^{\prime \prime} 72{ }^{\prime \prime}$ | ＂ | 270 |
| 4 ＂．．．．．．． | ＂ | 144 | ＂ $12 \frac{1}{2}$ to 2，＂＂＂．．． | $2 \frac{1}{2}{ }^{\prime \prime} 72$＂ | ＂ | 360 |
| ＂＂ | ＂ | 102 | ＂ 1 to 8，best work．．．．．．． | 21 ${ }^{\prime \prime} 72{ }^{\prime \prime}$ | ＂ | 255 |
| 14 | ＂ | 144 | ＂ $8 \frac{1}{2}$ to 12, ＂＂．．．．．． | $2 \frac{1}{2}{ }^{\prime \prime} 72$＂ | ＂ | 360 |
| ＂$\quad 10 . . . .$. | ＂ | 180 | ＂12 $\frac{1}{2}$ to 2，＂${ }^{\text {2 }}$ ， | $2^{2}$＂ 72 ＂＂ | ＂ | 360 |
| Under wedges．．．．．．．．．．．． | ＂ | 35 | Per case extra．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |
| Lasting，women＇s．．．．．．．． | ＂ | 2 | 1 pair straight．． | 150 pairs．．．．．．．．．． | Day， | 300 |
|  | ＂ | $6 \frac{1}{2}$ to 7 | 1 ＂right and left．．．．．．．．．．．．．．． | 45 ＂．．．．．．．．．．． |  | \＄2 92 to 315 |
|  | ＂ | 8 to 9 | 1 ＂best work．．．．．．．．．．．．．．．．．． | 32 ＂ | ＂ | 256 to 288 |
|  | ＂ | 3 | I＂straight．．．．．．．．．．．．．．．．．．．．．．． | 80 ＂．．．．．．．．．．．． | ＂ | 246 |
| $\begin{array}{lllll}\text {＂1 } & \text {＂} & \text { 4 } & \text {＂} & .\end{array}$ | ＂ | 11 | 1 ＂right and left．．．．．．．．．．．．．．． | 22 ＂．．．．．．．．．．．． | ${ }^{6}$ | 242 |
| ＂＂＂＂ | ＂ | 13 | 1 ＂best work．．．．．．．．．．．．．．．．．．．． | 20 ＂．．．．．．．．．． | ， | 260 |
| Lasting，McKay－ Children＇s | ＂ |  | Sizes， 4 to 8，1 pair．．．．．．．．．．．． |  |  |  |
|  | ＂ | 4 to 6 |  | 95 ＂${ }^{9}$＂．．．．．．．．．．．．．． | ＂ | $\begin{array}{lll}3 & 15 & \text { to } 450 \\ 300 & 4 \\ 3 & 55\end{array}$ |
| ＂．．．．．．．．．．．．． | 16 | $6 \frac{1}{2}$ to $7 \frac{1}{2}$ | ＂11 $\frac{1}{2}$ to 2，1＂．．．．．．．．．． | 50 ＂．．．．．．．．．．．． | ＂ | 325 to 375 |
| Women＇s ．．．．．．．．．．．．． | 14 | 4 to 8 | I pair．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 50 6．．．．．．．．．．．．． | ＂ | 200 to 400 |
| McKay operators ．．．．．．．．． | ＂ | 6 to 12 | 1 dozen ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 33 to 50 dozen．．．． | ＂ | 300 to 398 |
| ＂edge barnishing， | ＂ |  | Time work．．．．．．．．．．．．．．．．．．．．．．．．．． |  | ＂ | 250 to 325 |
| Edge burnishing－．．．．．． |  |  |  |  | ${ }^{\prime \prime}$ | 250 to 325 |
| Children's... | 16 | 30 | 1 case， 72 pairs | 8 c | ＂ | 240 |

＊These earnings are for period stated in preceding column．

TABLE No. 2.-PIECE WORKERS-Concluded.


[^6]TABLE NO. 3.-PIEOE WORKERS.


[^7]TABLE No. 2.-PIECE WORKERS-Continued.

| OCCOPATION. |  | 宫 | Price per piece. | Constitution of a piece. | QUANTITY PRODUOED. |  | Earnings.* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Amount. | - |  |
| Shirt making $\dagger$ - <br> Collar makers. $\qquad$ | 1897 | 6 M . | \$0 10 | 1 dozen... ....... ............. | 163 ${ }^{\frac{1}{2}}$ dozen........ | Day. | \$1 65 |
| Coff " ............. | " | 7 M . | $1 \frac{1}{2}$ | 1 " 1 ........................... | $10^{2}$ \% | Day. | 125 |
| " ${ }^{\text {a }}$. | " | $2 \mathrm{M} ., 5 \mathrm{~W}$. | $21 \frac{1}{2}$ | 1 " ............ .............. |  | " | 129 |
| Front " | " | $5 \mathrm{M} ., 2 \mathrm{~W}$. | 15 | 1 " ... .................... | 132 ${ }^{\frac{1}{2}}$ " ........ | " | 202 |
| Closing body............ | " | 1 W. | 2 | 1 ¢ ........................ | 80 " ........ | " | 160 |
| Hemming.................. | " | 1 M . | 21 | 1 " ........... ............. | 80 " $\ldots \ldots \ldots$. | " | 168 |
| Sleeving in................ | ${ }_{4}$ | $2 \mathrm{M}, 1 \mathrm{~W}$. | $5 \frac{1}{4}$ | 1 " .......................... | 34 6 .......... | " | 177 |
| Sleeve cleat. ............. | " | 1 W. | $1{ }^{4}$ | 1 " ... ........................ | 100 is ........... | " | 175 |
| " trimming ...... | " | 2 W. | $1{ }^{4}$ | $1{ }^{1}$ " ${ }^{1}$... ..................... | 50 " | " | 87 |
| Fellers..................... | " | 2 M . | $3 \frac{1}{2}$ | 1 " ......................... | 50 " | " | 175 |
| Batton-hole making.... | " | ${ }_{5}^{1} \mathrm{M}$. | 11 |  | 100 "1 | 6 | 100 |
| Folders ................... | " | 5 M. 2 M. | 12 | $\begin{array}{ll}1 \\ 1 & \prime \prime\end{array}$ | 20 " | 4 | 240 |
| Finishers................ | " | 12 W . | 2 | $11_{1}^{1}$ " .......................... | $\begin{array}{lll} 50 & \text { " } & \cdots \ldots . . \\ 35 & \text { " } \end{array}$ | " | 112 |
| Clothing-Coat manufactur-ing-Best ready-made $\ddagger$ |  |  |  |  |  |  |  |
| Tailors,.................... | 16 | 26 M . | 75 | I coat......... ................. | 15 coats.. .......... | Week. | 1125 |
| Operators ................. | " | 16 M . | $37 \frac{1}{2}$ |  | 30 " ....... ...... |  | 1125 |
| Button-hole makers..... | " | $1 \mathrm{M} ., 12 \mathrm{~W}$. | 15 | 1 " .................. ........ | 60 " ............ | " | 900 |
| Pressers.................... | " | $8 \mathrm{M} ., 8 \mathrm{~W}$. | 15 | 1 " ........................... | 80 " .. .......... | " | 1200 |
| Finishers .................. | " | 21 W . | $12 \frac{1}{2}$ | 1 " | 60 - .............. | " | 750 |

*These earnings are for period stated in preceding column.
$\dagger$ Labor cost for best grade, 80 cents per dozen; labor cost for second grade, 60 cents per dozen.
$\ddagger$ Labor cost, making one coat, $\$ 1.54$.

TABLE No. 3.-PIECE WORKERS-Continued.


[^8]TABLE No. 3.-PIEGE WORKERS-Concluded.

| OUCUPATION. | 岕 |  | Price per piece, | Constitution of a piece. | QUANTITY PRODUCRD. |  | Earnings,* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Amount. | - |  |
| Corset-making $\dagger$ Cutters. | 1897 | 4 M. |  | Time work..................... |  | Daỳ. |  |
| Seamers | ${ }^{18}$ | 8 W. | \$0 09 to \$0 12 | 1 dozen corsets................... | 10 and 12 dozen.. | Day. | \$108 to 120 |
| Stitchers........ ......... | ${ }^{\prime}$ | 4 W . | 4 | $1{ }^{16}{ }^{\text {" }}$................ | 18 dozen........... | " | +12 |
| Embroiderers............. | " | 4 W. | 4 | 1 " " ................ | 20 " ........... | " | 80 |
| Corders.................... | " | 8 W. | 20 to 25 |  | 3 to $3 \frac{1}{2}$ dozen.. | " | 75 |
| Reeders ................... | 6 | 20 W . | 11 to 12 | $1^{*}$ " " | 6 to 63 ${ }^{\text {" }}$. . | " | 72 |
| Joiners, ................... | " | 40 W . | 5 to 25 | 1 is " ................ | 5 to 25 " .. | " | 125 |
| Bowers ................. | " | 10 W. | 2 to 9 | 1 " " ............... | 9 to 38 " .. | " | 76 to 81 |
| Trimmers ...... .... ...... | " | 6 W. | 4 | 1 " " ................ | 30 " .. | " | 125 |
| Eyeleters................. | " | 2 W. | $\frac{3}{4}$ to 1 | $1{ }_{1}$ a 6 " | 150 to 190 " | " | 140 to 150 |
| Binders ................... | " | 7 W. | 3 to 7 | 1 " " ................ | 18 to 42 " .. | " | 125 |
| Lace trimmers ........... | " | 4 W. | 3 to 4 | 1 " 1 ............... | 20 to 30 ". | " | 80 to 90 |
| Pressers .................... | " | 2 W. | 4 to 7 | 1 if " ................ | 22 to 38 " | " | 150 |
| Examiners ................. | " | 6 W. | . | Time work. ................... | ..................... | " | 100 |
| .. .............. | " | 4 W. |  | " ${ }^{\text {a }}$..................... | .................... | " | 75 |

* These earnings are for period stated in preceding column.
$\dagger$ Labor cost, best grade, per dozen, $\$ 1.14$; labor cost, second grade, per dozen, 66 cents.

TABLE No. 4.-WINDOW GLASS WORKERS-SHOWING QUANTITY PRODUCED AND AOTUAL EARNINGS AT TWO ESTABLIBHMENTS FOR FOUR WEEKS.*

| OCOUPATION. |  |  |  |  |  | Gatherers' wages. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Blower | 158영 | \$77 26 |  |  | $\$ 7726$ | \$55 62 | \$19 31 | \$35 72 |
|  |  |  | 120 ${ }^{\text {d }}$ | \$152 28 | 15228 | 9136 | 3807 | 3996 |
| 4 . $1 . . . . .$. | $30 \frac{1}{2}$ | 1617 | 101 ${ }^{\frac{3}{4}}$ | 13704 | 15321 | 9386 | 3830 | 4065 |
| " | 136 | 7386 | 262 | 2746 | 10132 | 6965 | 2533 | 3941 |
| 4 . $11 . . . .$. | 175 | 8717 | ...... |  | 8717 | 6275 | 2179 | 3943 |
| " | 185 | 8983 |  |  | 8983 | 6464 | 2246 | 4183 |
| " 16 ........ | 3 | 127 | 1181 | 13584 | 13711 | 8241 | 34.28 | 4001 |
| " | 4 | 222 | 113 $\frac{1}{8}$ | 12622 | 12844 | 7732 | 3211 | 3854 |
| " |  |  | $116 \frac{1}{8}$ | 14110 | 14110 | 8466 | $\begin{array}{ll}35 & 27\end{array}$ | 3855 |
| " 18. | $147 \frac{1}{2}$ | 7010 | $11 \frac{1}{2}$ | 1316 | 83 26 | 5834 | 2081 | 3490 |
| " 11 | $116 \frac{1}{4}$ | 5548 | $49 \frac{1}{2}$ | 5344 | 10892 | 7200 | 2723 | 4266 |
| " 11 ......... | $140 \frac{1}{2}$ | 6669 |  |  | 6669 | 4801 | 1687 | 3155 |
| " | $6 \frac{1}{2}$ | 270 | $116 \frac{1}{1}$ | 13160 | 13430 | 8090 | 3354 | 4013 |
| * | 6 | 260 | 1167 | 14240 | 14300 | 8731 | 3625 | 4015 |
| 411 |  |  | 120 | 14220 | 14220 | 8532 | 35 55 20 | 3984 |
| 11. | 1643 | 8219 |  |  | 8219 | 5917 | 2055 | 3707 |
| Blower......... |  |  | 120 | 12668 | 12668 | 7969 | 3167 | 3984 |
| " 4 ......... | 192 | 9476 |  |  | 9476 | $78 \quad 33$ | 2369 | 4665 |
| " 11 | 192 | 10514 |  |  | 10514 | 7059 | 2628 | 4388 |
| " $11 . . . . . .$. | 192 | 9702 |  |  | 9702 | 7228 | 2426 | 4388 |
| " $11 . . . . . .$. |  |  | 120 | 14096 | 14096 | 8810 | $35 \quad 24$ | 4388 |
| " $11 . . . . .$. | 192 | 10461 |  |  | 10461 | 7793 | 2615 | 4388 |
| " | 192 | 10532 |  |  | 10532 | 7846 | 2633 | 4388 |
| 4 ......... | 192 | 9437 |  | ............ | 9437 | 7030 | 2360 | 4388 |

[^9]TABLE No．5．－SHOWING AVERAGE WEEKLY WAGES AT ONE ESTABLISHMENT．

| OCCUPATION． | $\begin{aligned} & \text { 曾 } \\ & \text { 品 } \\ & \text { あ } \\ & \text { d } \\ & \text { 品 } \end{aligned}$ |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Blowers，double． | 20 | 40 | 130 | \＄3100 |
| Gatherers，＂．．．．．．．．．．．．． | 20 | 40 | 130 | 1860 |
| Blowers，single．．．．．．．．．．．．．． | 28 | 40 | 130 | 1900 |
| Gatherers，＂ | 28 | 40 | 130 | 1365 |
| Flattenere，double．．．．．．．．．．．．． | 5 | 55 | 130 | 3000 |
|  | 7 | 55 55 | 130 130 | 1900 |
| Cutters， ／ | 13 | 55 55 | 130 |  |

## PART III.

## LABOR LEGISLATION OF NEW JERSEY.

## PART III.

## LABOR LEGISLATION OF NEW JERSEY.

Laws and Deorsions of Courts Relating to the Employment of Labor and Apfeoting the Interests of Wage-Earners in this State.

The labor legislation enacted at the 1897 session of the Legislature of New Jersey consists of the following statutes, which are reproduced below :

1. A supplement to the act of 1892 , authorizing the incorporation of societies not for pecuniary profit.
2. An act to correct the title of the acts for the protection of trademarks and labels.
3. An act requiring street railroads to have enclosed platforms.

The opinions given in our higher courts, so far as they relate to workingmen's interests, follow the labor acts. These expound the extent of an employer's liability for injuries received by a workman in the course of his employment.

## LABOR LAWS.

Laws Relating to the Employment of Labor and Affecting the Interests of Wage-Earners in this State.

CHAPTER 114.
A Supplement to an act entitled "An act for the incorporation of societies not for pecuniary profit, defining their powers, and providing for the election of officers, the dissolution of such corporations, distribution of their property and the changing of their articles of association," approved March twenty-fourth, one thousand eight hundred and ninety-two.

Be if enacted by the Senate and General Assembly of the State of New Jersey:

1. Any society of women, associated together as a woman's work exchange, whose object is to furnish a depository for the reception, exhibition and sale of articles made and contributed by women, may become incorporated under the act to which this is a supplement, and with the same powers as in said act set forth and provided.
2. This act shall take effect immediately.

Approved April 13th, 1897.

## CHAPTER 121.

An Act to amend and correct the title of act entitled "A further supplement to an act entitled 'An act to protect trade-marks and labels,'" which said further supplement was approved March twenty-third, one thousand eight hundred and ninety-two (General Statutes, page three thousand six hundred and seventynine), and also the title of an act entitled "An act to amend an act entitled ' $A$ further supplement to an act entitled "An act to protect trade-marks and labels,"'" approved March twentythird, one thousand eight hundred and ninety-two, which said amendatory act was approved March fourteenth, one thousand eight hundred and ninety-five (General Statutes, page three thousand six hundred and seventy-nine), and to declare the true intent and purpose of the titles hereby amended and corrected.

1. The title of an act entitled "A further supplement to an act entitled 'An act to protect trade-marks and labels,'" which said further supplement was approved March twenty-third, one thousand eight hundred and ninety-two (General Statutes, page three thousand six hundred and seventy-nine), be and the same is hereby amended so that the title of the said act, when amended, shall read: "A supplement to an act entitled 'An act to provide for the adoption of labels, trade-marks and forms of advertising by associations or unions of workingmen, and to regulate the same,'" approved March twentyseventh, one thousand eight hundred and eighty-nine (General Statates, page three thousand six hundred and seventy-eight).
2. The title of an act entitled "An act to amend an act entitled ' $A$ further supplement to an act entitled "An act to protect trade-marks
and labels,"'" approved March twenty-third, one thousand eight hundred and ninety-two, which said amendatory act was approved March fourteenth, one thousand eight hundred and ninety-five (General Statutes, page three thousand six hundred and seventy-nine), be and the same is hereby amended so that the title of the said act, when amended, shall read, "A further supplement to an act entitled ' $A$ supplement to an act entitled "An act to provide for the adoption of labels, trade-marks and forms of advertising by associations or unions of workingmen, and to regulate the same,"'" approved March twenty-seventh, one thousand eight hundred and eighty-nine (General Statutes, page three thousand six hundred and seventy-eight), which said supplement was approved March twenty-third, one thousand eight hundred and ninety-two (General Statutes, page three thousand six hundred and seventy-nine).
3. Whenever any action or suit has been or may be hereafter brought, or is now pending, in any court of this state to enforce the provisions of the said act of March twenty-seventh, one thousand eight hundred and eighty-nine, and the said supplement and amendment thereto, or of any or either of them, or any part or section thereof, it shall be the duty of the court in which any such action has been or may be brought, or is now pending, to construe and enforce the said act and the said supplement and amendment, and every part thereof, as though the said supplement and amendment had been properly entitled as supplementary to and amendatory of the said act of March twenty-seventh, one thousand eight hundred and eightynine (General Statutes, page three thousand six hundred and seventyeight).
4. It is hereby declared to have been the intent and purpose of the legislature that the said supplement of March twenty-third, one thousand eight hundred and ninety-two, and the said supplement of March fourteenth, one thousand eight hundred and ninety-five, should be supplementary to and amendatory of the said act of March twentyseventh, one thousand eight hundred and eighty-nine, and that they were and are to be taken as parts of the same and should be so construed by all courts at all times and in all places.
5. In any action pending in any court of this state, it shall be the duty of the court to make all proper and necessary amendments in the process and pleadings therein, by the addition, omission, substitu-
tion or changing of parties complainant or plaintiff, or otherwise, for the promotion of justice and the ease of the parties for giving effect to the said acts in conformity with the true intent and purpose of the same as hereby declared and set forth.
6. This act shall take effect immediately.

Approved April 16th, 1897.

## CHAPTER 190.

An Act for the better regulation of the operation of street railways or railroads, or other railroads operated as street railways.

1. On and after the first day of November, one thousand eight hundred and ninety-seven, it shall not be lawful for any company operating a street railway or railroad, or other railroad operated as a street railway, by means of electrio motors, to use upon its said railroad or railway any car, motor or vehicle for the conveyance of passengers, between the first day of November and the first day of April in any year, unless said car, motor or other vehicle shall be constructed with inclosed or vestibuled platforms, provided with proper glazed sashes at the ende of the car and with open doorways at the sides.
2. For each day, or part of day, any such car, motor or other vehicle for the conveyance of passengers shall be operated and used in the operation of any street railroad or railway operated by means of electric motors, the company owning or operating said oar, motor or vehicle shall be liable to a penalty of twenty-five dollars, to be recovered in any court of competent jurisdiction, together with the costs of suit, by the person, board or other authority having by law control of the police department of any municipality in which or through which said car, motor or vehicle shall be operated; the said penalty, when recovered, to be paid into the treasury of said municipality the same as the penalties collected for infraction of other police regulations of said municipalities.

Approved May 11th, 1897.

## CHAPTER 357.*

An Act relating to a state reformatory.
20. The said warden shall receive and take into said reformatory all male criminals between the ages of sixteen and thirty years; * * * criminals may be employed in agricultural or mechanical labor as a means of their support and reformation; the system of labor shall be that known as "the piece-price plan," or "public account system," * * or partly by one system and partly by the other, as shall be in the discretion of the board of managers deemed best.

## DECISIONS OF NEW JERSEY COURTS.

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EMPLOYER'S LTABILITY-FELLOW-SERVANTS-NEGLIGENCE-
    MASON AND HODCARRIER.
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## Maher v. MoGrath. $\dagger$

This canse was tried in the Union Circuit in the May Term, 1892. Plaintiff obtained a verdict, and a rule to show cause was allowed defendant. The action of plaintiff was brought to recover damages from the defendant, his employer, for injuries received by the fall of a scaffold on which the plaintiff was working. The reasons assigned for a new trial are founded solely upon the alleged error of the trial judge in refusing to nonsuit plaintiff or to direct a verdict for defendant.

Plaintiff was a laborer in the defendant's employ, engaged in attending upon masons, also employed by defendant, and who were constructing the walls of a brick building. The evidence shows that when plaintiff delivered to the masons upon a scaffold a hodful of bricks, the scaffold fell and he fell with it, and thereby sustained severe injuries. The cause of the fall was plainly fixed by the evidence to have been the breaking of a "bearer," one end of which was fastened to a scaffold pole and the other end was supported by the

[^10]wall on which the masons were working. The bearer supported the scaffold planks on which the masons stood.
Plaintiff claimed to have established defendant's liability to hims for his injuries on the ground that the evidence showed a dereliction of duty which, as employer, he owed his servants, in two respects, viz., (1) as to the materials with which the scaffold was constructed, and (2) as to the manner of its construction. His case was thus submitted to the jury, with instructions as to a master's duty, which are not complained of, and which seem unobjectionable, if applicable. The only question, therefore, is whether the evidence justified their application.

With respect to the materials used in the construction of the part of the scaffold that fell, the evidence does not show that they were furnished by the defendant. On the contrary, it appears that the masons took lumber belonging to the carpenter engaged upon the building, and used it, without his knowledge, in the construction of that part of the scaffold. The bearer that broke was thus procured. But it is unnecessary to consider whether the defendant is charged with any liability for defects in materials thus procured, for the evidence makes it clear that the fall of the scaffold was due, not to defects in the material, but to defective construction. The bearer used was three by six and about ten feet long. It was so adjusted that the scaffold planks were supported by it on what the witnesses call "the flat," and the proof shows that if placed "on edge" it would have been sufficient for the purpose. The weight it supported was therefore imposed on its weakest side. This, it appears, is contrary to the usual mode of construction.

The only question, then, is whether the defendant is liable for this error in construction.

It affirmatively appears that defendant personally took no part in its construction, but that it was constructed by the masons in accordance with the custom of the trade.

As the error of construction which occasioned plaintiff's injury was committed by workmen with whom he was working in a common employment, subject to a common danger which all equally knew must result from a negligent construction of the scaffold, the rule which denies the liability of the master for injury received from the negligence of a fellow-servant was plainly applicable. As there was
no evidence that defendant was negligent in the selection and employment of masons engaged in the work, there was no evidence of defendant's liability sufficient to be submitted to the jury.

In a case where the evidence was sufficient to establish, prima facie, that a ladder was furnished by an employer to be used by his workmen, it was held that the master was bound to take reasonable care to have it safe for such use. Mills v. Maine Ice Co., 22 Vr. 342. But in this case the scaffold was not a permanent platform furnished by the employer on which he invited his workmen to stand in doing their work. Mulchey v. Meth. R. Society, 125 Mass. 487. It was a temporary and movable platform, to be increased in height as the work progressed, by the workmen themselves, as their needs required. In an injury received by one workman from the negligence of others in increasing the scaffold's height, the employer would be no more liable than he would be for the fall of the ladder furnished by him to his workmen, when the fall was the result of one of them negligently placing it insecurely.

For these reasons, the rule should be made absolute.

EMPLOYER'S LTABILITY-MASTER AND SERVANT-COMMON EMPLOYMENT-DOCTRINE OF COLLABORATEUR-NEGLIGENCE-QUESTIONS FOR THE JURY.

Delaware, Lackawanna and Western R. R. Co. v. Hardy.*

The Passaic Rolling Mill Company contracted with the Delaware, Lackawanna and Western Railroad Company, the plaintiffs in error, to furnish, at a specified price, the materials for rebuilding certain railroad bridges of the latter company, and also skilled workmen to erect such bridges. The workmen were such as had previously been in the employ of the rolling mill company. They continued to be paid by that company, but after payment, the amount paid, with some percentage added, was repaid by the railroad company. The work was to be done under the direction of engineers of the railroad company, but foremen of gangs were among the workmen furnished.

Hardy, the defendant in error, was a workman furnished under the contract. While a bridge in the vicinity of the station at Newark

[^11]was being rebuilt, employes of the railroad company drew a train upon it from the west, detached the locomotive, which passed on to the east, and left the train standing without any locomotive attached. Hardy was at that time directed by a foreman to drive in some wedges to wedge up the false work. In doing this he stood beside and below the train, with his left hand grasping one of the rails of the track and his right using a mallet. While in this position, a locomotive engineer of the railroad company backed a locomotive down from the west. Other employes attached it to the standing train, which was then drawn by it toward the west. The wheels of the train passed over Hardy's left hand, injuring him permanently.

It is now contended that there was error in the refusal to nonsuit and in the refusal to direct a verdict for the railroad company. This contention is first put upon the claim that the evidence showed beyond dispute that Hardy and the engineer who drove the train that injured him were engaged at the time in a common employment and servants of the railroad company, so that the company was not liable for the engineer's negligence.

When this action was first tried, the trial court nonsuited the plaintiff, holding that, upon the evidence then before it, the relation of common service between him and the railroad company was established. This ruling was made on the authority of Ewan v. Lippixcott, 18 Vr. 192. Upon error, this court reversed the judgment, and held that upon the evidence it should have been left to the jury to determine whether Hardy was in the employ of the railroad ermpany. Hardy v. Delaware, Lackawanna and Western R. R. Do., 28 Vr. 505.* The judgment of the Supreme Court was afterwards affirmed in the Court of Errors, and is reported in 29 Id. 205.

Afterwards the record was remitted, a venire de novo issued at 1 the action again tried. It is the record of that trial which is now efore us. It is claimed on part of the railroad company that the cae made on this trial so differs from that made on the former trial lat the submission of the question of common service to the jury pas not required by what was adjudged in the former case in this covt or the Court of Errors. This renders necessary a consideratio of the whole case.

The doctrine of collaborateur, as it is sometimes called, a this: A

[^12]master who would be liable for an injury inflicted by the negligence of one of his servants upon a stranger, will not be liable for a like injury inflicted upon another of his servants engaged at the time in a common employment with the negligent servant. To establish the immunity of the master, two things must appear-first, that the person injured and the person doing the injury were his servants, and second, that they were both at the time engaged in labor for him, tending to a common purpose, which is to be in a common employment.

In a majority of cases, the first of these requisites is made out by proof that both the person injured and the person doing the injury were engaged and employed as servants, were paid for their services and were directed and controlled therein by one and the same person. Usually the contest is over the other requisite of common employment.

But in the class of cases of which that before us is a sample, the contest is over the establishment of the relation of service. Doubtless, no man can serve two masters, yet the law clearly recognizes a sort of duality of service. A general servant of one person may, for a particular work or occasion, become, pro hac viee, the servant of another person. What will suffice to prove the assumption of dual service gives rise to question. I think the applicable rule is admirably expressed by Lord Watson thus: "I can well conceive that the general servant of A might, by working towards a common end along with the servant of $B$, and submitting himself to the control and orders of B, become, pro hac vice, B's servant in such sense as not only to disable him from recovering from B for injuries sustained through fault of B's proper servants, but to exelude the liability of A for injury occasioned by his fault to B's own workman. In order to produce that result the ciroumstances must be such as to show conclusively that the servant committed himself of another person than his proper master, and either expressly or impliedly consented to accept that other person as his master for the purposes of the common employment" (Johnson v. Lindsay, 1891, App. Cas. 371).

To establish the fact that the servant of one has thus transferred his services, pro hao vice, to another, it must appear that he has assented, expressly or impliedly, to such transfer. No one could transfer the services of his servant to another master without the servant's consent. It must appear that the servant has, in fact, entered upon the service and submitted himself to the direction and control of the new master. His assent may be established by direct proof that he agreed
to accept the new master and to submit himself to his control, or by indirect proof of circumstances justifying the inference of such assent. Such evidence may be strong enough to justify a court in removing the question from the jury, or it may require it to be submitted to the jury.
The case of Ewan v. Lippincott has, as I conceive it, been misunderstood. It falls within the rule above stated. It came to this court upon a rule to show cause. It appeared in the case that Ewan was a machinist, employed by D. \& W., master machinists. Lippincott was a mill-owner, who employed D. \& W. to alter the gearing of a wheel. D. \& W. sent Ewan to do the work, and he and Lippincott arranged how it was to be done, and particularly that, at times when Ewan was not at work on the wheel, it should be run by Lippincott's engineer, to furnish power for the mill. The trial judge charged that, upon this evidence, Ewan and the engineer (whose negligence had injured Ewan) were not servants of a common master. Obviously, this ruling was erroneous, if the evidence either established, or tended to establish, that they were fellow-servants. In the former case, a nonsuit should have been granted ; in the latter case, the question should have been submitted to the jurg. The verdict was set aside and a new trial granted. The opinion of Mr. Justice Reed clearly indicates that, in his view, the evidence established the co-service of Ewan and the engineer, and in that opinion I concur. But it is unnecessary to go so far in order to support that case, for there was clear evidence from which a jury might infer that Ewan had assented to the transfer of his services to Lippincott and submitted therein to his control.

The much-discussed case of Wiggett v. Fox, 11 Exch. 832, was cited and relied on by Mr. Justice Reed, and in my judgment exhibits the application of the same rule. The jury had found that the injured person was in the employment of a sub-contractor, and not of the defendant, who was the general contractor for the building of the Crystal Palace. The reviewing court, having found that the evidence established that the sub-contractor and his men (including the plaintiff) had submitted themselves to the control of the general contractor and accepted him as their master, set the verdict aside and directed a nonsuit. The case was thus explained by Baron Channell, though Lord Cockburn doubted whether the facts were correctly stated. (5 Hurlst. \& N. 143; 2 C. P. Div. 205.) Later English cases show the
application of the same rule. ( 23 Q. B. Div. 508 ; S. C., 1891 App. Cas. 371 ; 1893 Id. 308.)
After examining the evidence, I have reached the conclusion that there was no error, or at least none injurious to the railroad company, in submitting to the jury the question whether Hardy at the time of his injury was in its employ. He had been employed by the rolling mill company and continued to be paid by their paymaster and to be directed in his work by their foreman. The agreement between that company and the railroad company, that the engineers of the latter should control the work, was not made known to him, nor was there a particle of proof that such engineers exercised such control in Hardy's presence or within his knowledge as to justify an inference that such control existed. Indeed, it is open to serious question, in my judgment, whether the trial court might not have justly directed the jury that there was no such evidence of Hardy's assent to the transfer of his services or acceptance of the railroad company as his master.

The contention that there was error in refusing to nonsuit or to direct a verdict is next put upon the ground that there was no evidence of negligent management of the train which injured Hardy. But this contention cannot prevail. The railroad company had arranged to rebuild its bridges while using them for the passage of its trains, and in this case for drilling a train. This use rendered the situation of all workmen employed on the bridge exceedingly perilous. That there was cast upon the company a duty to take such reasonable care for the safety of those workmen as the extraordinary circumstances made requisite, and that for the want of such care by its servants it would be liable, are propositions not open to discussion. There was evidence from which may be inferred the want of reasonable notice to workmen, who might be exposed to peril thereby, of the movement of this train.

The contention is rext put upon the ground that the evidence exclusively established negligence on the part of Hardy contributing to his injury. Reliance is placed upon the fact that he unnecessarily grasped the rail under a car in such a position that the movement of the car would crush the hand that grasped it. There was proof that by the use of planks, which were provided, Hardy's work could have been done without the least risk. If that evidence stood uncontradicted, a different question would be presented. But Hardy testified
that he could not have driven the wedges by the use of the planks nor without supporting himself by his left hand, and that the only thing his hand could grasp to support him was the rail. Hardy was engaged in a dangerous employment. His duty, undoubtedly, was to take reasonable care not to expose himself to unnecessary risks. Whether or not he could have done this work by the use of the planks without risk, and whether or not he exercised the required care for his safety in placing his hand on the rail under a train which had no motive power attached, and retaining it there, in the absence of notice that the locomotive had been attached to it and was about to move it (for that was the case made by his evidence), were clearly questions for the jury, and it was no error to submit them for their determination. Whether their verdiet was against the weight of evidence cannot be considered.

Other assignments relate to alleged errors in the admission or rejection of evidence. None of them was much urged in argument, and upon examination no error is discovered in any of the rulings objected to.
Let the judgment be affirmed.

EMPLOYER'S LIABILITY-MASTER'S DUTY TO SERVANT RESPECTING MACHINES FURNIBHED FOR THE SERVANT TO WORK WITH-LATENT DEFECTS.

## Louis Atz v. Newark Lime and Cement Company.*

The first question presented by this case is whether the evidence established any liability on the part of the defendant for the death of plaintiff's intestate.

As the death was occasioned by the breaking of a machine furnished by defendant as employer to deceased as its servant, to be used in its work, it is conceded that defendant's liability will only be established by sufficient proof of its breach of the duty which it owed deceased in respect to that machine.

The rule of daty imposed on a master in this regard has been so lately enunciated in this court that it is only necessary to repeat so much of it as is applicable to this case. It is that the master must take reasonable care to have and preserve such a machine reasonably

[^13]safe for the work which the servant is employed to do with it. The master does not insure the safety of the machine, nor is he bound to extraordinary or the highest diligence respecting it, but only to use such reasonable precautions as a man of ordinary prudence would use for the safety of himself and his workmen under the circumstances. If such prudence required inspection, the inspection must be such as ordinary prudence would dictate; but the master will not be liable for an injury occasioned by a defect the existence of which would not be disclosed by such inspection as he was required to make. (Electric Company v. Kelly, 28 Vr. 100.)

At the trial plaintiff claimed that defendant had failed to perform its duty in that it had not properly inspected the machine.

The fall of the upper millstone upon the deceased was occasioned by the breaking of the lag-bolt at a point one-half or three-quarters of an inch within the wood of the frame in which it was firmly screwed. All the witnesses concur in attribating the break to an internal flaw in the iron of which the bolt was composed, which was visible in the interior of the bolt at the point of fracture, but which could not have been seen from its outside, even if it had been removed from the wood for inspection. The defect was obviously latent.

The machine in question had been purchased by defendant some eight years before of reputable manufacturers of Page mills. Many such mills were then, and have since been in use by manufacturers like defendant. It had been procured for use in emergencies, when from accident, need of repairs, etc., other mills of defendant could not be used. Although owned by defendant for eight years, it had been in use not more than five months in all. When purchased and set up in defendant's factory, it was examined by defendant's boss miller, under the direction of one of its superintendents. This examination included an observation of so much of the lag-bolt as was visible. After each employment of the machine, it was again examined in a like mode and put in condition for use when an emergency might require it.

The contention at the trial was, that these inspections (the making of which was not disputed) were inadequate and insufficient, and that the defect in the lag-bolt, though latent, could have been discovered by the use of one of two tests which it was the defendant's duty to employ.

One of these tests was the subjection of the bolt to a strain either by the use of a wrench or by loading the upper stone, when suspended by the chain, with a heavier weight, or the subjection of the bolt to similar strain after removing it from the wood for that purpose. This claim raised the question of the duty of a master, in respect to tools and machines purchased of regular dealers in such articles, as reasonably fit for the use for which they were manufactured. But that question is not here for review, because the trial judge declared that such a test was an extraordinary one which the defendant was not required to make, and excluded this claim from the consideration of the jury.

The other test proposed, as one which defendant ought to have employed, was that of sound. Two persons having some experience in regard to iron testified that if the lag-bolt, when screwed in the frame as it was when it broke, had been tapped by them with a hammer, the sound would have indicated to them the existence of the hidden flaw in its interior. This contention was submitted to the jury, and they were allowed to determine whether, by not making that test, the defendant failed to exercise reasonable care for the safety of this mill.

The verdict of the jury upon this contention cannot be supported. A great number of witnesses of equal or greater experience testified that the rap of a hammer on a bolt, tightly enclosed in hard wood, would be incapable of exciting vibrations that would disclose an interior flaw. The overwhelming weight of testimony was that such a test was impracticable.

But, in my judgment, the liability of the defendant ought not thus to have been submitted to the jury. The master's duty of reasonable care requires him, if inspection is necessary, to make such inspection as ordinary prudence required. This would involve the use of such tests and devices as are known to the master, or are so commonly employed in such inspections that the master might reasonably be deemed to have knowledge of them. (L. \& N. R. R. Co. v. Allen, 78 Ala. 494.)

Plaintiff's experts did not pretend that the test was commonly employed, or that it could be used with success by any others than themselves. There was no evidence that defendant's officers knew of the delicacy of ear possessed by these witnesses. The other expert
witnesses united in testifying not only that the test was impracticable, but that it never was employed.

To submit the question to the jury under this evidence permitted them to charge the master with the duty of extraordinary diligence, instead of reasonable care and ordinary diligence.

Therefore, the rule to show cause must be made absolute.

## EMPLOYER'S LIABILITY-FURNISHING OF PROPER IMPLEMENTS BY MASTER-NOT LIABLE IF SERVANT USES TOOIS, UNDER DIRECTION OF FOREMAN, NOT SO FURNISHED.

Maher, plaintiff in error, v. Thropp, defendant in error.*

This is an action by a servant against his master to recover damages for personal injuries sustained in the master's employment. He was an ordinary workman who assisted in the boilermaking shops, and at the time of the injury was engaged in striking with a sledgehammer upon the boiler. It is admitted that he was furnished with proper implements to do his work, but by direction of the foreman of the boilermakers he undertook to do his work with other tools, in consequence of which he received the injury complained of.

It is not open to controversy in this State that the boss or foreman of other men who work under his direction is the fellow-servant of those men. (O'Brien v. Dredging Co., 24 Vr. 291 ; Gilmore v. Iron Co., 26 Vr. 39.) The authority of these cases has been recognized in these courts so recently that it is unnecessary to refer to other cases. (Steamship Co. v. Ingebregsten, 28 Vr. 400. )

Notwithstanding this relation which exists between co-employes, there are certain duties which the master owes to his servant, and for the due performance of which he is responsible, although he entrusts the execution of them to a co-employe with such servant. This case will be solved, therefore, by determining whether the act which caused the injury to the plaintiff was one which the master himself was bound to perform, or the act of the foreman in the execution of his duty merely as foreman and co-employe of the pleintiff. If the master occupies the former position, he must respond for the negligence of the foreman ; if the latter, the action cannot be maintained.

[^14]The master was charged with the duty to furnish to plaintiff proper implements with which to do the work in which he engaged. If he entrusted the discharge of that obligation to the foreman, he is undoubtedly responsible for the failure of the foreman to exercise due care in that respect.

The injury to the plaintiff is in no way chargeable to the failure of the master to furnish proper tools. On the contrary, the accident is attributable wholly to the fact that the plaintiff, under the advice of the foreman, laid aside the safe tool and used in its place a chisel and a pair of tongs. In doing this, the foreman did not act as vice-prinpal, standing in the place of the master, but he acted as a fellowservant, performing with the assistance of the plaintiff, the work in which both were engaged, and for which the master had provided the necessary implements with due care.

In MoAndrews v. Burns, 10 Vr . 118, the liability of the master was denied where he had furnished the appliances necessary to secure the safety of his workmen and the injury resulted from the neglect of a fellow-servant to use them. This was conceded to be the law in O'Brien v. Dredging Co. and Gilmore v. Iron Co., supra.

The question, therefore, does not arise in this case whether it was the duty of the master to see that the servant was properly instructed in the use of implements furnished by him for the execution of the work. The trial judge properly directed a nonsuit, and the judgment below should be affirmed.

## Employer's liability-defective machinery-reasonable oare and skill in furnishing-NEGLigence of AGENT-QUESTIONS FOR JURY.

> Comben, administratrix, plaintiff in error, v. Belleville Stone Co., defendant in error.*

On March 7th, 1894, Robert Comben, the intestate, was employed by defendant in its stone quarry, at Avondale, and whilst so working was, by the operation of the machinery and appliances of defendant in use in the quarry, thrown from a ledge of rook where he was working and killed. At the trial below, the trial judge ordered a judgment of nonsuit, to a review of which this writ of error is directed.

[^15]The intestate was a quarryman, in employment of defendant, engaged in drilling holes in the rock for the purpose of blasting. At the time of the accident he was so engaged on a ledge of rock to which he had been removed from another part of the work. In about twenty minutes after he had been set at work at this place, the dragrope, connected with the machinery for hoisting the rock and debris out of the quarry, sagged and swept across the ledge of rock and carried the deceased into the quarry below, and by reason of the fall he was killed. It was the sagging of this rope which caused the accident and his death. Had the rope remained taut, it would have been some eight or ten feet above his head, and he probably would have escaped injury. The machinery was operated by an engine and derrick, and the rock was hoisted up in carriages to which the rope was attached, and by means of a stationary cable carried to the dumping ground. The drag-rope which on this occasion sagged ran from a drum in the engine-house up to an anchorage of the cable and then passed through a pulley. This drag-rope was regulated or controlled by the drum, which drum was operated by engine-power and its movements controlled by a friction brake, by which the rope could be released wholly or in part, and the friction increased or decreased by the engineer in charge of the machinery.

There is some evidence that the proper manipulation of the friction brake would prevent to some extent the sagging of the rope. It is in evidence also, and, as it appears, undisputed, that the saggiag and swinging of the rope could have been prevented by the attachment of protectors or hangers from some portion of the machinery to the rope, and that thus it would have been rendered safe. There is also evidence tending to show that the rope was too long to be safe if operated without these protectors or hangers. The rope was from two hundred to two hundred and fifty feet in length, and without any protection from sagging save from the friction brake. The evidence shows that there was nothing connected with the rope to hold it from swinging or sagging at any point between the engine and the point of anchorage, where it passed through the pulley. There is evidence to show that when the rope was taut it would not only be from eight to ten feet above the head of the intestate, but also it would not approach nearer to him than from five to eight feet, but when it was slackened it was liable to sweep across the ledge or face of the rock where the intestate was at work. It is in evidence that in a quarry worked
close by this one by similar machinery, this drag-rope was held by hangers. It is also in evidence that the derrick by which the hoisting was done had stood on this ledge of rock for a long time previously, and that it had been removed about a week before the accident in order to allow the workmen to excavate the ledge. There is evidence tending to show that the foreman of the defendant had beenwarned, just before or about the time he set the intestate to work there, that the spot was a dangerous one to work in because of the liability to danger by reason of the sagging of this rope, and that in the face of this warning the intestate was placed there to work without this alleged defeet being remedied. There is a question under the evidence whether the intestate knew of this danger, or whether it could have been obvious to him. Previous to this time he had been at work upon another portion of the quarry where there existed no such danger as this, and it is questionable under the evidence whether, before he was set at work at the place of accident, at the time or afterwards and before the accident, he could have observed or could haveknown at all of the danger to be encountered there. There is evidence that another workman had warned the foreman of the danger and refused to do the work, which was to drill holes in the rock of the ledge for blasting, and that the foreman said there was no danger, and that the rope would not come near them. The foreman then called the intestate and set him to work at this place, the doing of which in holding the drill or striking the same rendered it exceedingly doubtful whether the deceased could observe anything whatever but the drill he was using or striking.
The facts in connection with the conduct of the foreman are only referred to, to show that the place at which the intestate had just been set at work was a very dangerous one. This was so not by reason of any of the tools with which he was working and which were within his control or in the use of which he had any choice, but because of the defective and unsafe machinery and appliances in use there, of the danger of which he had no notice, knowledge or warning. Whilst he had been working in this quarry for some time, it was in another part thereof and at some distance away from this point, and there is no evidence, as I understand it, which shows that he had any knowledge, when he was set at work at this point, of the defect in the machinery or rope, or even had the opportunity to discover such defects. Whether the danger was obvious to him does not appear
from the evidence on the part of the plaintiff in this case. The danger did not arise from any direction of the foreman in the use of tools or appliances with which the intestate was doing his work, but from the condition of the rope used in the general operation of the quarry.

It is not possible to cite the evidence in detail ; there is some confusion in it and some contrariety about it, but the facts are generally as stated. Some exceptions were taken by the plaintiff in error upon the rulings of the trial judge in rejecting evidence, but they have not been considered, for the facts as above stated appear from the evidence to which no objection was made or exception taken.

The declaration claims liability upon the averment that the defendant did not exercise reasonable care to furnish suitable and safe machinery and appliances in respect to said work, and that from the want of such reasonable care this rope was left and remained unguarded and unprotected and loosely swinging and vibrating in a manner dangerous to the safety of the intestate and rendering the place unsafe for the deceased, and thus the accident and his death occurred ; and that whilst the intestate was without any negligence on his part, yet the defendant did not take or use due or reasonable precautions to have or keep the place in which he was set at work reasonably safe or free from unnecessary danger or risk to him.

It can hardly be controverted that upon the facts and circumstances of this case, placing upon them the most favorable interpretation in behalf of the defendant, that a debatable question arose whether the accident did not happen because of the want of protectors and hangers which the exercise of reasonable care would have supplied and maintained. The rule of law in this State, which cannot now be disturbed, is that the master's duty to his servant requires of the former the exercise of reasonable care and skill in furnishing safe machinery for carrying on the business for which he employs the servant, and in keeping such machinery and appliances in repair, including the duty of making inspections and tests at proper intervals, and, besides, the master is responsible for the negligence of any agent whom he may select to perform this duty for him, if the agent failo, to exercise reasonable care and skill in its performance. (Steamship Co. v. Ingebregsten, 28 Vr. 400.)

Applying this principle to the evidence, the court could not determine that the evidence was clear that the master's duty in this respect
had been performed, and that no other reasonable and legitimate conclusion could be reached. Whilst the burden in the proof of negligence in this respect is upon the plaintiff, yet, if the question, as presented by the evidence, is one about which a difference of opinion might be reasonably entertained, the question must be submitted to the jury. Whether the defendant was guilty of negligence in not exercising reasonable care in supplying reasonably-safe machinery and appliances, and in keeping them in safe condition, was a question for the jury, depending upon the facts of the case. (Van Steenburg v. Thornton, 29 Vr. 160 ; Electric Co. v. Kelly, 28 Id. 100.)

This was the character of the care required of the defendant company, and it could not absolve itself from responsibility by entrusting that care to an agent or a fellow-servant of the defendant, who failed in its exercise. (Ibid.) In looking at the proof in this case on the part of the plaintiff, there appears, to my mind, affirmative proof of the negligence of the defendant in this respect. The circumstances are such, as produced on the part of the plaintiff, to fairly lead to this conclusion.

The further ground of nonsuit contended for is that the intestate took upon himself all the risks of danger incident to the employment which were obvious, or could have been perceived by him in the exercise of his senses and the use of ordinary care and circumspection, and that these were the only risks to which he was subjected.
The degree of care required by law of the defendant, as applied to the facts of the case, in this respect leaves the intestate only responsible for the risks obvious to him, or which he could have discovered by the exercise of ordinary care. In view of the principle that the intestate had a right to assume that his employer had exercised reasonable care in furnishing proper appliances and in keeping them safe, the facts are such that whether the dangers were obvious to him, or whether he could have perceived the dangers by ordinary observation, became questions for the jury and not for the court to solve. The facts, as presented in the evidence, were the subjects of two classes of conclusions or inferences, both, perhaps, to an extent reasonable, and it was within the province of the jary to determine which to adopt.

Again, it is contended that the accident occurred through the negligence of the engineer in the careless manipulation of the brake. The evidence does not show in this case what the action of the engineer was which can be characterized as negligent. There is some evidence
directed to the proof that the accident might have been prevented if the engineer had properly applied the brake and caused a friction, which would have prevented the rope from running off the drum so rapidly and thus obviated the sagging. But what the conduct of the engineer on this occasion was does not appear in the evidence for the plaintiff. Whether the engineer failed to slack up on this rope, so that the carriage in which the stone was hoisted could have been drawn back without sagging of the rope, does not appear. An argument is made that the accident might have happened in this way. But there are clear indications in the evidence that this rope, of the length of two hundred and fifty feet, would be liable to swing from side to side, or sag, unless it had protectors or hangers attached thereto. Now, conceding that the engineer was a fellow-servant of the deceased, the question arises upon the evidence whether the accident was due to his negligence, or whether it was due to the defects in the rope itself and the machinery which the engineer was operating.

There is, as has been said, evidence tending to show that however careful the engineer might have been in operating his engine and the drum, yet it might not have prevented the sagging of the rope. These are questions which manifestly should have been submitted to the jury. The negligence of a co-servant, which would excuse the liability of the master, should clearly appear in the evidence produced on the part of the plaintiff in order to sustain a motion to nonsuit. The most that could be said in favor of the defendant in error in this matter would be that there existed a substantial dispute whether the accident was caused by the negligence of the engineer in charge of the machinery, and the state of the case required, upon this question, that it should have been submitted to the jury.

Upon this subject it is only necessary to state that, by all the authorities in this State, it is held that when the evidence on any given subject in this class of cases is open to fair debate, and leaves the mind in a state of some doubt upon the question, the trial judge is not justified in taking the question from the jury. Wherever two inferences can be drawn from the evidence upon questions of negligence, a case is presented which calls for the opinion of the jury. (Bahr v. Lombard, Ayres \& Co., 24 Vr. 233 ; Delaware, Lackawanna and Western R. R. Co. v. Shelton, 26 Id. 342.)

The judgment of nonsuit must be reversed and a venire de novo awarded.

PART IV.

## CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

## PART IV.

## CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

The new incorporations during the year, up to August, 1897, in the respective county clerks' offices, numbered nineteen. Of these, one, the Washington Saving and Loan Association of New Jersey, whose certificate was filed in the office of the clerk of Passaic county, has not proceeded to organization.

The following new associations have made preliminary returns, full reports not being required except from those a full year in operation :

Risley, Atlantic county-Risley Colonies, local, April, 1897.
Garfield, Bergen county-New York and New Jersey, local, June, 1897.

Wallington, Bergen county-Savings, Loan and Building, local, January, 1897.
Irvington, Essex county-Ideal Mutual Homestead, local, June, 1897.

Newark, Essex county-Bergen, local, January, 1897; Building Loan Trust, national, February, 1897; Commercial, national, June, 1897 ; East End, local, February, 1897; New Jersey Central, national, January, 1897; Treasury Corporation, State, June, 1896.

Jersey City, Hudson county-Progressive, local, January, 1897; Provident, local, August, 1896 ; Provident Institution, State, August, 1896; Woodlawn, local, January, 1897; New Jersey Savings and Loan, national, June, 1897.

Passaic, Passaic county-Dundee, local, June, 1897 ; Passaic, local, April, 1897.

Paterson, Passaic county-Washington Co-operative Bank, State, May, 1897.

Thus 18 new associations have been organized- 11 locals and 7 run on the national plan.

Of the associations which were in operation in 1896, the six following have dropped out:

Newark-New Home, national.
Elizabeth-Equitable, local.
These were in business for only a brief time.
Garwood, Union county-Garwood, local, in proeess of closing in 1896. Already noted last year.

Perth Amboy, Middlesex county-Bi-centennial, terminated.
Trenton, Mercer county-Mercer and Mechanics', wreeked by an embezzling official, who acted as both treasurer and secretary. Both locals, and now in the hands of a receiver. The Mercer was the oldest building and loan association in the State, having been organized in 1854. One of the two concerns was about to branch out as a "State" association.

The Security Union, of Scranton, Pa., incorporated in 1894 in Hudson county, reports no New Jersey business; the People's, of Trenton, nominally incorporated in 1890, a national concern, is noted in Table 1 below, because it had some membership in New Jersey in 1896, but evaded all efforts to compel reports; and the Co-operative Treasury, another national, incorporated a year ago, and noted in the Bureau report of that year, reports no business yet.

The net increase in the number of associations known to be in operation in New Jersey in July has been 12-5 locals and 7 nonlocals. Total number of associations, 334, of which 309 are locals, 14 State and 11 national. Of the latter, the Birkbeck is a foreign concern, New York, admitted to do business in New Jersey:
Locals ..... 309
Stato ..... 14
National, New Jersey ..... 10
National, foreign ..... 1
Total ..... 334

The locals are divided among the counties as follows :

## Co-operative Building and Loan Associations.

Atlantic ..... 10
Middlesex ..... 14
Bergen ..... 25
Burlington ..... 16
Camden ..... 30
Cape May ..... 8
Cumberland. ..... 7
Essex ..... 75
Gloucester ..... 7
Hudson ..... 52
Hunterdon ..... 2
Monmonth ..... 9
Morris ..... 3
Ocean ..... 2
Passaic ..... 21
Salem ..... 3
Somerset. ..... 4
Sussex. ..... 1
Union ..... 16
Warren. ..... 2Mercer.4

Except as stated above, there have been no delinquent associations failing to make returns, although a number of secretaries, considerably less than in previous years, neglected to have their statements " of the business and financial condition" of their respective associations duly sworn to by the proper officers.

The tabulations given below in Table No. 1 include all the associations, both new and old. The balance of the data tabulated are only for those a year in operation. The latter number of enterprises compared with the returns for 1896 is as follows:

|  | 1897. | 1896. |
| :---: | :---: | :---: |
| Locals | 300 | 302 |
| State | 11 | 9 |
| National, New Jersey | 5 | 5 |
| National, New York. | 1 |  |

The comparative summary of aggregate data for six years, for all classes of associations, inclusive of nationals, the bulk of whose transactions is outside of the State, is as follows :

|  | YEAR. |  |  |  |  | m ¢ * O ¢ ¢ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1897 |  | 317 | 856,836 | 246,185 | 116,739 | 30,842 | *\$44,526,336 |
| 1896 |  | 316 | 750,487 | 213,807 | 111,575 | 26,492 | 41,059,216 |
| 1895 |  | 301 | 693,810 | 202,639 | 101,619 | 25,598 | 38,882,110 |
| 1894 |  | 306 | 689,398 | 193,479 | 98,167 | 24,670 | 37,339,602 |
| 1893 |  | 297 | 634,163 | 173,767 | 93,889 | 22,910 | 33,836,487 |
| 1892 |  | 290 | 671,665 | 153,813 | 87,762 | 21.752 | 29,988.767 |

[^16]The following comparative classified summaries，by associations，of net assets and shares outstanding for five years，will show at a glance the growth of these enterprises better than the foregoing totals do． For the years 1894 to 1897，the data for locals and non－locals are separately given ：

| YEAB． |  | number of associations having net absets， |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 8 8 0 0 0 0 8 0 10 0 | 8 8 8 8 8 8 8 8 8 8 8 |  | 8 8 8 88 88 8 8 8 8 6 | 8 <br> 8 <br> 8 <br> 8 <br> 80 <br> 0 <br> 0 <br> 0 <br> 0 | $\begin{aligned} & \text { 吕 } \\ & \text { 。 } \\ & \text { 品 } \\ & \text { 品 } \\ & \text { Ẅ } \\ & \stackrel{\circ}{4} \end{aligned}$ |
| 97 | $\{300$ | 7 | 77 | 67 | 77 | 65 | 7 | \＄136，796 |
| 7 ．．．．．．．．．．．． | ＊ 16 | 2 | 5 | 2 | 3 | 2 | 2 | ＋184，365 |
| 1896 | ＊ 302 | 10 | 84 | 65 | 72 | 66 | 5 | 130，000 |
| 1896 ．．．．．．．．．．．．． | ＊ 14 | 3 | 4 | 3 | 1 | 2 | 1 | 137，600 |
|  | ＊ 287 | 9 | 82 | 56 | 76 | 59 | 5 | 130，000 |
| 1895 ．．．．．．．．．．．． | ＊ 12 | 4 | 4 | 1 |  | 2 | 1 | 112，000 |
|  |  | 17 | 80 | 58 | 74 | 61 | 4 | 124，000 |
| 1894 ．．．．．．．．．．．． | ＊ 12 | 3 | 5 | 1 |  | 3 |  | 85，200 |
| 1893 ．．．．．．．．．．．． | 297 | 19 | 84 | 69 | 74 | 48 | 3 | 117，000 |

＊First line refers to locals and second line to non－locals．
$\dagger$ Exclusive of 1 foreign association．

| YEAB． | Associations classified． | NUMBER OF ABsOOIATIONS HAVING oUtsTANDING |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |
| 1897．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | ＊ $\begin{array}{r}300 \\ 16\end{array}$ | 5 | 89 5 | 145 3 | 43 2 | 16 | 2 5 |
| 1896. | ＊ 302 | 7 | 99 | 136 | 42 | 15 | 3 |
| 1896. | ＊ 16 |  | 3 | 3 | 1 | 3 | 6 |
| 1895. | ＊ 287 | 5 | 99 | 130 | 39 | 13 | 1 |
|  | ＊ 12 |  | 3 | 2 |  | 3 | 5 |
| 1894．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 306 | 3 | 108 | 128 | 48 | 14 | 5 |
| 1893 ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 297 | 2 | 90 | 141 | 46 | 13 | 5 |

[^17]
## Co－operative Building and Loan Associations．

The principal data for 1897，summarized below and given in detail for each association in the tables following the summaries，are ：

|  | E゙1 | ¢ ${ }_{\text {¢ }}^{\text {¢ }}$ | 追 |  |
| :---: | :---: | :---: | :---: | :---: |
| Shareholders－ |  |  |  |  |
| Local | 87，219 | 60，168 | 25，656 | 1，395 |
| State | 23，949 | 17，617 | 6，117 |  |
| National，New Jersey．．．．．．．．．．．．．．．．．． | 4，366 | 3，556 | 643 | 16 |
| ＂New York ．．．．．．．．．．．．．．．．． | 1，205 | 806 | 398 | 1 |
| Borrowers－ |  |  |  |  |
| Local ${ }_{\text {c }}$ ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 28，258 | 21，094 | 6，724 | 440 |
| State | 1，489 | 1，146 | 307 | 36 |
| National，New Jersey．．．．．．．．．．．．．．．．．． | 832 | 678 | 151 | 3 |
| ＂New York．．．．．．．．．．．．．．．．．．． | 263 | 207 | 62 | ．．．．．． |


|  | \％ | 感 |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Shares in force，total．．．．．．．．．．．．．．．．．．．．．．．．． | 603，2965 | 187，146 ${ }^{\frac{1}{2}}$ | 40，090 | 26，303 |
| Free ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 401，626 | 156，940 | 32，958 | 19，097 |
| Pledged．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 201，670 ${ }^{5}$ | 30，2067 | 7，102 | 7，206 |
| Shares issued during year．．．．．．．．．．．．．．．．．．． | 124，871 | 79，713 | 17，7342 | 6，501 |
| Canceled during year，total．．．．．．．．．．． | $102550 \frac{5}{6}$ | 52，182 | 11，592 | 3，360 |
| Matured during year，total．．．．．．．．．．． | 12，379 ${ }^{\circ}$ |  | 5 |  |


|  | ¢ | 突 |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross assets． | \＄42，965，408 20 | \＄2，716，569 89 | \＄932，114 45 | \＄799，552 94 |
| Net assets ．．．．．．．．．．．．．．．．．． | 41，038，934 01 | 1，947，961 21 | 817，513 49 | 721，927 50 |
| Receipts，including cash on hand．．． | 17，392，909 04 | 1，328，683 21 | 643，781 30 | 467，868 61 |
| Disbursements ．．．．．．．．．．．． | 16，123，528 67 | 1，280，412 24 | 572，979 71 | 426，632 76 |

The locals report a total of $603,296 \frac{5}{6}$ shares in force－an increase of 16,259 over the number returned in 1896．Of this total，201，－ $670 \frac{5}{8}$ shares are borrowed on for loans by the membership－somewhat
over 33 per cent. of all outstanding shares. This is an increase of 7,213 pledged shares over the reported aggregate for the previons year. Nearly 90 per cent. of the pledged shares are for real estate mortgage loans, 180,845; the balance, for so-called atook or book loans. The total number of new shares issued, 124,871 , is a decrease of 7,062 over the number reported issued for the previous year. These data do not include the associations not a year in operation during the years affected. Nor does the aggregate of canceled shares, $102,550 \frac{5}{6}$, take in the lapsed associations. Of the canceled shares, there were-

| Withdrawn voluntarily. | 6,8194 |
| :---: | :---: |
| Lapped or forfeited..... | 8924 |
| Redeemed, retired | 380 |
|  |  |

The returns show a decrease in the number of shareholders-a total of 87,219 as compared with 87,994 in 1896. This is, to some extent, explained by the fuller and more accurate returns for the current year ; also, because, comparatively speaking, the withdrawals exceeded the new membership. The proportion of males to females remains substantially the same- 69 per cent. male, over 29 per cent. female and somewhat less than 2 per cent. of corporation and firm membership. The borrowers number 28,258 -an increase of 2,922 . Over one-third of the shareholders borrow. Less than 24 per cent. of the borrowers are female.
The net assets of the locals reach $\$ 41,089,934$-the aggregate valuation of the share holdings.
The State associations, working on the national plan, but only in this State, report 187,146 $\frac{1}{2}$ shares in force, and the nationals, 66,393a total increase of 90,110 . This is inclusive of the transactions of a foreign association and the outside business of the nationals incorporated in New Jersey. Not over 19,000 of the national shares are held by New Jersey membership. The non-locals have together an aggregate of 44,515 pledged shares, or somewhat over 17 per cent. of outstanding shares. The total number of shareholders is 29,520 ; borrowers, 2,584 ; net assets, $\$ 3,487,401$.

The number of shares issued by the non-locals during the year was$103,948 \frac{1}{2}$; canceled, 67,134 . Of the latter there were-
Withdrawn ..... 28,2071
Lapsed or forfeited. ..... $38,921 \frac{1}{2}$
Matured ..... 5

The lapsed shares in all cases include the pledged stock on foreelosed property. The usual number of shares held by any one member appears to range up to 10 ; in locals, generally 5 . The largest number held is 350 ; the smallest $\frac{1}{2}$. In this respect the non-locals and locals do not materially differ.

In 8 locals there are held 719 shares, $\$ 76,842.76$, not on the installment basis. With one exception, all the non-locals issue and have outstanding stock other than installment: in the State associations, $3,534 \frac{1}{2}$ shares, $\$ 252,915$; in the nationals, 11,841 shares, \$611,372.

The 11 State associations have 543 branches, including the general offices, in New Jersey; the nationals, 66. Two nationals operate entirely from the general office, and 2 State associations have not yet extended their operations by agencies.

The different items comprising the assets, liabilities, receipts and disbursements of the associations, local and non-local, are separately summarized in the following classifications. The total gross resources amount to $\$ 47,413,645.48$, of which $\$ 44,526,336.21$ are the net assets, which in the local associations practically mean the aggregate value of outstanding shares. The total invested on bond and mortgages on real estate is $\$ 40,941,291.42$, which is $86 \frac{1}{2}$ per cent. of the aggregate gross assets-in the locals, 86.8 per cent. ; in the non-locals, 81.9 per cent. The stock (book) and loans on other securities amount to 5 per cent. of the assets in the locals and to 3 per cent, in the nonlocals. The real estate held is valued at $\$ 1,715,788$, which is 3.6 per cent. of the assets- 3.2 per cent. in the locals and 7.2 per cent. in the non-locals. The real estate of the locals has been acquired, however, with few exceptions, as the result, direct or indirect, of foreclosures. Much of the real estate owned by the non-locals is the result of purchase as an investment. The arrears of dues, interest, premiums and fines total up $\$ 767,929.49$, or about 1.7 per cent, of the net assets; while the overpayments, under liabilities, amount to $\$ 438,381.84$, or less than 1 per cent. of the liabilities. Both of these items are not strictly accurate: they do not show the actual amounts overpaid or
underpaid. In the so-called permanent and in some serial associations no account is taken of arrears.

The aggregate of the outstanding bills payable, money borrowed by the associations, is $\$ 219,286.14$ in the nationals and State, and $\$ 617,416.31$ in the locals-a total of $\$ 836,702.45$, or nearly 1.8 per cent. of the liabilities. It will be noticed that under receipts the aggregate of these bills payable is $\$ 1,738,848.23$, or 8.7 per cent. of the total yearly income. This is less than for 1896, but is below the actual borrowings, as in a few associations only the discount paid has been credited under disbursements. The total payments reported on this account are $\$ 1,903,860.37$, or over 10.3 per cent. of the total disbursements.

Of the total income, $\$ 19,833,342.06$, the largest sum is from installments of dues and interest, and from premiums, fines and fees$\$ 11,391,644.83$, or over 57 per cent. Under disbursements, $\$ 18$,$403,553.28$, the largest item is for loans to borrowers, $\$ 8,990,595.69$, or nearly 49 per cent. of the total. Nearly 85 per cent, of this was placed on bond and mortgage. Over 36 per cent. of the total disbursements went in settlement of the canceled share account-onequarter for matured shares.
The outlay for current operating expenses, ordinary, of the 300 reporting local associations was $\$ 160,179.23$ -

| Secretaries.. | \$83,046 74 |
| :---: | :---: |
| Treasurers | 28,997 63 |
| Auditors. | 3,192 10 |
| Other officers | 8,853 19 |
| Other expense | 36,089 57 |

In only 81 local associations were the very important duties of the auditors paid for. If the auditing work were more generally paid for, and at a rate commensurate with the work and responsibility involved, the risk of official misconduct would be materially reduced.

The returns from the non-local associations generally do not separate the items of current operating expenditures, which, for the 17 reporting associations, aggregated $\$ 165,396.96$. Calculated on percentage of receipts from installments of dues, interest, premiums, fines and fees, this expense item for the locals was 1.64 per cent.; for
the non－locals， $\mathbf{1 0 . 2 1}$ per cent．Calculated on basis of net assets， these percentages were .39 per cent．and 3.17 per cent．，respectively．

The returns of the yearly profit and loss account，except from a small number of associations，were not sufficiently complete to warrant tabulation and use for calculation of these expense items．

A88ETB．

| ITEMS． | W゙ | 䫆 |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Cash． <br> Loans－ | ＊\＄1，272，634 22 | †\＄47，401 64 | ＋\＄61，778 34 | \＄41，335 85 |
| Bond and mortgage， | 37，296，392 34 | 2，207，386 06 | 777，927 00 | 659，586 02 |
| Stock（book）．．．．．．．． | 1，564，800 31 | 65，173 84 | 37，812 43 | 10,40000 |
| Other securities．．．．．． | 699,37484 | 2，219 48 | 8，027 66 | 11，174 50 |
| Personal property－ Fixtures，\＆c． | 28，645 04 | 18，967 00 | 4，022 76 | 3，692 19 |
| Real estate．．．．．．．．．．．．．．．．．． | 1，394，264 83 | 289，592 37 | 2，500 00 | 29，430 97 |
| Arrearages．．．．．．．．．．．．．．．．． | 640，838 14 | 83,91064 | 27，087 90 | 16，092 81 |
| All other assets．．．．．．．．．．． | 68，458 48 | 1，918 86 | 12，958 36 | 27,84060 |
| Total ．．．．．．．．．．．．．．． | \＄42，965，408 20 | \＄2，716，569 89 | \＄932，114 45 | \＄789，552 94 |

＊Inclusive of some items not credited as balance under disbursements．See Summary 2， below．
$\dagger$ Exclusive of expense fund cash．
LIABILITIES．

| ITEMS． | \％ | 空 |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Total net assets ．．．．．．．．． | \＄41，038，934 01 | \＄1，947，961 21 | \＄817，513 49 | \＄721，927 50 |
| Undelivered loans．．．．．．．． | 278，277 06 | 99，091 54 | 2，784 00 | 26，094 64 |
| Bills payable．．．．．．．．．．．．．． | 617,41631 | 160，905 73 | 33,38041 | 25，000 00 |
| Overpayments ．．．．．．．．．．．． | 287，170 11 | 146，732 12 | 4,47961 | ．．．．．．．．．．．．．．．．．． |
| Unearned premiums．．．．． | 255，892 03 | 7，014 40 |  | ．．．．．．．．．．．．．．．．．． |
| Canceled shares．．．．．．．．．．． | 402，991 01. |  |  |  |
| Sundries．．．．．．．．．．．．．．．．．． | 84，727 67 | 354，864 89 | 73，956 94 | 26，530 80 |
| Total．．．．．．．．．．．．．．．．． | \＄42，965，408 20 | \＄2，716，569 89 | \＄932，114 45 | \＄799，552 94 |

INCOME FOR THE YEAR.

| ITEMS. | జ్ర | ¢ |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Installments-Dues, in terest, premiums,fines, fees $\qquad$ | \$9,772,862 77 | \$1,007,192 19 | \$391,607 65 | \$219,982 22 |
| Loans repaid.............. | 4,496,445 30 | 228,635 69 | 197,516 05 | 170,938 61 |
| Bills payable............. | $1, t 93,83404$ | 38,01419 | 10,000 00 |  |
| All other receipts......... | 258,066 28 | 17,613 00 | 11,058 05 | 18,856 28 |
| Cash at beginning....... | 1,174,700 55 | 37,228 14 | 33,599 55 | 58,191 50 |
| Total .................. | \$17,392.908 94 | \$1,328.683 21 | \$643,781 30 | \$467,968 61 |

DIBBURSEMENTS FOR THE XEAR.

| ITEMS. | \% | 突 | 合 | $\begin{aligned} & \stackrel{\rightharpoonup}{2} \\ & \dot{z} \\ & \vec{\pi} \\ & \text { a } \\ & \frac{3}{x} \\ & \frac{x}{4} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |
| Loans made ............... | \$7,529,696 31 | \$843,733 09 | \$337,382 09 | \$279,787 20 |
| Shares canceled........... | 6,290,228 41 | 208,296 72 | 130,185 08 | 78,392 23 |
| Bills payable.............. | 1,820,010 48 | 54,283 32 | $4,566 \quad 57$ | 25,000 00 |
| Current (ordinary) operating expense8....... | 160,179 23 | 109,230 87 | 36,574 30 | 19,59179 |
| All other outlay.......... | 323,41414 | 64,868 24 | 64,271 67 | 7,658 79 |
| Total .................. | \$16,123,528 57 | \$1,280,412 24 | \$572,979 71 | \$428,632 76 |
| Cash .................... | *1,269,380 37 | $\dagger 48,27097$ | $\dagger 70,80159$ | 41.33585 |

*Exclusive of some items included under assets cash. See below, Summary 2.
$\dagger$ Inclusive of expense fund cash.

## INSTALLMENTS, FINES AND FEES.

The practice prevailing in a considerable number of association offices of not separating the different items of shareholders' payments of installments, fees and fines, or those which go to make up the arrearages, prevents a comparative summary of these items for all the associations. It, however, has been possible to make this comparison in case of 193 locals and 4 national and State associations, from which the amount of arrearages was reported. These data give the following interesting exhibit:

| Total arrears. | $\begin{gathered} \text { Locals (193). } \\ \text {.. } \$ 443,863 \end{gathered}$ | $\begin{aligned} & \text { Non-locals (4). } \\ & \$ 18,934 \end{aligned}$ |
| :---: | :---: | :---: |
| Dues | 248,752 | 14,463 |
| Interest.. | 166,413 | 1,678 |
| Preminme* | 6,905 | 478 |
| Fines $\dagger$ | 21,793 | 2,315 |

Exclusive of the premium arrears, which can affect only the installment premium associations, the percentages for the locals are: dues, 57 ; interest, 38 ; fines, 5 ; and for the non-locals, dues, 77 ; interest, 9 ; premiums, 2; fines, 12.

These data are more interesting and important in regard to receipts of dues, interest, premiums, fees and fines. The total fines collected in 266 local associations amounted to $\$ 52,278$ out of aggregate receipts of $\$ 8,881,866$, which latter sum is within $\$ 891,000$ of the receipts in the 300 tabulated below. The local fines collected thus were a little less than .6 per cent. of the aggregate collections from installment dues, fees and fines. If the arrearages are included, the total local fines amount to $\$ 74,071$, or nearly .8 per cent. of the receipts as classified. In 13 non-locals the fines aggregated $\$ 6,110$ out of $\$ 1,545,244$, or a little less than .4 per cent., the arrearages increasing this slightly.

The separate items of receipts from dues, interest, premiums, fines and fees were reported in 222 locals and 7 non-locals, aggregating for the former $\$ 7,221,123$, and for the latter $\$ 536,777$.

|  | Locals. <br> Per cent. |
| :--- | :--- | | Non-locals. |
| :---: |
| Per cent. |

The larger part of the associations run on the national plan do not separate, but combine in one item, the interest and premium receipts from membership. If the income from these sources as a whole is compared with that from dues in the 11 State and 6 national associations, the result will show-

|  |  |
| :---: | :---: |
|  |  |
|  |  |

[^18]That is，nearly 81.5 per cent．from dues，and 16.2 per cent．from interest and premiums．

These items，in detail，for the associations reporting，follow by counties for the locals，and，in the aggregate，for the other associa－ tions．The item of fees is frequently included under the receipts from dues in local and other associations，and the total given is，there－ fore，less than the actual amount；on the other hand，the dues item is somewhat greater．In any comparison between locals and non－ locals，so far as the items here or above given are concerned，it must be taken into consideration that the local associations，as such，are con－ siderably the older institutions，and that all these percentages are based on local receipts of over seven million，and on non－local re－ ceipts of not much over one－half million dollars．These considera－ tions must necessarily modify any conclusions to be drawn from the relative percentages：

| counties． |  | $\begin{aligned} & \text { むू픙 } \\ & \text { R } \end{aligned}$ | 官 | 镸 | $\begin{aligned} & \text { 首 } \\ & \text { 兑 } \\ & \text { م } \end{aligned}$ | 怘 | 旡 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Atla | 7 | \＄249，950 | 8182，491 | \＄54，844 | 89，930 | \＄1，834 | 21 |
| Bergen | 22 | 458，861 | 362，559 | 75，103 | 17，268 | 2，093 | 1343 |
| Burington | 7 | 104，908 | 80，079 | 22，739 | 1，042 | 911 | 137 |
| Came Ma | 28 | 700，659 | 527,846 57,408 | 150,648 15,421 | 13,253 1,857 | 8,010 802 | 902 |
| Cumberlan | 4 | 177，595 | 131，392 | 39，804 | 4，546 | 1，673 | 80 |
| Essex | 64 | 2，026，978 | 1，563，738 | 417，989 | 32，775 | 10，706 | 1，775 |
| Gloucest | 4 | 50，589 | 37，269 | 12，218 | 886 | 24 ？ |  |
| Hudson | 38 | 1，585，083 | 1，172，545 | 298，290 | 53，566 | 8，565 | 2，067 |
| Middlesex | 12 | 453，423 | ${ }_{341}^{1,8189}$ | 877 |  | 29 |  |
| Monmo | 12 | 137，653 | 94，881 | －38，974 | 17，880 | 2，367 | 89 |
| Mo | 2 | 78，549 | 57，745 | 18，670 | 1，726 | 260 | 48 |
| Ocean | 1. | 21，564 | 15，580 | 4，936 | 923 | 172 |  |
| Passaic | 14 | 623，402 | 479，572 | 122，140 | 18，591 | 2，252 | 5，817 |
| Somerse | 8 | 96，070 | 68，542 | 24，917 | 2，471 | 118 | 22 |
| Sussex． | 1 9 | $\begin{array}{r} 11,839 \\ 421,730 \end{array}$ | $\begin{array}{r} 8,623 \\ 836,694 \end{array}$ | $\begin{array}{r} 2,578 \\ 68,287 \end{array}$ | ［ 12,8082 | 2，98 2,985 | 972 |
| Total local $\qquad$ <br> Total national and State．．．．． | $\begin{array}{r} 222 \\ 7 \\ \hline \end{array}$ | $\begin{array}{r} 87,221,128 \\ 536,777 \\ \hline \end{array}$ | $\begin{array}{r} \$ 5,520,156 \\ 412,235 \\ \hline \end{array}$ | $\begin{array}{r} 81,455.318 \\ 64,886 \\ \hline \end{array}$ | $\begin{gathered} \$ 185,860 \\ 50,579 \end{gathered}$ | $\begin{array}{r} \$ 44,551 \\ 2,818 \end{array}$ | $\begin{gathered} 815,238 \\ 6,809 \end{gathered}$ |

## MATURED SHARES．

The summary of Table 2，below，places the number of matured shares at 12,380 ，of which $7,234 \frac{1}{4}$ were free．As will be seen in detail in Summary 6，there were 83 associations in 17 counties，which matured 91 series during the year．These data，as well as those for several years preceding，by counties，are as follows，in several instances two or more series having been closed out by one association ：

| counties． | 1897. |  | 1896. |  | 1895. |  | 1894. |  | 1893. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text {.⿷匚 } \\ & \stackrel{.}{\Phi} \\ & \text { © } \end{aligned}$ |  | $\stackrel{\text { ®. }}{\stackrel{\circ}{\circ}}$ |  |  |  | $\begin{aligned} & \text { 害 } \\ & \text { 岂 } \end{aligned}$ | \|l | 嵩 |
| Atlantic | 3 | 3 | 5 |  |  | 6 | 3 | 4 | 4 | 4 |
| Bergen． | 2 | 3 | 1 | 2 | 1 | 3 | 1 | 1 | 1 | 1 |
| Burlington | 8 | 9 | 8 | 8 | 6 | 6 | 7 | 8 | 6 | 6 |
| Camden． | 15 | 16 | 16 | 17 | 13 | 14 | 14 | 15 | 13 | 15 |
| Cape May | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 4 |
| Cumberland | 4 | 4 | 6 | 6 | 3 | 3 | 5 | 5 | 2 | 2 |
| Essex． | 13 | 16 | 7 | 10 | 6 | 9 | 3 | 5 | 4 | 4 |
| Gloaceste | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 |
| Hudson． | 9 |  | 8 | 8 | 3 | 3 | 5 | 8 | 1 | 1 |
| Hunterdon | ， | 1 | 1 | ， | 1 |  | 1 | 1 |  |  |
| Middlesex | 4 | 4 | 1 | 1 |  |  | 2 | 2 | 1 | 1 |
| Monmou | 4 | 4 | 2 | 2 | 2 | 2 |  | 2 | 2 | 2 |
| Ocean． | 1 | 1 |  |  | 1 | 1 |  |  | ．．． | $\ldots$ |
| Passaic． | 6 | 6 | 7 | 7 | 3 | 3 | 4 | 4 |  |  |
| Salem | 1 | I | 2 | 2 | ， | 3 | 2 | 1 | ， | 3 |
| Unio | 1 | 3 | 3 | 6 | ， |  | 2 | 2 | 1 | 1 |
|  | 1 | 1 | ， | ， |  | 1 | 1 | 1 |  |  |
| Total ． | 83 | 91 | 78 | 88 | 56 | 63 | 61 | 68 | 47 | 50 |

The number of series matured during the past eight years，with stated time of maturity，in months，and the annual interest rates earned on the share－payments in such time，＊average simple and monthly compound，are shown in the following summary．The data in detail for each association are given in Table 6，below．In many associations the amount paid on a matured share was larger（in a few cases practically smaller）than the stated（constitutional）maturing value of $\$ 200$ or $\$ 100$ ．That is，the shares were given the accumu－ lated value at time of payment．This hardly seems to be a legal practice，as an owner of a matured share is only a creditor of the as－ sociation to that extent，and entitled only to draw the legal interest rate．The payment of this surplus value accumulated over the stated maturing value certainly affects the caleulated interest rates．The actual rates earned are given in the detail tabulations below；only what would be the rates on a $\$ 200$ or $\$ 100$ regular maturing basis， in the following summary ：

[^19]| montis． | number of seribs |  |  |  |  |  |  |  | $\begin{aligned} & \text { ज⿹\zh26灬 } \\ & \stackrel{\text { In }}{0} \end{aligned}$ | $\begin{aligned} & \text { INTEREST } \\ & \text { RATE. } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\stackrel{\text { ®. }}{\text { ® }}$ | $\stackrel{\text { ®. }}{\substack{\circ \\ \hline}}$ | シ8் | ষ্ণ | だ | $\begin{aligned} & \text { ®id } \\ & \underset{\sim}{\mathbf{D}} \end{aligned}$ | $\stackrel{\stackrel{\rightharpoonup}{\mathbf{o}}}{\substack{0}}$ | هí |  |  |  |
| 72. |  |  |  |  |  |  |  |  |  | 9.265 9.900 | 7.89 |
| $109 \frac{1}{2+\ldots . . . . . . . . . . . . . . . . . . ~}$ | 1 |  |  | ． | ．．．．． |  |  | $\ldots$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | 9.900 18.216 | 7.84 12.21 |
|  |  |  |  | ．．． | ．．．． |  |  | ．．．．． | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | 18.216 6.896 | 12.21 5.72 |
| 115. |  |  |  |  |  |  |  | ．．．．． | 1 | 15.288 | 10.63 |
| 118. |  |  |  |  |  |  |  |  | 1 | 14.016 | 9.89 |
| 120. | 3 |  | 1 | 1 |  |  |  | 1 | 6 | 13.223 | 9.42 |
| 322．． |  |  |  |  |  |  |  |  | 2 | 12.468 | 9.01 |
| 123．． |  |  |  |  |  |  | 2 |  |  | 12.108 | 8.81 |
| 125. | 3 |  | 4 |  |  |  |  |  | 12 | 11.428 | 8.39 |
| 126. |  |  | 1 | 1 |  |  | 2 | 4 | 11 | 11.100 | 8.19 |
| $126 \frac{1}{2}$ |  |  |  |  |  |  |  |  |  | 10.936 | 8.09 |
| 127．． | 2 |  |  |  | ．．．．．． |  |  | 1 | 8 | 10.777 | 7.99 |
| 128. | 3 |  |  |  |  |  |  |  | 15 | 10.648 | 790 |
| 129. |  |  |  |  |  |  |  | 3 | 44 | 10.159 | 7.60 |
| 130. | 2 |  | 4 | 4 | 6 |  | 5 | ， | 25 | 9.864 | 7.42 |
| 131. | 5 |  | ， |  | 1 | 3. |  |  | 27 | 9.576 | 7.23 |
| 131 $\frac{1}{2}$ |  |  |  |  |  |  |  |  | 1 | 9.432 | 7.15 |
| 132. | 7 |  | 7 |  | 3 | 10 | 5 | 6 | 52 | 9.288 | 7.02 |
| 133. | 4 | 3 |  | 3 | 3 |  | 1 |  | 18 | 9.021 | 6.85 |
| 134. |  |  | 3 | 7 | 4 |  |  | 2 | 31 | 8.755 | 6.68 |
| $134 \frac{1}{2}$ | 1 |  |  |  |  |  |  |  |  | 8.625 | 6.60 |
| 135. | 10 | ¢ |  |  | 2 |  |  |  | 35 | 8.496 | 6.56 |
| 136. | 6 |  | 3 | 1 | 1 | 1 | 3 | 3 | 22 | 8.243 | 6.39 |
| 13＋4 | 1 |  |  |  |  |  |  |  | 1 | 8.058 | 6.31 |
| 137．． | 2 |  | 1 | 1 | 1. | ．．． |  | 1 | 12 | 7.996 | 6.21 |
| 138. | ］ | 3 | 1 | 3 | 3 | 3. |  | 1 | 15 | 7.756 | 6．C6 |
| 139. | ， | 2 | 2 | 1 | 1 |  |  | 3 | 16 | 7.524 | 5.92 |
| 140. | ， |  | 3 | 5 |  | 2 |  | 2 |  | 7.294 | 5.61 |
| $140 \frac{1}{2}$ | 2 |  |  |  |  |  |  |  | 2 | 7.185 | 5.58 |
| 141. | 4 | 3 | 2 |  | 6 |  |  | 2 | 26 | 7.071 | 5.51 |
| 142. | 1 |  |  |  |  | 2 |  |  |  | 6.854 | 5.39 |
| $142 \frac{1}{2}$ |  |  |  |  |  |  |  |  | 1 | 6.760 | 5.33 |
| 143．．． | 3 |  |  |  | 2 |  |  | 2 | 16 | 6.643 | 5.28 |
| $144 .$. | ， |  | 7 |  |  |  |  | 2 | c9 | 6.436 | 5.15 |
| 145. |  |  | 1 |  | ， |  |  |  | ， | 6247 | 5.03 |
| 146. |  | ．．．．． |  | 1 |  | ．．．． |  |  | 4 | 6.038 | 4.93 |
| 147. | 1 |  | 1 |  |  |  |  |  | 5 | 6.066 | 4.82 |
| 148．．． |  |  |  |  |  |  |  |  | 3 | 5.659 | 4.72 |
| $159 . .$. |  |  |  |  |  |  |  | 1 | 2 | 5.475 | 4.62 |
| $\begin{aligned} & 156 . . \\ & 161 . . \end{aligned}$ |  |  |  |  |  |  |  |  | 1 | 4.428 | 4.10 |
|  |  |  |  |  |  |  |  | I | 1 | 3，588 | 3.87 |
| Total ．．．． |  |  | ．．．．． |  |  |  |  | 1 | 5 | 9.494 | 6.26 |
| Total ．．．． | 91 | 86 | 63 | 68 | 50 | 62 | 46 |  | 511 |  |  |

[^20]
## DWELLINGS, FORECLOSURES, LOSSES.

The good results of the operations of building and loan associations are evidenced by the number of dwellings, and especially homes built by borrowing members. This end certainly is as important, if not more important, than accumulations of the savings of non-borrowing, or free, shareholders.

As a receiver of deposits, or dues, of its members, the association is but a savings bank; as a lender of money on bond and mortgage, it is a home-builder, and for many who without this encouragement and assistance would never have become householders. The association becomes a public benefactor in aiding to build up the locality in which it operates. For these reasons the Bureau has considered the data of the "number of houses acquired or begun building by borrowers during the year, through loans from the association" not only very interesting but material information. It is gratifying, therefore, that the secretaries have paid more attention to this item in their reports than formerly-in fact, in only a comparatively few returns was it omitted. As far as practical, these omissions have been calculated from other given data, with the following results:

$$
\begin{aligned}
& \text { Total houses through local associations....................................................................................................... } 178 \\
& \text { Non-local (State)........... }
\end{aligned}
$$

This makes a total of 2,381 for the year, not including the number returned by the nationals operating mostly outside of the State. In 1896, the total reported was 2,251 for all classes of associations. The details will be found in Table 7, below. The summary by counties is:
Atlantic ..... 71
Bergen ..... 169
Burlington ..... 66
Camden ..... 223
Cape May ..... 13
Cumberland ..... 60
Essex. ..... 505
Gloucester ..... 28
Hudson. ..... 393
Hunterdon ..... 19
Mercer ..... 3
Middlesex. ..... 128
Monmouth ..... 65
Morris. ..... 49
Ocean ..... 20
Passaic ..... 178
Salem ..... 6
Somerset ..... 35
Sussex ..... 1
Union ..... 156
Warren ..... 15
Total local associations ..... 2,203
" State associations ..... 178
" national associations ..... 24

The escape, heretofore, of the building and loan associations in New Jersey, from many or very serious results of the dishonesty of officials, notwithstanding our lax laws, and careless management in many cases, has been considered as remarkable as gratifying. In 1894 there were reported $\$ 500$; in $1895, \$ 43828$; and in 1896 , $\$ 257$ losses from fraud. The returns for 1897, for both foreclosures and losses, however, are far greater. The losses are certainly large in amount when confined to the five defrauded associations; but when it is considered that in all but a single concern the defalcations covered a series of years, and could easily have been prevented but for the neglect of the officials and auditors, these losses are not by any means as serious as they appear. It must also be remembered that over 300 associations are operating in the State, with resources of $\$ 45,000,000$, and annual receipts of over $\$ 18,000,000$.

The total embezzlement in the four local associations amounted to $\$ 95,879.37$, and in one "State" to $\$ 9,000-\mathrm{a}$ total of $\$ 104,879.37$. This is no more serious, if as bad, a showing as has been made by our banks during the past two decades-institutions which are under State and United States government supervision and are supposed to be managed by the leading business men in their respective communities.

In the case of the two associations in Trenton, Mercer county, the Mechanics' and Mercer, there was almost criminal negligence on the part of the officials, especially the auditors, and of the shareholders themselves. The secretary and treasurer of both associations were the same person, and he was implicitly trusted by all interested in these associations. The bond which as treasurer he was compelled to give was not required to be renewed for a number of years. For the last one or two years, even the annual meeting of the membership did not
require the usual printed report. The auditing was, if made at all, a mere matter of form ; and it is asserted that the embezzling secretary hoodwinked the auditors by placing a number of mortgages, belonging to one association or class (series) of one association, among the assets of the other association, or classes of the same association.

In 1895 one of these associations, the Mechanics', failed to make the required annual statement to the Bureau. As prescribed by law, the authorization of the Governor was obtained early in 1896 to have the delinquent association officially examined. The officials when notified asked for time for their secretary, who had been sick.

As the whole aim of Chapter 262 of the laws of 1890 is to have returns made to this office, and not supervision, which the policy of the State always has considered to belong to the co-operators or partners themselves, the time asked for was granted. Late in November the statement was sent in, but only sworn to by the treasurer. This fact was stated in the printed report of the Bureau for 1896.

The fraud committed in the Metropolitan (State) association, Newark, only two years in operation, appears to have been a conspiracy among the first officials or promoters of that enterprise. It was unearthed after four of the protesting directors succeeded in getting possession of the association-only after a contested legal battle before the Chancellor. Those alleged to have embezzled the $\$ 9,000$ or more have been indicted by the Essex grand jury. The official statements of this association were in form cerrect, and consequently there could be no compulsory examination under the law.

There were 108 local and 7 non-local associations which foreclosed mortgages of their borrowers during the year- 193 local and 27 nonlocal mortgages, amounting to $\$ 427,832.24$ and $\$ 68,286$, respectively. The total losses resulting from foreclosures to the associations involved was $\$ 8,511.15$; from depreciation of property, $\$ 14,448$.

These and other details, including the report of the expert who examined the books of the wreeked Trenton associations for the benefit of the shareholders, follow :

| LOCAL ASSOCIATIONS． | $\begin{aligned} & \text { 产 } \\ & \text { 营 } \\ & \text { 号 } \end{aligned}$ |  |  | LOSBES FROM |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | $\begin{aligned} & \text { 淢 } \\ & \text { 运 } \\ & \text { 淢 } \end{aligned}$ |
| Atlantic county ．．．．．．．．．．． | 5 | 4 | \＄2，800 oc | \＄18 36 |  |  |
| Bergen county．．．．．．．．．．．． |  | 5 | 6,800 13,300 13 |  |  | 79 |
| Carlington county．．．．．．．．． | 16 | 33 | 49，600 00 | 6942 | 1，245 62 |  |
| Cape May county ．．．．．．．． | ］ | 1. | 1，200 00 |  |  |  |
| Cumberland county．．．．．．． | 4 | 15 | 13，607 81 | 60000 |  |  |
| Essex county．．．．．．． | 19 | 29 | 114，495 22 | 2，255 48 | 5，805 56 |  |
| Gloucester county． | ＊3 | 2 | 2，400 00 | 36209 |  |  |
| Hudson county．．．．．．．．．．． | 18 | 34 | 104，741 51 | 1，757 13 |  |  |
| Hunterdon county．．．．．．．． | 1 |  |  |  | 29188 |  |
| Mercer county．．．．．．．．．．．．． | 4 | 12 | 15，303 12 | 1，394 70 |  | $\dagger 89,74068$ |
| Monmouth county．．．．．．．．．． | 5 | 1 | 10，300 00 | 1，30 7 | 37634 |  |
| Morris county．．．．． | 1. | 1 | 18000 |  |  |  |
| Passaic county．．．．．．．．．．．．． | 11 | 16 | 45，024 58 | 6722 | 87092 | ．．．．．．．．．．．．．． |
| Salem county．．．． | 1 | 1 | 7，600 00 |  |  |  |
| Somerset connty．．． | 1 | 1 | 80000 |  | 7500 |  |
| Union county．．．．．．． | 9 | 16 | 39，680 00 | 73538 | 5，690 51 |  |
| Total | 108 | 193 | \＄427，832 24 | \＄8，511 15 | \＄14，448 11 | \＄95，879 37 |
| State associations．． | 4 | 18 | \＄54，986 00 |  |  | \＄9，000 00 |
| National associations．．．．．． | 2 | 7 | 9，200 00 |  |  |  |
| National，N．Y．aeso＇n．．．．． | 1 | $\ddagger 2$ | 4，100 00 |  |  |  |
| Total ．．．．．．．．．．．．．．． | 7 | 27 | \＄68，286 00 |  |  | \＄9，000 00 |

＊Including one from loss only．
$\dagger$ Cash which should have been in treasury．No account is taken for any property belonging to the defaulter and which may reduce this gross loss．
$\ddagger$ New Jersey．
The bills filed by the receiver of the wrecked Trenton associations in suits in chancery against the auditors，officers and directors，on January 22d，1898，to recover from them the sum embezzled，charge them，from 1885，with being grossly and culpably negligent in the discharge of their duties and utterly failing properly to transact the business of the associations．The secretary＇s thefts are alleged to have been most flagrant from time of his election，and could have been readily detected by the officials if proper attention had been given to examining the securities and vouchers．In the Mercer，the eighth class（or series）was started in April，1880，and later series fol－ lowed，and all of the outstanding shares are still unsettled．Similarly in．＇the Mechanics＇．

The bill of the Mercer charges that the secretary and treasurer, Peter W. Crozer, made false and fraudulent entries in the books, making it appear that he had invested large amounts of moneys of the eighth, ninth, tenth and eleventh classes in mortgages and loans, and to have paid other large sums in taxes, when, in truth, no such investments or payments were made, and when, in fact, the secretary and treasurer had appropriated the moneys to his own use or to uses other than for the benefit of the said classes of shares ; that he also appears by the books to have appropriated to his own use or to uses other than for the benefit of the said classes of shares, and especially of the twelfth class of shares, sundry sums of cash; that some of the moneys thus misappropriated were subsequently restored by said secretary and treasurer to the credit of the respective classes to which they belonged. The officers of the association printed and distributed circulars concerning the financial reports of Crozer, together with printed copies of the certificates of the auditors that these reports were correct. These were distributed from 1886 to 1894, and falsely represented that the association had as assets the moneys and mortgages falsely and fraudulently charged as assets.

The report of the expert, made in July, 1897, before the appointment of the receiver, was as follows :

STATEMENT OF THE CONDITION OF THE SEVERAL OLASSES OF THE MERGER MUTUAL LOAN ASSOCIATION AS SHOWN FROM AN EXAMINATION OF THE BOOKS FROM JANUARY 1st, 1894, TO JULY 1st, 1897.

8th Class, Mercer.

Class formed April, 1880.
Cost of each share to July, 1895, $\$ 183$.

$$
\triangle \text { SSETS. }
$$

Cash in hands of Treasurer........................................................... $\$ 4,62540$
Bonds and mortgages .................................................................. 1,17500
Loans on shares......................................................................... 84500
Installments unpaid.................................................................... 1,29500
Interest unpaid (mortgages).......................................................... 11005
Interest on loans on shares........................................................... 10911
Real estate (cost)........................................................................ 2,93600
Due from attorney for foreclosure of mortgage.......................... ...... 22420
$\$ 11,31976$
There are 62 shares remaining in this class, of which 5 are in the name of $P$. W. Crozer.
Value of each share, counting cash in hand an asset, $\$ 182.57$
Valus of each share, not counting cash in hand, \$107.97.
Value of each share, not counting eash in hand and excluding 5 shares in P. Crozer's name, $\$ 11744$.

9th Class, Mercer.

Class formed May, 1884.
Cost of each share to July 1st, 1897, $\$ 158$,

ASSETS.
Cash in hands of Treasurer........................................................... \$16,275 27
Bonds and mortgages................................................................. 8,30000
Loans on shares, ...................................................................... 1,68000
Installments unpaid ................................................................... 3; 357 50
Interest unpaid on mortgages........................................................ 2,098 58
Interest on loans on shares........................................................... 12025
$\$ 31,83205$
There are 184 shares remaining in this class, of which 14 are in name of P. W. Crozer.

Value of each share, counting cash in hand an asset, $\$ 170.55$.
Value of each share, not counting cash in hand, $\$ 84.55$.
Value of each share, not connting eash in hand and excluding 14 shares in P. Crozer's name, \$91.50.

## 1Oth Class, Mercer.

Class formed July, 1887.
Cost of each share to July 18t, 1897, $\$ 120$.

## ASSETB.

Cash in hands of Treasurer......................................................... \$21,568 96
Bonds and mortgages.................................................................. 8,20000
Loads on shares............. .......................................................... 1,39500
Installments unpaid..................................................................... 2,61200
Interest unpaid on mortgages......................................................... 41300
Interest on advances on shares....................................................... 14806
Cash in hands of W. S. Mills......................................................... 59370
$\$ 34,93072$
There are 262 shares remsining of this class, of which 33 are in name of $P$. Crozer.
Value of each share, counting cash in hands of Treasurer an asset, $\$ 133.31$.
Value of each share, not counting cash in hands of Treasurer, \$51.
Value of each share, not couating cash in hands of Treasurer and excluding 33 shares in P. Grozer's name, $\$ 58.34$.
11th Olass, Mercer.
Class formed August, 1891.Cost of each share to July 18t, 1897, $\$ 71$.
ASSETB.
Cash in hands of Treasurer. ..... \$4,586 98
Bonds and mortgages. ..... 17,950 00
Loans on shares ..... 37000
Installments unpaid ..... 3,643 00
Interest unpaid on mortgages, ..... 1,101 73
Interest on advances on shares ..... 7030
Cash in hands of W. S. Mills. ..... 53400$\$ 28,25601$

There are 356 shares remaining in this class, of which 73 are in name of P. Crozer. Value of each share, counting cash in hands of Treasurer an asset, $\$ 79.37$.
Value of each share, not counting cash in hands of Treasurer, $\$ 66.48$.
Value of each share, not counting cash in hands of Treasurer and excluding 73 shares in P. Grozer's name, $\$ 83.63$.
STATEMENT OF THE CONDITION OF THE SEVERAL
CLASSES OF THE MEOHANIOS' MUTUAL LOAN
ASSOCIATION AS SHOWN FROM AN EXAMI-
NATION OF THE BOOKS FROM JANU-
ARY 1st, 1894, TO JULY 1st, 1897.

7th Class, Mechanics'.

Class formed April, 1882.
Cost of each share to January 1st, 1897, \$177.

ASSETS.
Cash in hands of Treasurer............................................................ \$22,316 11
Bonds and mortgages.................................................................. 4,27500
Loans on shares......................................................................... 1,64500
Installments due........................................................................ 3,472 48
Interest due on mortgages............................................................ 46500
Interest on loans on shares.......................................................... 12741
$\$ 3 \geqslant 30100$
Less amount overpaid on installments............................................ 4100
$\$ 32,26000$
159 shares remaining in this class.
Value of shares, counting cash in hands of Treasurer an asset, $\$ 202.89$.
Value of shares, excluding cash in hands of Treasurer, \$62.53.
8th Class, Mechanics'.Class formed April, 1886.Cost of each share to July, 1897, $\$ 135$.
ASSETS.
Cash in hands of Treasurer ..... $\$ 15,56857$
Bonds and mortgages ..... 10,000 00
Loans on shares. ..... 15000
Real estate (cost) ..... 1,910 83
Installments due ..... 2,036 00
Interest due on mortgages ..... 53086
Interest on loans on shares. ..... 1236
$\$ 30.20862$
208 shares remaining in this class, of which 5 are in name of P. Crozer.
Value of shares, counting cash in hands of Treasurer an asset, $\$ 145.23$.
Value of shares, not counting cash in hands of Treasurer, $\$ 70.38$.
Value of shares, not counting cash in hands of Treasurer, and excluding 5 shares in P. Crozer's name, $\$ 72.12$.
9th Class, Mechanics'.
Class formed July, 1889.
Cost of each share to July, 1897, \$96.
A.SSETS.
Cash in hands of Treasurer .......................................................... \$4,799 29
Bonds and mortgages ................................................................ 13,70000
Losns on shares.......................................................................... 265 co
Installments due......................................................................... 3, 317 00
Interest due on mortgages .......................................................... 1, 1,973 79
Intereat on loans on shares............................................................ 1305
Real estate (cost)..................................................................... 1,27647
$\$ 25,34460$
234 shares remaining in this ciass, 34 of which are in name of P. Crozer.
Value of each share, counting cash in hands of Treasurer an asset, $\$ 108.31$.
Value of each share, not counting cash in hands of Treasurer, $\$ 87.80$.
Value of each share, not counting cash in hands of Treasurer, and excluding 34 shares in P. Crozer's name, $\$ 102.72$.
There should be in hands of the Treasurer of the Mercer Loan Association, cash to the amount of.
\$47,056 61
And for the Mechanics' Loan Association cash to the amount of........... 42,88397
Total
$\$ 89,74058$
For which he has given a mortgage on his property for....................... $\$ 30,00000$
He also holds 164 shares in the several classes of Mercer and Mechanics'
Loan Association, the estimated value of which is..................... 9,58000

## REAL ESTATE AND OTHER LOANS.

Of the $\$ 43,340,274.48$ reported under assets as invested in loans, all except $\$ 720,796.48$, or 1.66 per cent., are on real estate bond and mortgage or stock collateral. The bond and mortgage investments amount to somewhat over 94 per cent. of this total. There is no material difference in this respect between the locals and non-locals, as a class. The non-locals, however, report no outstanding loans outside of membership, nor any real estate loans not based on stock. In 49 locals $\$ 982,263.90$ in loans to outsiders is outstanding, and in 16 locals $\$ 83,506.60$ of real estate loans is not on stock. These data for the locals, by counties, are as follows :

| cousties. | LOASS OUTBIDE OF MEMBEBSHIP. |  | beal egtate loans Not on stock. |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | 号 |  | 吕 |
| Burlington | 8 | \$26,492 91 | 4 | \$11,475 00 |
| Camden.................................. | 1 | 27,12000 | 1 | 6,500 00 |
| Cape May................................. | 2 | 25,465 00 |  |  |
| Ersex. | 11 | 285,215 00 | 4 | 19,392 00 |
| Gloucester | 2 | 1,533 00 | 2 | 35,679 68 |
| Hudson.... | 4 | 193,976 18 | 1 | 1,060 C0 |
| Hunterdon | 1 | 31,655 29 | ........ |  |
| Mercer | 2 | 21,589 00 |  |  |
| Monmouth | $\stackrel{4}{6}$ | 120,663 40 | 1. | 20000 |
| Morris | 2 | 20,913 42 | 1 | 2,000 00 |
| Salem | 2 | 51,496 00 |  |  |
| Somereet | 2 | 19,028 70 |  | . |
| Subsex | 1 | 13,500 00 |  |  |
| Union ................ ................... | 1 | 37,400 00 | 1 | 1,200 00 |
| Warren ..................... ............ |  |  | 1 | 4,200 00 |
| Total locals ...................... | 49 | \$982,263 90 | 16 | \$83,506 60 |

Over 85 per cent. of the total loans made during the year ( $\$ 8,990$,598.69) was on bond and mortgage on real estate- $\$ 6,304,100.21$ by locals, $\$ 787,725.48$ by State, and $\$ 576,524.86$ by the national associations. This percentage was slightly less than 84 in the locals. The locals report 4,158 borrowers (mortgage) during the year, and the non-
locals 498. This would make an average loan of $\$ 1,500$ for the former and $\$ 2,700$ for the latter. Of 290 locals, 194 made loans practically within the limits of the place of location, 5 miles or under ; 81, between 5 and 25 miles; 12, between 25 and 50 , and only 3 over 50 miles. In 11 locals loans were made outside of the State. Of the non-locals, 3 loaned to a distance of 5 miles or under ; 2, between 5 and $25 ; 4$, between 25 and 50 , and 8 over 50 miles. The largest aggregate mortgage loans to a single borrower were $\$ 25,000$ by a Camden local, $\$ 24,200$ by a national, and $\$ 24,000$ by a State: The lowest local mortgage loan was $\$ 50$; non-local, $\$ 100$. In 14 locals and 4 non-locals, the largest mortgage loans ranged over $\$ 10,000$; in 53 and 4 , respectively, from $\$ 5,000$ to $\$ 10,000$, inclusive. These largest associational loans, as will be seen by the classified summary following, ranged from under $\$ 1,000$ to over $\$ 10,000$. These data are reported in detail under Table 4, below, with the number of borrowers and average loan. Of the 281 local associations from which this item was reported, the average loan in 200 was $\$ 2,000$ or below. This was the case also in 11 non-locals.

The number of borrowers reported from the locals on stock (book) loans was 3,581 ; from the non-locals, 593. The largest among the locals of this kind of loan was granted in Essex county, $\$ 10,800$; by the nationals, $\$ 2,500$. These loans ranged down to $\$ 5$. Ont of 263 local associations reporting, 41 made single book loans of over $1,000-$ few exceeding $\$ 1,500$; in 130 associations, these loans were all below $\$ 500$. In 15 national and State associations, the book loans did not exceed $\$ 1,000$ to any one borrower. The average stock loans in 247 locals and 16 non-locals, as reported, ranged as follows:

|  | Locals. | Non-locals. |
| :---: | :---: | :---: |
| \$100 and under | 65 | 9 |
| \$100 to \$500... | 158 | 6 |
| \$500 to \$1,000.. | 21 | 1 |
| Over \$1,000. | 3 |  |

The following classified summaries by associations, refer only to real estate loans. The summaries for smallest and largest loans, by counties, for the locals, are for 1897; the summary for average loans gives the range for the State for several years:

\&UMBER OF ASSOCIATIONB REPORTING AVERAGE LOANB.

| RANGE-AVERAGE LOAN. | 1897.* |  | 1896.* |  | 1894. | 1893. | 1892. | 1891. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\$ 500$ and under. | 18 | 2 | 16 | 1 | 17 | O | 17 | 16 |
| 500 to $\$ 1,000 \ldots \ldots \ldots . .$. | 67 | 3 | 61 | 3 | 55 | 60 | 51 | 62 |
| 1,000 to 2,000............ | 115 | 6 | 111 | 4 | 114 | 91 | 90 | 88 |
| 2,003 to $3,000 \ldots \ldots \ldots \ldots$. | 16 | 5 | 64 | 4 | 36 | 45 | 44 | 43 |
| 3,000 to $4,000 \ldots \ldots \ldots \ldots .$. | 9 |  | 13 | 1 | 10 | 16 | 14 | 2 |
| 4,000 to 5,000............ | 3 |  | 2 |  | $\cdots$ | 2 | 2 | 1 |
| Over $\$ 5,000 \ldots \ldots \ldots . . . . . . .$. | 3 | 1 | 4 | 1 | 1 | 1 | 1 | 1 |
| Total. | 231 | 17 | 271 | 14 | 233 | 224 | 219 | 213 |

* First column refers to locals and second to non-loeals.


## INTEREST AND PREMIUM RATES.

Of the 294 local associations reporting, 260 charged on real estate loans a stated 6 per cent. interest rate, and the balance below. In 15 national and State associations, the rate was also 6 per cent. Any premium charged was a bonus in addition to these interest payments.

A comparison with previous years shows the following results :

| 7EAE. | S0. Of Associatiosa is Which interzer bate was- |  |  |  |  |  | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 6 | 5-6 | 5 | 4.5 | 4 | 3 |  |
| 1897 | 276 | 2 | 24 | 6 | 2 | 1 | 311 |
| 1896 | 276 | 1 | 21 | 4 | 4 | 1 | 307 |
| 1884 | 257 | 2 | 20 | 4 | 3 | 1 | 287 |
| 1893 | 256 | 3 | 21 | 1 | 2 |  | 283 |
| 1832, ........ | 259 | 2 | 15 | 4 | 2 | 1 | 283 |

The following summaries, by counties for the locals, give these dsta for 1897, as well as the reported highest, lowest and average premium rates charged on real estate loans in addition to the stated interest rates. In 9 local associations, the loans all went at paronly the legal interest rate being charged. In 33 locals and one nonlocal, the lowest rate charged was par. This was practically the case in a few other associations, which followed the interest-reduction, or net rebate plan, or whose stated interest rate is below 6 per cent.

In those associations where the nominal interest rate is charged only on the balance of the principal owing after the dues paid have been periodically deducted, this rebate will have effected a material reduction in the interest and premium charge at the cancellation of the mortgage. In associations, also, where the regular interest charge is less than 6 per cent,, the premium rate has a different value from that in the 6 per cent, association. For example, a 5 per cent. association, eharging $\$ 1$ monthly dues on a $\$ 200$ share, and $8 \frac{1}{3}{ }^{\circ}$ per cent. gross premium, or $16 \frac{3}{3}$ cents monthly, is actually getting 6 per sent. interest. In 76 locals and 10 non-locals a stated minimum (upset) premium is required from borrowers. In most of the nonlocals this apparently amounts to a fixed premium for all. As has been frequently pointed out, the New Jersey statute authorizes no premium except such as has been bid "for priority of loan."

The premium and interest rates, summarized here, are given in detail in Table 4, below.

INTEREST BATES OLAS8IFIED BY ASB8OOIATIONS.

| gounties. | INTEREST RATES, PER GENT.-NUMBER OF associations making real estate LoANS DURING yEAR at- |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 6 | 5-6 | 5 | 4.5 | 4 | 3 |
| Atlantic |  |  |  |  |  |  |
| Bergen | 22 |  |  |  |  |  |
| Burlington .................................... | 15 | .... | . | 1 | .. | . |
| Camden........................................ | 30 | ...... | ... |  |  |  |
| Cape May.... | 7 | .. |  | . |  |  |
| Cumberland. <br> Esbex. | ${ }^{7} 9$ |  | 11. |  | 1 | ........... |
| Gloucester. | 7 |  |  | ......... |  |  |
| Hudson. | 35 |  | 5 | 4 | 1 | 1 |
| Hunterdon | 2 |  |  |  |  |  |
| Mercer .... | 3 | 1 |  |  |  |  |
| Middlesex.................................................................... | 12 | 1 |  | 1 |  | . |
| Monmouth......................................................................... | 9 | .. | 1 |  | ........ | ........ |
| Ocean ... | 2 |  |  | .......... | -......... |  |
| Pasbaic .................................................. | 17 | .......... | 2 | ........... |  |  |
| Salem... | 3 | ..... |  |  |  |  |
| Somerset | 4 |  |  |  |  |  |
| Suesex ......................................... | 1 |  |  | ... | .... |  |
| Union ........................................ | 12 |  | 4 | ........ |  |  |
| Warren ........................................ | 2 |  |  | ......... | ........ | ........ |
| Total local. | 260 | 2 | 23 | 6 | 2 | 1 |
| Total State. | 11 |  |  |  |  |  |
| Total national.............................. | *5 |  | 1 |  |  |  |

[^21]PREMIUM RATES ON MORTGAGE LOANS．＊

| countirs． | Premidm rates megeived． |  |  |  | NUMBER A8SOOIATIONS REOEIVING NO PREMIUMS，$A S$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | HIGHEST， per oent． |  | LOWEST， per oent． |  |  |  |
|  |  |  |  |  |  |  |
|  | $\begin{aligned} & \text { 㩊 } \end{aligned}$ |  |  |  | 爱 | $\begin{aligned} & \text { 高 } \\ & \overrightarrow{\text { an }} \end{aligned}$ |
| Atlantic．．．．．．．．．．．．．．．．．． | ${ }^{8} 10.50$ | ． 215 | Par． | $.02$ |  | 1 |
| Bergen．．．．．．．．．．．．．．．．．．．．．． | 10.50 6 | ． 115 | $\stackrel{3}{\text { Par．}}$ | $\stackrel{.02}{\text { Par. }}$ | 1 | 3 |
| Camden． | 20 | ． 13 | Par． | Par． |  | 8 |
| Cape May． | 10 |  |  |  |  |  |
| Cumberland ．．．．．．．．．．．．． | 2 | ． 27 |  |  |  |  |
| Essex．．．．．．．．．．．．．．．．．．．．． | 7.25 | ． 055 | Par． | Par． | 1 | 6 |
| Gloncester．．．．．．．．．．．．．．． | ${ }_{20}^{13.50}$ |  |  |  |  |  |
| Hadson．．．．．．．．．．．．．．．．．．． | ${ }_{3}^{20} 3.25$ | ． 185 | ． 585 | ． 017 |  |  |
| Mercer．．．．．．．．．．．．．．．．．．．．．． | 1 | ．．． | Par． | ．．．．．．．．．．． | 3 | \％ |
| Middlesex ．．．．．．．．．．．．．．． | 13.90 |  | Par． |  |  | 2 |
| Monmonth． | 12.75 | ．．．．．． | Par． | ．．．． | 2 | 4 |
| Morris ．．．．．．．．．．．．．．．．．．． | 2.25 |  | ． 50 |  |  |  |
| Ocean． | 11 |  | $\stackrel{5}{\text { Par．}}$ | Par， |  |  |
| Salem ．．．．．．．．．．．．．．．．．．．．．．．． | 4 | ． 05 | ${ }_{1}$ | Pri． |  | 2 |
| Somerset．．．．．．．．．．．．．．．．． | 8.50 |  | Par． |  | 1 | 2 |
| Susgex ．．．．．．．．．．．．．．．．．．． | 15 |  | ． 15 |  |  |  |
| Union ．．．．．．．．．．．．．．．．．．．．． | 15 | ． 125 | 1 | Par． | 1 | 2 |
| Warren ．．．．．．．．．．．．．．．．．． | 10.12 |  | 5 |  |  |  |
| State associations．， | 12 | ． 50 | 3.42 |  |  |  |
| National as8ociations．．． | 5 | ． 415 | 5 | Par． | ．．．．．．．．．．． | 1 |

＊The rates opposite counties are for local associations only．The general tendency seems to
be lower rates for book than real estate loans．
＋Weekly．
These rates are extremes．The following figures will indicate the average rates，as reported，for both monthly and gross associations，in 256 locals．So far as these data indicate，the tendency seems to be to a lower premium rate：

| PLAN. | nUMBER Associations reobivise average pbemium bates-per oent.* |  |  |  |  |  | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} 2.44 \\ \text { and } \\ \text { ander } \\ \text { (025). } \end{gathered}$ | $\begin{aligned} & 2.44 \\ & \text { to } 5 \\ & (.05) \end{aligned}$ | $\begin{gathered} 5 \text { to } \\ 10 \\ (.101) . \end{gathered}$ | $\begin{gathered} 10 \text { to } \\ (15 \\ (.175) . \end{gathered}$ | $\begin{aligned} & 15 \text { to } \\ & 20 \\ & (.25) . \end{aligned}$ | $\begin{gathered} \text { Over } \\ 20 \\ (.25) . \end{gathered}$ |  |
| Gross | 75 | ${ }^{+3}$ | 37 | 12 |  | . | 187 |
| Monthly installment (cents). ..... | 13 | 13 | 10 | ¢ 8 | 5 | ... | ¢9 |
| Total ......................... | 88 | 76 | 47 | 40 | 5 | ....... | 256 |

*The upper rates are gross ; the lower (in parenthesis) are the corresponding monthly per cent.

Comparing the average premium rates for the past few years, by associations, the following is the result, reduced to a gross basis :

| ratis-gross. | number asmootations reobiving. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1897. | 1896. | 1894. | 1893. | 1892. |
| 5 per cent. and under.................. | 164 | 147 | 107 | 108 | 103 |
| 5 per cent to 10....................... | 47 | 54 | 69 | 58 | 64 |
| 10 per cent. to 15....................... | 40 | 21 | 28 | 21 | 31 |
| 15 per cent. to 20....................... | 5 | 7 | 12 | 18 | 8 |
| Over 20 per cent........................ |  | 4 | 14 | 7 | 7 |
| Total ............................. | 256 | 233 | 230 | 212 | 213 |

An average, however, in a single year in one association, is misleading, even if the result from the basic data is correctly calculated. In the report for 1896, a calculation of the current average premium for the State was made, based on the returns from 150 gross and 47 monthly associations, showing loans of $\$ 3,393,304$ and $\$ 1,095,454$, respectively. The result was, 3.43 per cent. gross, and .0975 per cent. monthly, premium rates. For the present year, the calculations have been made on somewhat fewer but much more accurate datareturns respecting the individual loans. As will be seen from the following summary, which takes in 138 gross and 38 monthly associations, there was loaned by the gross associations $\$ 3,141,700$, at a premium of $\$ 125,887$; and by the monthly associations, $\$ 759,032$, at a premium (monthly) of $\$ 724.95$. This meant 4.07 and .0955 per cent., gross and monthly, respectively, or reduced to a yearly rate per cent., .509 and 1.146 , respectively. If the stated 6 per cent. is added, the average gross interest rate per cent. was 6.509 , and the monthly rate 7.146.

| COUSTIES |  |  | $\begin{aligned} & \text { 岁 } \\ & \text { 点 } \\ & \text { 克 } \\ & \text { 品 } \end{aligned}$ | $\begin{aligned} & \stackrel{\rightharpoonup}{\square} \\ & \text { O } \\ & \text { H } \\ & \text { H. } \end{aligned}$ |  | $\begin{aligned} & \stackrel{\rightharpoonup}{\circ} \\ & \text { 品 } \\ & \text { o } \\ & \text { 品 } \\ & 4 \end{aligned}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Atlantic | 2 | \＄93，246 | \＄7，460 | 8 | 3 | \＄52，230 | \＄8051 | ． 154 |
| Bergen ．．．．．．．．．． | 5 | 98，625 | 5，528 | 5.6 | 8 | 170，052 | 27986 | ． 164 |
| Burlington ．．．． | 6 | 91，480 | 2，327 | 2.54 | 3 | 24,050 | 1756 | ． 073 |
| Camden ．．．．．．．．． | 4 | 47，650 | 3，392 | 7.11 | 6 | 123，15 | 4903 | ． 640 |
| Cape May．．．．． | 3 | 30，955 | 993 | 3.21 |  |  |  |  |
| Cumberland．．． |  |  |  |  | 2 | 19,300 169,400 | 761 82 | ． 034 |
| Essex ．．．．．．．．．．． | 48 | 1，044，470 | 23，032 | 2.25 | 5 | 169，400 | 8271 | ． 049 |
| Gloucester ．．．．．． | 4 | 93，400 | 5，147 | 5.51 | 1 | 8，05C | 503 19154 | ． 062 |
| Hudson ．．．．．．． | 21 | 506，190 | 31，760 | 6.27 | 8 | 120，600 | 19154 | ． 158 |
| Hunterdon．．$\left.{ }_{\text {Mercer．．．．．．．}}\right\}$ | 3 | 40，530 | 452 | 1.01 | ．．．．．． | ．．．．．．．．．．．．．．． |  |  |
| Middlesex | 11 | 268，165 | 12，796 | 4.77 |  |  |  |  |
| Passaic．．．．．．．．． | 17 | 491，668 | 17，754 | 3.61 | 1 | 52，800 | 1110 | ． 021 |
| Salem ．．．．．．．．．．． | 1 | 21，620 | 420 | 1.94 | ．．．．． | ．．．．．．．．．．．．．． | ． | ．．．．．．．． |
| Somerset．．．．．．． | 3 | 68，565 | 2，261 | 3.30 |  |  |  | ．．．．．．． |
| Union．．．．．．．．．．．． | 9 | 234，121 | 11，489 | 4.91 | 1 | 19，40C | ．．．．．．．．．．．． |  |
| Warren ．．．．．．．． | 1 | 11，015 | 1，076 | 9.77 |  |  |  |  |
| Total | 138 | \＄3，141，700 | \＄125 887 | 4.07 | 38 | \＄759，032 | \＄724 95 | ． 6955 |

While the cost of a loan can only be calculated with accuracy at the time when it is discharged，the data，although more favorable to the monthly plan than the 1896 returns，would seem to indicate that bor－ rowers，as a rule，pay a higher rate under the monthly than under the gross plan．This is not so in some of the older localities，where both plans have been in use for a considerable time．Nor is it allowable to draw conclusions in this direction，unless they are based on a sufficient number of accurate returns covering a series of years．These data only are available for calculations when the facts as to the amount of loan and premium are reported for every loan granted．A number of excellent returns were received for the past year．

In several associations the two systems of premiums are used；and there is a tendency to the adoption of the monthly plan in those asso－ ciations that have been working under the gross deductive．It is be－ lieved by the Bureau that the monthly plan is the superior one；but the double system is not advisable．Other things being equal，there is no difference in the final charge to the borrower，as was shown by the calculations in the 1896 report．In practice，however，the differ－ ence does frequently appear．Here is a case in point ：Several asso－
ciations under the double system charge an upset premium of 8 per cent. gross, or 15 cents monthly. As a matter of fact, 8 per cent. gross, in a 6 per cent. interest association, means 17.4 cents monthly, nearly. The formula for reducing a monthly into a gross premium, and vice versa, have already been given in previous reports, but are here reproduced so as to be applicable to any stated interest rates :

$$
\begin{aligned}
& R=\text { rate per cent. interest. } \\
& p=\text { percentage of gross premium. } \\
& x=\text { monthly installment premium, in cents. } \\
& x=\frac{100 p\left(1+\frac{R}{6}\right)}{100-p} \\
& p=\frac{100 x}{x+100}\left(1+\frac{R}{6}\right) \\
& \text { If } R-\epsilon \% \text { and } p-20 \xi: \\
& x=\frac{200 p}{100-p}=\frac{200(20)}{80}=50 \text { cents } \\
& p=\frac{100 x}{200+x}-\frac{100(50)}{250}=26 \% \\
& \text { If } R=7 \% \text { and } p=20 \%, x-54 \frac{14}{6} \text { cents. }
\end{aligned}
$$

The use of the double system is not advisable, even in those asscciations where a flat premium rate prevails. In any case, however, care should be taken that the monthly and gross rates have the same value, as per the formulæ given. But as the monthly installment plan is the simpler and avoids many of the complications of the gross plan, the Bureau has advocated its adoption. The somewhat troublesome rebate question is eliminated, with its unearned premium account and the danger of overpayments of withdrawal profits. The borrower gets the fullface mortgage loan. He more readily comprehends the actual interat rate he is paying. If he repays his loan before the maturity of cis pledged shares, the failure to allow him a rebate of his gross prenium, or a sufficient one, makes the interest rate higher than it woull have been under a monthly installment premium. This is clearly apparent from the following comparative illustrations, which suppos the gross loan to be repaid in 100 months, interest rate, $6 \%$; grcs premium, $10 \%$; rebate one-tenth per year for 10 years; net loai received, $\$ 900$; the gross premium plan requiring 5 pledged shares, and the monthly, $4 \frac{1}{2}$, at $\$ 1$ dues per month, or $\$ 200$ maturity value withdrawal allowance, only dues paid in :

| Face value mortgage.......................................... | $\begin{gathered} \text { Gross. } \\ \$ 1,00000 \end{gathered}$ | $\begin{aligned} & \text { Monthly } \\ & \$ 90000 \end{aligned}$ |
| :---: | :---: | :---: |
| Premium deducted.... | 10000 | .......... |
| Net loan received. | \$900 00 | $\$ 90000$ |
| Monthly payments-Dues..... | \$500 | \$450 |
| Interest. | 500 | 450 |
| Premium | ............ | 1 (0) |
| Total. | \$1000 | \$1000 |
| Total payments, 100 months. | 1,000 00 | 1,000 00 |
| Withdrawal allowance (dues paid).......................... | \$5C0 00 | \$450 00 |
|  | 1667 | .......... |
| Total return. | \$516 67 | \$450 00 |
| Face of mortgage ............................................. | \$1,000 00 | \$900 00' |
| Less total return.. | 51667 | 45000 |
| Balance owing ..................... ......................... | \$483 33 | \$450 00 |
| Total payments.. | 1,C00 00 | 1,000 00 |
| Total | \$1,483 33 | \$1,4E0 00 |
| Net loan. | 90000 | 90000 |
| Net cost | \$583 33 | $\$ 55000$ |

This difference becomes less apparent as the premium rate decrea ey and withdrawal allowance increases. It disappears whan the maturity of the pledged shares is reached or a true rebate is sllowed ; that is, three-tenths instead of one-tenth per year, as above.

In conclusion, the following synopsis of the opinion of Vice Chancellor Reed, just filed, in case of Weir $v$. Granit State Provident Association, based on legal principles already eninciated as to the dual relation of a building and loan association borrower, will show the fallacy of the generally-accepted idea that the dues of a borrower pay off, pro tanto, periodically, his principal

When a building and loan association is put into the hands of areceiver because of its insolvency, the mortgages held by the association become die at once, and the receiver can foreclose and the mortgagor can redeem.

In compating the amount then due upon a mortgage, the borpwer should receive credit for all his payments of interest or premiums, but not of dus.

When all the premium was deducted when the loan was madethe borrower should be charged with the amount of money actually paid to him, vith interest thereon, and credited with all interest paid by him, including interest pad upon the premium.

When the premium was not deducted when the loan was made, but was paid in subsequent installments, he should be charged with the amount received and interest, and credited with interest and premiums paid, including interest on the installments of premium from time to time.

The subject of liquidation of matured shares has been discussed in previous reports. It has become one of considerable practical importance, and often concern, to the larger portion of our associations. It is a question, the answer to which cannot safely be neglected even in the younger associations, whose oldest series are yet a considerable distance from maturity. A number of the associations has had experience in this direction ; many have constitutional provisions on the subject. As only 124 associations have reported on this matter, the inference is that more are still in the dark on the course to be pursued.

The following condensed summary of "maturity provisions" will indicate what steps have been taken by the reporting associations. This is followed by the returns from associations explaining what, if any, provisions have been made for the redemption of shares, forced withdrawals, which are only of practical moment when money is lying idle in the treasury, or as a means of lessening the number of shares to be matured. Comparatively little attention apparently has been given to this matter ; in the bulk of the associations, probably, no provision has been made for forcing out shares. Of those reporting, the redeemed shares of 18 are paid full book value; in 3, only dues paid; in 16, voluntary withdrawal value, generally not very liberal; in 9 , the lowest value bid ; in 8 , the directors have full power ; in 6 , no shares are forced out.

In satisfying matured shares, there is of course no difficulty when the receipts are not needed to settle some other liability, or are not desired in loans. A considerable number of associations restrict their loans and accumulate a maturity fund in anticipation of maturity. The issuing of certificates of indebtedness, or notes, with interest, is a favorite plan. In 15 associations the money needed is borrowed. In 10 , priority of payment is given to those who bid in the money on their shares at highest premium. In 30, a sinking fund, invested in call loans, mortgages, other securities or savings banks, is created. In 24 the main reliance is placed in foreed withdrawals or withdrawals induced by liberal profit allowance.

## MATURITY PROVISIONS.

Allantic City.-Loan and Building. Cash, or a bond at 6 per cent. interest given.

Allantic City.-Atlantic Coast. Three-year bonds at 6 per cent. interest.

Atlantic City.-People's. "Certificates," bonds at 5 per cent. interest.
Egg Harbor City.-Building and Loan. Encouragement of withdrawals in maturing series. The balance paid in cash, or, when unable, certificates bearing 5 per cent. given, to be redeemed as soon as practicable. The second and third series were paid off entirely in cash. In all, three series have been matured, and there have been issued $\$ 8,600$ of matured share certificates, of which $\$ 4,000$ remain unpaid yet, but are expected to be liquidated during the current year.
Hammonton.-Loan and Building. Issue orders drawing interest, accepted by the bank and held till the association is prepared to pay them.

Hammonton.-Workingmen's. Borrow from the bank and repay in monthly installments.

Haekensack.-Mutual. By liberal withdrawal allowances in the oldest series; forced withdrawals at full profits. The early series have so small a number of shares remaining that it is deemed only necessary to keep on hand sufficient cash for liquidating them.
Beverly.-Building and Loan. No special provisions, as maturing payments always have been met with money on hand and one-half of current receipts within the time limit of six months.
Mount Holly.-People's. Book value is given to withdrawing members after the tenth year, which reduces outstanding shares. The first matured series was large, and interest-bearing certificates were issued, redeemed from time to time as surplus funds warranted. Subsequent series were small and paid from current receipts.
Mount Holly.-Building and Loan. Certificates at 5 per cent. interest, which are redeemed month by month from surplus money not loaned at 3 per cent. premium.
Mount Holly.-Industry. Pay matured shares on demand, borrowing necessary money frum bank.

Moorestown.-Building and Loan. One-half of the funds in treasury at each meeting is applied to cancellation of shares. The directors may anticipate maturing payments by establishment of a sinking fund.

Burlington.-Farmers' and Mechanics'. Oat of current receipts.
Burlington.-City. With few exceptions, holders of matured shares, when no money is on hand, are willing to wait for payment until it is convenient for the association, receiving 6 per cent. interest. When necessary, arrangements are made with the bank.

Pemberton.-Building and Loan. Interest-bearing certificates, payable at option of association or holder upon one month's notice.

Riverside.-Building and Loan. Part of monthly receipts are put out on call loans.

Gloucester Oity.-Improvement. The constitation provides that "when the shares of stock of any series reach the matured value of $\$ 200$ each, one-half the monthly receipts shall be appropriated by the association to the liquidation of the same; provided, that a twothirds vote of the entire board of directors may order a larger amount to be paid for that purpose. Priority in payment shall be given to the stockholders willing to allow the highest premium, and legal interest per annum shall be paid on the amount due from the time of maturity until payment is made; or, if loans have been made thereon, the securities held by the association for repayment of said loans shall be transferred to the holder of said stock, and the shares shall revert to the association and be canceled."

Chesilhurst.-Building and Loan. Interest at 4 per cent. until shares are paid off.

Gloucester City.-United Mutual. One-half of the receipts is to be used to pay matured stock ; legal interest allowed until paid up.

Haddonfield.-Mutual. Very little cash is required to pay off shares left, as liberal inducements are offered to withdraw : before expiration of the first year of a series the net amount of money paid in; after the expiration of a year, in addition to the amount paid in, one-tenth of the net profits made on each share, for each year that has expired since the issue of the series, as ascertained by the annual statement next preceding the date of withdrawal. Withdrawals paid in strict rotation, according to their date and order of application.

Merchantville.-Building and Loan. Have matured five series. The first and fifth were paid partly in cash and partly in certificates at 6 per cent. interest. The others were paid in cash.

Camden-Artisans'. One-half of monthly receipts set aside for the purpose.

Camden.-Camden. One-half of the monthly receipts is reserved for payment of shares as soon as they have reached maturity.

Camden.-City. When the stock of any series shall have attained the value of $\$ 200$ each, one-half of the receipts shall be appropriated by the board exclusively to the liquidation of the same. Priority in payment shall be given to those willing to allow the highest premium; but one-fourth per cent. per month shall be given on such money due, from the time value is ascertained until payment is made.

Camden.-Excelsior. Sinking fund, accumulated by not more than one-half of monthly receipts. When the shares of any series have attained the value of $\$ 200$ each, priority in payment is given to those willing to allow the highest premium, but interest is allowed on such money from the time value is ascertained until payment is made, at the rate of 3 per cent. per annum.

Camden.-Economy. Sinking fund several months before maturity, invested in call losns.

Camden.-Franklin. Same as in the City, above.
Camden.-Homestead. If series is large, one-half of the receipts for a few months previous to maturity is accumulated.

Camden.-German Centennial. When maturity is reached onehalf of monthly receipts is appropriated for liquidation. Priority of payment is given to those allowing highest premium. No interest on matured stock.

Camden.-Guarantee. Sinking fund, consisting of first mortgages, in small amounts, on real estate, at not more than 50 per cent. margin of valuation.

Camden.-Mechanics'. One-half of monthly receipts until all is paid.

Camden.-Mutual. One-half of monthly receipts, and 3 per cent. interest on unpaid amounts.

Camden.-North Camden. See Economy, above.
Camden.-People's. See Mechanics', above.
Camden.-South Camden. One-half of monthly receipts accumu-
lated, and the money sold to highest bidder. Unpaid shares allowed one quarter of 1 per cent. interest.

Camden.-South Ward. See Excelsior, above.
Cape May.-Saving Fund. One-half of monthly receipts is applied for maturity payments.

Cape May Court House.-Mechanics'. Create a sinking fund when necessary. Have now $\$ 22,955$, at 6 per cent., on which to draw if required.

Dennisville.-Loan and Building. No definite practice. Usually retain sufficient funds in treasury. When necessary, promissory notes, on short time, are given.

Ocean City.-Building and Loan. Fifty per cent. of monthly receipts reserved.

South Seaville.-Loan and Building. Promissory notes at 6 per cent. when necessary.

Tuckahoe.-Building and Loan. Matured stock payable in one year, without interest.

Millville.-Security. Always pay on demand.
Belleville.-Building and Loan. One-half of monthly receipts, accumulated a sufficient time in advance of maturity.

Bloomfield.-Essex County. High withdrawal value during the last year. The board has power to redeem shares after five years.

Franklin.-Building and Loan. Our first series is about maturing in 124 months, 120 shares. We shall probably issue demand notes, lower series certificates, or borrow money, as the shareholders may require. The board of directors has power to retire unpledged shares in any series, seven years old, by forced withdrawals. The shareholders forced out may exchange their stock for shares of a lower series.

Montelair.-Building and Loan. About six months prior to maturity, a part of monthly receipts is set apart. This fund is deposited in trust company, or loaned on stock loans at best interest rate obtainable. The loss, if any, is charged to the series maturing.

Neroark.-Beneficial. By retiring free shares.
Newark.-Excelsior. Most of the money needed is invested on call loans. Loans from the bank are resorted to in case of necessity.

Newark -Fourteenth Ward. Provision for the first series was an investment of a sufficient sum in United States and United Railroad and Canal bonds.

Newark.-Fraternal. As opportunity offers, investments are made in 5 per cent. first-elass mortgages, to be sold or assigned, when the money is needed.
Newark.-Eighth Ward. At present, sufficient money out on temporary loans.

Newark.-Enterprise. For a few months preceding maturity, all possible money is retained on hand. Balance necessary is borrowed, the maturing series being charged with part of discount.

Newark.-German. Call loans to the association, which are called in when necessary.

Newark -Improved. See above.
Newark.-Knights of Pythias. During the past few years the directors, in anticipation of maturity of the first series, loaned to the shareholders of that series the full maturity value, on stock collateral, at 6 per cent. only. Thus about $\$ 15,000$ otherwise unproductive money was placed mainly with merchants. About $\$ 31,000$ was loaned to other associations, on call, at 5 per cent.

Newark.-Reliable. By accumulating funds, borrowing from other associations, and by notes given to holders of maturing shares, if desired, at 5 per cent.

Newark.-Savings. About one-half of the first series paid in cash from receipts, and balance given notes at 5 per cent.

Newark.-Roseville. By creation of a sinking fund; exchange shares about maturing for those of lower series, and offering a liberal withdrawal allowance.

Newark.-Standard. Accumulation of receipts, and call loans to other associations.

Newark.-Mutual. Do not loan money when necessary to prepare for maturity of series, three or four a year.

Newark.-Modern, Expect to reduce number of shares outstanding by liberal withdrawal allowances; 50 per cent. up of profits after fifth year.

Newark.-Norfolk. Paying full value on first series (109 months), so as to reduce number of shares.

Newark.-Phcenix. Call loans to other associations.
Newark.-Tenth Ward. Sinking fund accumulated by $\$ 1,000$ per month and invested in call loans.

Newark.-West End. Under the permanent Dayton plan it is
expected that a certain portion of the monthly receipts will suffice to pay off the shares gradually maturing.

Newark.-Woodside. By power to force withdrawal of shares, and by permitting shareholders to exchange for lower series at last declared book value.

Glassboro.-Building and Loan. Out of money on hand, and obligations of the association for unsatisfied shares.

Swedesboro.-Building and Loan. Have borrowed some money to pay off matured shares, but have decided not to make any more loans until all matured stock and bills payable are settled. Withdrawals will be given preference.

Clayton.-Bailding. One-half of monthly receipts sold to holders of matured shares, not in competition with borrowers.

Woodbury.-Real Estate. Fifty per cent, of receipts may be appropriated for liquidation of maturing shares, and invested on such security as the directors may approve. When the shares of stock reach maturity, 50 per cent., or more, of receipts is used in payment. Priority in payment shall be given to the stockholders willing to allow the highest premium, and 6 per cent. interest per annum shall be paid on the amount due from the time of maturity until payment is made, or, if loans have been made thereon, the securities held by the association for the repayment of said loans shall be transferred to the holder of said stock and the shares shall revert to the association and be canceled.

Arlington.-Kearny. Shortly before date of maturity, enough money is held to pay off those who desire cash ; others are given demand notes at 5 per cent.

Bayonne.-Building. A suitable amount of cash is set aside in anticipation of maturity, and securities on hand sold to younger series (classes).

Harrison.-People's. From monthly receipts and bank loans.
Hoboken.-Building and Loan. Creation of a sinking fund, invested in straight mortgages, which can be assigned or sold. Thus far, $\$ 75,500$.

Jersey City.-Columbia. The cash accumulated in bank and issuing of paid-up stock will liquidate maturing shares of first series.

Jersey City.-Carteret. After present debt is paid, $\$ 250$ a week will be set aside.

Jersey City.-Excelsior. If no cash on hand, it is borrowed from bank, or demand notes at 5 per cent. given.

Jersey Oity.-Garfield. Sinking fund by setting aside $\$ 2,500$ each month.

Jersey City.-Greenville. The series maturing were paid off from repaid loans until 1893, when money was borrowed from the bank.

Jersey Oity.-Hudson Mutual. Restrict loans and pay from receipts; or matured claims are treated in same way as other claims.

Jersey City.-Industrial. When first series matured, about onehalf desired to take notes ; the balance was paid with borrowed money.

Jersey City.-Jersey City. Shall accumulate a fund from receipts and sell our real estate. There are not many shares in the maturing series.
Jersey Oity.-Lincoln. A certain sum, determined by number of shares to mature, is set aside each quarter, about a year in advance.
Jersey Oity.-Monticello. Sinking fund.
Jersey Oity.-Phoenix. Accumulation of a fund, invested to best advantage, paying off shares as soon as matured.
Jersey City.-Security. Only a high withdrawal allowance, which seems to be satisfactory, 90 per cent. to the first four series.

Jersey Oity.-Star. At least one-third of monthly receipts to be applied to payment of matured shares. The order of payment to be in order of the filing of applications by holder and lawful interest credited till time of liquidation.

Lambertville.-Centennial. One-half of receipts or borrowing from bank. If not enough money for all, the order to be determined by lot or bidding. So far, borrowing has given satisfaction and matured payments have been made at once.
South Amboy.-Star. Accumulating a reserve fund, on short call loans and savings bank deposits.

Perth Amboy.-Homestead. Issue certificates.
New Brunswiok.-Homestead. Paid from monthly receipts at convenience of the association, 5 per cent. interest being allowed.

New Brunswick.-Security. Force out about fourteen shares a month from first series, so that by time of maturity no free shares will be left. Pay book value, less 8 per cent.

Asbury Park.-Building and Loan. For two or three months part of the reeeipts are reserved, and settle with all desiring on demand. Those who are willing to wait are paid interest.

Atlantic Highlands.-Saving Fund. Encourage early withdrawals; give full profits with eighth year.

Freehold.-Mutual. Paid from cash on hand or received from deposits for that purpose, if shareholders desire it. If cash is not wanted immediately, interest at 6 per cent. is credited.

Long Branch.-Bailding and Loan. Accumulate funds.
Red Bank.-Building and Loan. Liberal withdrawal allowances; full value from the tenth year. Loans on stock and special mortgages, to be converted into cash when necessary.

Dover.-Building and Loan. After the eighth year, full value is allowed on withdrawals. The directors are empowered to enforce withdrawals on this basis ; to require holders to take a loan at par or exchange for a lower series.

Tuckerton.-Mutual Benefit. Borrow money from bank.
Little Falls.-Out of funds on hand; then reserve one-half of receipts for the purpose ; paying off as soon as practicable, and paying 6 per cent. on balances owing.

Passaic.-Home. One-half of receipts is to be set aside after maturity has been reached.

Passaic.-Mutual. The current receipts have sufficed so far to pay off matured shares ; interest on amounts not satisfied.

Passaic.-People's. One-half of current receipts are to be set aside.

Passaic.-Union. A redemption fund invested in call loans. Long enough before maturity, all receipts will be set aside.

Paterson.-Celtic. Paid off out of regular income.
Paterson.-Iron and Silk. Receipts set apart and suitably invested.
Paterson.-Mechanics'. One-half of current receipts will be used; unsatisfied claims to be paid 6 per cent.

Paterson.-Mutual. Matured shares are liquidated usually from receipts withheld from investment. As a rule, the maturing shares are held by those who do not desire the money but to remain in the association. This is encouraged by permitting a re-entry in a lower series by exchanging shares at a charge of only $\$ 1$ per book.

Paterson.-People's. Pay as soon as convenient. No particular provisions otherwise.

Paterson.-Provident. Shall have enough money on hand to pay off shares remaining in first series, having encouraged the exchange to a lower series.

Faterson.-South Paterson. Encourage withdrawals in maturing series; shares credited with full profits, less premium bid for priority of payment.

Paterson.-Totowa. When maturity arrives, one-half of receipte will be set aside. Priority of payment to the highest bidder. Six per cent. annual interest on all unpaid claims.

Paterson.-Union Mutual. One-half monthly receipts are set aside. Allow on withdrawals full value up to last apportionment, and 3 per cent. on all dues since.

Woodstown.-Union. Create a sinking fund.
Salem.-Franklin. Set aside receipts.
Somerville.-Citizens'. Negotiable certificates for not more than$\$ 1,000$ to a shareholder, at $4 \frac{1}{2}$ per cent., payable in five years, or sooner, at option of the directors. Certificates are to be paid in priority of application.

Somerville.-People's. Retiring first series at rate of $\$ 2,000$ per month, paying 90 per cent. of the profits. Interest-bearing certificates will be given at maturity, to be paid off at rate of $\$ 2,000$ per month.

Rahway.-Workmen's. By foreing out non-borrowers in oldest series.
Plainfield.-Building and Loan. All money not desired by shareholders is loaned out on straight first mortgages, which are to be called in when maturing shares must be paid off, unless the holders of the shares prefer such a mortgage to the cash.

Elizabeth.-Building and Loan. Loans to shareholders only made after matured shares are satisfied. These are paid on demand.

Elizabeth.-Elizabethport. Our series are quarterly issues and not very large. We pay as promptly as practicable, allowing 5 per cent. interest.

Elizabeth.-Union County. Redemption of shares in oldest series, when funds on hand.

Camden.-State Mutual. One-half of receipts to be appropriated for payment of shares, when they have attained maturity. The directors may anticipate that time by establishing a sinking fand invested as may be deemed appropriate. Six per cent. interest will be allowed on shares outstanding after maturing.
Nevoark.-Metropolitan. A reserve fund is accumulating; also paid-up stock, at 6 per cent., which matured shareholders may receive in exchange.

Trenton.-New Jersey Investment. One-half of monthly receipts of loan fund, to be paid in order of filing application.

Newark.-Mercantile Co-operative. Current receipts are expected to suffice, as the association is a permanent one.

## FORCED WITHDRAWALS.

Atlantic City.-Loan and Building. Full book value, when the money cannot be disposed of otherwise.

Egg Harbor City.-Building and Loan. Full book value paid.
Hammonton.-Loan and Building. Same as voluntary withdrawals: 5 per cent. interest for the average time, and in addition such a proportion of the balance of the profits as the book value of the shares are to their maturing value.

Hammonton.-Workingmen's. Oldest series, actual book value; youngest, amount paid in; all others, actual value, less 2 per cent. This is the same as voluntary withdrawals.

Allendale.-Bergen County, Orville. All profits credited.
Carlstadt.-Mutual. No forced withdrawals.
Closter.-Bergen County. Only amount paid in.
Englewood.-Mutual. When a series reaches the age of five years, a schedule is prepared showing the number of unpledged shares to be retired each month, in order that all may be paid off before maturity. The numbers of the certificates of all unpledged shares of the series to be retired are placed in a bag, and a drawing is made; the numbers to be retired are paid off in the order in which they are drawn. All shares retired in this manner are paid the full book value, less one-half of 1 per cent. for the sinking fund.

Hackensack.-Mutual. When the first series was 101 months old, fifty shares drawn by lot were paid off; each share in the series was represented by a ticket, and the first fifty drawn were forced out and paid full profits.

Hasbrouck Heights.-Building and Loan. First year only dues paid in ; for second and third years, 50 per cent. of profits, and so on up to ninth year, when full value allowed.

Palisades Park.-Co-operative. Fifty per cent. of earnings.
Ridgefield.-Building and Loan. Full value paid.
Ridgewood.-Building and Loan. Full profit credited to close of fiscal year, plus 6 per cent. interest from then to date of withdrawal.

Mount Holly.-People's. Five per cent. of accrued profits are allowed, half-yearly accounting. After 10 years, full profits. This is the plan for all withdrawals alike.
Mount Holly.-Building and Loan. All withdrawn voluntarily by the shareholders, who receive the book value less premium bid, which cannot be less than 3 per cent.

Moorestown.-Building and Loan. Directors by a two-thirds vote may compel withdrawings from a series approaching maturity, or such advances as may be deemed equitable. On voluntary withdrawings, 3 per cent. interest paid.

Burlington.-City. When necessary to force out shares, they are credited with a rate of profits proportioned to age of series.

Pemberton.-Building and Loan. Small shareholders allowed to hold till maturity. Holders of five or more shares are paid, alphabetically, book value on certain percentage of shares.

Berlin.-Building and Loan. Left to directors in all cases.
Gloucester City.-Improvement. Do not force out any shares.
Gloucester City.-United Mutual. Have no forced withdrawals.
Haddonfield.-Matual. Non-borrowing members must either borrow, or withdraw under such provisions as the board of directors may adopt.

Cape May.-Saving Fund. No profit on foreed withdrawals.
Millville.-Security and Institute. Fifty per cent. of gain for first year, and one-half per cent, additional per month thereafter. These are applicable to all withdrawals.

Vineland.-Mechanies'. Payments are the same as on voluntary withdrawals.

Caldwell.-Building and Loan. Daring first two years only dues paid in; afterwards, 4 per cent., interest compounded semi-annually.

Bloomfield.-Essex County. The board of directors are invested with power to redeem from members' shares running five years, paying of the net profit accrued to such withdrawing members 50 per cent., and on shares running six years, 60 per cent.; seven years, 70 per cent.; eight years, 80 per cent.; nine years, 90 per cent. of the net profit over and above the amount of dues paid in.

Franklin.-Building and Loan. Shareholders are notified to be present at a meeting for redemption of shares. "At the meeting so held, the present value of the shares in said series shall be announced by the secretary, whereupon the president shall proceed to receive from
the shareholders present, by auction, bids of premiam on the announced value of the stock; and the shareholder bidding the highest premium shall be entitled to receive the announced value of his or her shares of stock redeemed, less the rate of premium bid. For each share of stock so redeemed, the shareholder selling the same shall surrender to the association his or her certificate of stock."

Irvington.-Building and Loan. Similar to preceding.
Montelair.-Building and Loan. Similar to preceding, but has not been necessary.

Orange.-Building and Loan. Ninety per cent. of profit is allowed to our withdrawing.

Newark.-Beneficial. Redemptions of shares are enforced by lot, but holders are paid actual value. Book loans are considered unpledged shares. After a series has run five years, shares in excess of 200 are to be redeemed at a rate not less than one-quarter of such excess. After nine years, the board of directors has discretion to retire any number it may deem best.

Newark.-Excelsior. Actual value allowed.
Newark.-Fourteenth Ward. No profit allowed on forced withdrawals.

Newark.-Eighth Ward. See Franklin, above.
Newark.-German. Full book value paid.
Newark.-Improved. See above.
Newark.-North End. If at any time the unemployed funds amount to $\$ 5,000$, the board of directors shall, if deemed to be in the interest of the association, draw lots among all the shares not then borrowed on, and the member to whom the lot falls must either borrow on his unborrowed stock, or sell one or more shares to the association. In case he decides to sell, he shall receive for each share such an amount as is provided for the payment to those voluntarily withdrawing. It is optional to sell one or more shares.

Newark.-Phœenix. Full book value.
Newark.-Reliable. The board of directors may, at their diseretion, and under rules made by them, retire unpledged shares of the oldest series, at any time, by enforcing the withdrawal of the eame; the choice of stock to be so withdrawn to be determined by lot, provided the owner of such stock be first given the privilege of transferring said stock, or any part of it, to a younger series, if he so elects. When money cannot be sold at par, it is applied, at next monthly
meeting, to redemption of the older series in similar manner as stated above under "Franklin."
Newark.-Woodside. The board of directors has power to enforce withdrawals of unpleged shares, after eight years, the holders being invited to bid the amount of discount from the declared value they are willing to give for priority in such redemption. But the retired shareholder may exchange for shares in lower series.

Williamstown.-Monroe. The board of directors makes an allotment of shares at any monthly meeting, to be redeemed at full value.
Arlington.-Building and Loan. The directors are authorized to put up at auction the full value of shares, less highest premium bid.

Arlington.-Kearny. Similar to above.
Kearny.-Building and Loan. Similar to above.
Harrison.-Harrison and Kearny. Directors have power to redeem when expedient by paying full value.

Jersey City.-Carteret. Determined by lot, and payment of withdrawal value only : 50 per cent. of profit for first year, and so on to 95 per cent. for the eleventh year.

Jersey City.-Crescent. When the funds in the bank begin to accumulate to a sum sufficient for the purpose of redeeming shares, the board of management may, in their diseretion, provided there are no outstanding loans or obligations against the association, classify the non-borrowing members in classes, as follows: Those members holding from two to ten shares, Class 1; eleven to twenty shares, Class 2 ; twenty-one to thirty shares, Class 3 ; thirty-one to forty shares, Class 4; forty-one to fifty shares, Class 5; all over fifty shares, Class 6; and shall redeem from Class 1, one share; Class 2, two shares; Class 3, three shares ; Class 4, four shares; Class 5, five shares; Class 6 , six shares. The board of managers shall call upon an equal number of non-borrowing members in Classes 1, 2, 3, 4, 5 and 6, and shall notify them two weeks in advance, that on such a date they will call in and cancel the number of shares, as provided for in foregoing section, and shall pay to the member whose share or shares have been called, the amount of dues paid to the association on such share or shares by said member, and in addition to such dues, shall pay not more than ninety nor less than seventy-five per cent. of the net earnings of the association, computed from the last report of the secretary, as the board of managers shall determine.

Jersey Oity.-Greenville United, Board may retire thirty per cent of outstanding shares, by lot.

Jersey Oity.-Mortgage Bank. Directors have the authority on payment of book value.

Jersey Oity.-Union. After five years the directors may determine by lot which shares shall be retired at withdrawal value.
Jersey City.—West Side. Same as above.
Lambertville.-Centennial. Withdrawals cannot be forced.
New Brunswick.-Security. Shares from the oldest series, by lot. Book value, less 8 per cent., is paid.

Dover.-Building and Loan. The directors are invested with full power to redeem shares in any way they may deem desirable.

Paterson.-Mutual. No forced withdrawals. Withdrawals are credited with full value at end of year. If between apportionment periods, 5 per cent. per year on dues paid since the yearly division. In case the withdrawing shareholder desires to re-enter at once, he is not charged another admission fee; but a transfer fee of $\$ 1$ per block of shares withdrawn is required for a change from one series to another.

Somerville.-Citizens'. After the seventh year the board of directors may redeem shares paying $4 \frac{1}{2}$ per cent. interest. The determination is by lot, but it is optional with members to borrow on such shares to at least one-half of their par value.

Rahway.-Workmen's. Names of free shareholders drawn by lot and actual cash value paid. This is done with funds on hand not loanable at a premium.

Roselle.-Building and Loan. Five shares per month of first series are retired at book value.

Plainfield.-Home. Directors have power to call in shares over three years old when there is unused money. But there has been no necessity for this, as voluntary withdrawers are allowed nearly full value.

Elizabeth.-Citizens'. The board may pay off, after the ninth year, by two-thirds vote, any shareholder not a borrower the full amount standing to his credit, which thereafter ceases to draw profits. The board, at any time when there are surplus funds on hand, at any regular monthly meeting, may offer at auction to holders of unpledged shares the privilege of buying out the same. The sucoessful bidder is then entitled to receive the full amount of the face value of his shares after all losses, expenses, fines, premiums and other charges are first deducted.

SUMMARY 1.-TABLE 2.-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JEREEX SHARES, SHAREHOLDERS AND BORROWERS.


[^22]
## SUMMARY 1-TABLE 2-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEYSHARES, SHAREHOLDERS AND BORROWERS-Continued.

## COUNTIES.

Atiantic......................................................................................................
Bergen..

Camden..................................................................... ..........................
Cape May .................................................................................................

Essex....
Gloucester...............................................................................................................................................................


Middlesex...................................................................................................
Monmouth
Morris

Passaic
Balem...
omerset.
Sussex.........................................................................................................................................................................

Total local associations

| 自 | NUMBER OF SHAREHOLDERS. |  |  |  | SHAREHOLDERS AS BORROWERS, |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { * } \\ & \text { 형 } \\ & \text { E } \end{aligned}$ |  |  |  |  |  |  |  |  |  |
| 9 | 3,494 | 2,378 | 1,059 | 62 | 1,280 | 1,091 | 189 | 966 | 295 | 19 |
| 23 | 4,334 | 8,032 | 1,260 | 42 | 1,157 | 1,978 | 179 | 873 | 273 | 11 |
| 16 | 8,448 | 2,228 | 1,109 | 111 | 1,357 | 1,127 | 230 | 967 | 366 | 24 |
| 30 | 9,302 | 6,195 | 2,887 | 220 | 3,521 | 3,048 | 478 | 2,569 | 898 | 54 |
| 8 | 1,311 | 894 | 401 | 16 | 552 | 385 | 167 | 413 | 182 | 7 |
| 7 | 3,593 | 2,488 | 1,024 | 81 | 1,306 | 1,220 | 86 | 1,018 | 251 | 37 |
| 72 | 19,437 | 14,020 | 5,240 | 177 | 5,064 | 3,869 | 1,195 | 3,961 | 1,017 | 86 |
| 7 | 1,814 | 1,127 | 633 | 54 | 695 | 612 | 83 | 495 | 193 | 7 |
| 49 | 13,443 | 9,293 | 4,024 | 126 | 4,371 | 3,735 | 686 | 3,249 | 1,073 | 49 |
| 2 | 712 | 368 | 321 | 23 | 229 | 212 | 17 | 189 | 83 | 7 |
| 4 | 267 | 194 | 69 | 4 | 100 | 67 | 83 | 66 | 30 | 4 |
| 14) | 4,610 | 3,091 | 1,426 | 98 | 1,570 | 1,419 | 151 | 1,099 | 439 | 32 |
| 9 | 8,389 | 2,165 | 1,183 | 91 | 1,259 | 1,149 | 110 | 787 | 430 | 42 |
| 3 2 | 978 547 | 710 357 | 252 179 | 16 | 375 178 | 268 | 112 | 280 | 91 | 4 |
| 19 | 7,612 | 5,156 | 2,334 | 122 | 2,118 | 1,549 | 569 | 1,568 | 524 | 1 |
| 8 | 988 | 604 | 860 | 24 | 376 | 355 | 21 | 1,302 | 65 |  |
| 4 | 924 | 686 | 226 | 12 | 891 | 299 | 92 | 305 | 82 | 4 |
| 1 | 137 | 99 | 37 | 1 | 39 | 21 | 18 | 30 | 9 | . |
| 16 | 6,420 | 4,772 | 1,547 | 101 | 2,150 | 1,914 | 236 | 1,736 | 405 | 9 |
| 2 | 459 | 816 | 135 | 8 | 170 | 169 | 1 | 135 | 35 |  |
| 300 | 87,219 | 60,168 | 25,656 | 1,395 | 28,258 | 23,659 | 4,599 | 21,094 | 6,724 | 440 |

* In a few cases where details have not been reported, these have been calculated from other reported data

SUMMARY 1-TABLE 2.-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONSSHARES, SHAREHOLDERS AND BORROWERS.

$\dagger$ New Jersey business, not reported separately.

SUMMARY 1－TABLE 2－STATE AND NATIONAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY－SHARES，SHAREHOLDERS AND BORROWERS－Continued．

|  |  | NUMBER OF SHAREHOLDERS． |  |  |  | SHAREHOLDRRS AB BORROWERS． |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | 发 |  | 号 首 品 H |  |  |  |  |  |
| Total State associations．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 11 | 23，949 | 17，617 | 6，117 | 215 | 1，489 | 932 | 557 | 1，146 | 307 | 86 |
| Total national associations．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $5\{$ | ＊1，562 | $\begin{array}{r} * 1,318 \\ 3,556 \end{array}$ | $\begin{array}{r} * 218 \\ 643 \end{array}$ | $* 6$ 16 | $\begin{array}{r} 1144 \\ 832 \end{array}$ | $* 97$ 649 | ${ }_{148}^{48}$ | ${ }^{* 122}$ | ${ }^{* 20}$ | $*$ 3 8 |
| Foreign association ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1 | 1，205 | 806 | 898 | 1 | 263 | 235 |  | 201 | 62 |  |

＊New Jersey membership，first figures，included in total．

## SUMMARY 2-TABLE 3a-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEYGROSS ASSETS (RESOURGES).



* In some cases, inclusive of call loans, not on stock.

[^23]SUMMARY 2-TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYGROSS ASSETS (RESOURCES)-Continued.


## SUMMARY 2-TABLD 3a.-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS-

 GROSS ASSETS (RESOUROES.)|  | Number of associations. | Total net worth. <br> (Net assets.) | Total gross assets. <br> (Resources.) | Cash. | LOANS OUTBTANDING ON |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Bond and mortgage. <br> (Real estate.) | Stock only. <br> (Book loans.) | Other securities. |
| Total State associations..................................................... | 11 | \$1,947,961 21 | \$2,716,569 89 | -847,401 64 | \$2,207,386 06 | \$65,173 84 | \$2,219 48 |
| Total national associations, | 5 | 817,51349 | 932,114 45 | -61,778 84 | 777,927 00 | 37,812 43 | 8,027 66 |
| Foreign association ...................................................... | 1 | 721,927 50 | 799,552 94 | 41,835 85 | 659,586 02 | 10,400 00 | 11,174 50 |

*Exclusive of expense fund balances, in State and national associations.

SUMMARY 2-TABLE 3a-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONSGROSS ASSETS (RESOURCES)-Continued.

|  |  | Personal property. <br> (Fixtures, \&c.) | beal estate on hand. |  |  | Total arrearages. | All other assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total. | $\begin{array}{\|c\|} \hline \text { From } \\ \text { foreclosure.* } \end{array}$ | By purchase.* |  |  |
| Total State associations. $\qquad$ <br> Total national associations. $\qquad$ <br> Foreign association $\qquad$ | 11 5 1 | $\begin{array}{r}818,967 \\ 4,022 \\ \hline 66 \\ 3,692 \\ \hline\end{array}$ | $\begin{array}{r} 8289,59287 \\ 2,50000 \\ 29,43097 \end{array}$ | $\begin{array}{r} \$ 2,698 \\ 84 \\ 2,500 \end{array} 00$ | 8226,856 39 $\qquad$ $\qquad$ | $\begin{array}{r}888,910 \\ 27 \\ 27,087 \\ 160 \\ 16,092 \\ \hline\end{array}$ | $\begin{aligned} & \$ 1,91886 \\ & 12,95886 \\ & 27,84060 \end{aligned}$ |

*Only partially reported in detail.

SUMMARY 3.-TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-
LIABILITIES.



SUMMARY 4-TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYRECEIPTS FOR YEAR.

| COUNTIES, |  | Total income, including cash at beginning. | Total receipts. | Total shareholders' payments of dues, interest, premiums, fines and fees. | Loans repaid. |  | S PAYABLE. <br> Amount. | All other receipts. | Cash at beginning. | Propertyreal.* | Sundries,* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Atlantic | 9 | \$484,932 74 | \$178,620 03 | \$289,659 10 | \$118,173 40 | 5 | \$61,001 88 | \$9,786 20 | 86,812 71 | \$8,621 75 | \$1,164 45 |
| Bergen.. | 23 | 895,879 56 | 848,537 24 | 519,599 06 | 213,810 80 | 15 | 112,585 00 | 3,092 38 | 47,342 32 | 1,827 20 | 1,265 18 |
| Burlingt | 16 | 514,679 05 | 482,208 62 | 313,77938 | 118,872 85 | 4 | 42,878 71 | 7,182 68 | 32,470 43 | 6,988 40 | 19428 |
| Camden | 30 | 1,706,139 80 | 1,555,488 58 | 934,694 05 | 553,90502 | 10 | 81,99916 | 34,890 35 | 150,651 22 | 82,531 72 | 2,358 68 |
| Cape May | 8 | 144,002 42 | 126,174 98 | 101,394 60 | 23,263 55 | 2 | 1,150 00 | 36683 | 17,827 44 | 24055 | 12628 |
| Cumber | 7 | 416,760 98 | 403,502 50 | 282,095 06 | 111,630 18 | 2 | 5,420 39 | 4,356 92 | 13,258 48 | 4,081 14 | , 27578 |
| Essex. | 72 | 4,536,700 74 | 4,265,050 45 | 2,887,694 32 | 1,316,481 18 | 42 | 510,68961 | 50,235 34 | 271,650 29 | 45,587 56 | 4,64778 |
| Glouces | 4 | 288,648 00 | 280,842 22 | 170,014 19 | 99,455 58 | ${ }_{2}^{2}$ | 6,627 00 | $\begin{array}{r}4,715 \\ \hline 10\end{array}$ | 7,805 78 | 4,446 95 | 52 26850 |
| Hudson | 49 | 8,832,808 65 | 3,500,941 58 | 1,924,197 57 | 985,78765 | 31 | 487,195 03 | 103,761 38 | 831,867 07 | 51,47038 | 52,291 00 |
| Hunterdo | 4 | 85,090 56,308 514 | 82,395 <br> 51 <br> 54 <br> 187 <br> 14 | 66,999 208 20131 20 | $\begin{array}{r}14,171 \\ 4 \\ 483 \\ \hline 185\end{array}$ |  |  | $\begin{array}{r}1,224 \\ 81 \\ 81 \\ \hline 108\end{array}$ | 2,694 <br> 2,020 | 1,22195 8108 |  |
| Mercer. $\qquad$ Middlesex | 14 | $\begin{array}{r}56,308 \\ 712,219 \\ \hline 9\end{array}$ | 54,28744 680,129 | 20,131 512,669 58 | $\begin{array}{r}4,483 \\ 151,060 \\ \hline 15\end{array}$ | 2 8 | 29,591 <br> 11,990 <br> 00 | 8103 4,40922 | 2,02064 $+32,09033$ | $\begin{array}{r}8108 \\ 3,490 \\ \hline 22\end{array}$ |  |
| Monmou | 14 9 | 712,219 504 504 | 680,129 <br> 467950 <br> 19 | 512,669 <br> 317,355 <br> 85 | 151,060 <br> 119,570 <br> 00 | 8 | - 28,58908 | 4,435 61 | +32,093 33 | 3,183 92 | 91900 25169 |
| Morris | 3 | 232,136 59 | 217,020 61 | 109,696 65 | 55,898 08 | 2 | 51,30088 | 12500 | 15,115 98 | 12500 |  |
| Ocean | 2 | 55,303 74 | 51,618 82 | 30,896 32 | 3,340 00 | , | 17,380 00 | 250 | 8,684 92 |  | 250 |
| Passaic | 19 | 1,475,198 18 | 1,859,006 32 | 863,31831 | 386,197 00 | 7 | 96,296 10 | 13,194 91 | 116,191 86 | 2,878 81 | 10,816 60 |
| Salem | 3 | 111,144 81 | 98,741 35 | 69,885 31 | 28,855 00 |  |  | 104 | 17,403 46 |  | 104 |
| Somers | 4 | 168,75668 23,157 | 164,631 19 | 101,507 45 | 15,753 81 | 8 | 41,950 00 | 5,420 00 | $4,12542$ | 5,420 00 | ................. |
| Sussex | 16 | 23,157 34 $1,035,836$ 94 | 19,455 75 | $\begin{array}{r}11,839 \\ 690 \\ \hline\end{array}$ | 7,616 167,2815 | 10 | 125,081 61 | 11,335 39 | $\begin{array}{r}\text { 8,701 } \\ 61,382 \\ \hline 1\end{array}$ | 10,717 87 | 52 |
| Warren........................... | 2 | 92,901 08 | 92,15149 | 54,650 28 | 6,838 18 | 2 | 29,213 93 | 1,449 15 | 74959 | 1,449 15 |  |
| Total local ass'ns. .....\| | 300 | 817,392,908 94 | \$16,218,208 39 | \$9,772,862 77 | \$1 496,445 80 | 146 | 81,690,834 04 | \$258,066 28 | \$1,174,700 55 | \$188,366 05 | \$74,700 28 |

*Included under all other receipts. $\dagger$ Exclusive of $\$ 3,000$ savings bank deposits,

SUMMARY 4-TABLE 5a-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONSRECEIPTS FOR YEAR.

*Included under all other receipts.

SUMMARY 5-TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYDISBURSEMENTS FOR YEAR.


SUMMARY 5-TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYDISBURSEMENTS FOR YEAR.-Continued.


SUMMARY 5-TABLE 5b-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONSDISBURSEMENTS FOR YEAR.


SUMMARY 5-TABLE 5b-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONSDISBURSEMENTS FOR YEAR.-Continued.

*Included under all other outlay. $\dagger$ Details not fally reported. $\ddagger$ Inclusive of expense fund.

SUMMARY 6－TABLE 1－BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－MATURITY OF SHARES．

| $\begin{aligned} & \text { 世 } \\ & \text { 品 } \\ & \text { 8 } \\ & \text { 8 } \\ & \text { O } \end{aligned}$ |  | Date of organization． |  | NUMBER OF sERIES． |  | series matured． |  |  | $\begin{gathered} \text { INTEREST } \\ \text { RATE-ANNUAL. } \end{gathered}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  |  | $\begin{aligned} & \text { 凹゙ } \\ & \text { ̈̈ } \end{aligned}$ |  |  |  | $\begin{aligned} & \text { B } \\ & \text { 品 } \\ & \text { 品 } \\ & 0 . \end{aligned}$ |  |
|  | ATLANTIC COUNTY． |  |  |  |  |  |  |  |  |  |  |
| 4 | Atlantic City－People＇s．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1884 | 12 | 12 | 10 | October，1896．．．．．．．．．． | 140 | 86000 | 7.294 | 8561 | \＄200 00 |
| 5 | Egg Harbor－Building and Loan ．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1884 | 13 | 13 | 10 | April，1897．．．．．．．．．．．．． | 130 | 7000 | 9.864 | 742 | 20000 |
|  | Hammonton－Loan and Building．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  | February，1896．．．．．．．． |  |  |  |  | 20096 |
|  | BERGEN COUNTY． |  |  |  |  |  |  |  |  |  |  |
| 30 | Ridgewood－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1885 | 11 | ＊57 | 52 | January，1896．．．．．．．． | 128 | $\begin{array}{r}7200 \\ \hline 591\end{array}$ | 10.648 | 779 | 20000 |
| 3 | Rutherford－Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1876 | 21 | $\dagger 40$ | 20 | $\left\{\begin{array}{l}\text { October，1896．．．．．．．．．} \\ \text { April，1897．．．．．．．．．．．}\end{array}\right\}$ | 125 | $\left\{\begin{array}{l}75 \\ 75 \\ 75\end{array}\right.$ | 11.566 11.451 | 8 8 8 8 | 20091 20015 |
|  | BURLINGTON COUNTY． |  |  |  |  |  |  |  |  |  |  |
| 33 | Beverly－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1868 | 29 | 27 | 11 | \｛ July，1896．．．．．．．．．．．．．．$\}$ | 1401／2 | 5950 | 7.185 | 558 | 20000 |
| 35 | Burlington－－City．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1868 | 29 | 24 | 11 | February，1897．．．．．．．．． | 132 | 6987 | 9.552 | 722 | 20187 |
| 36 | Farmers＇and Mechanics＇．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1871 | 25 | 26 | 11 | June，1896．．．．．．．．．．．．． | 135 | 6500 | 8.496 | 656 | 20000 |
| 41 | Mount Holly－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1862 | 35 | 26 | 12 | March，1897．．．．．．．．．．． | 156 | 2200 | 4.428 | 410 | 10000 |
| 42 | Indusiry．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1872 | 24 | 23 | 11 | November，1896．．．．．． | 140 | 3000 | 7.294 | 561 | 10000 |
| 43 | People＇s．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1883 | 14 | 14 | 11 | May，1897．．．．．．．．．．．．． | 142 | 2900 | 6.854 | 539 | 10000 |
| 46 | Pemberton－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1868 | 28 | 15 | 11 | September，1896．．．．．． | 136 | 8200 | 8.243 | 689 | 10000 |
| 48 | Riverton－Cinnaminson．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1878 | 18 | 18 | 10 | June，1896．．．．．．．．．．．．． | 128 | 7200 | 10.648 | 779 | 20000 |


SUMMARY 6－TABLE 1－BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－MATURITY

|  |  <br>  |  | $88888888 \%$ <br>  | $\begin{aligned} & 8 \\ & \text { O } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 药 | － A ［पयुош ＇punodmop | ッ5\％\％ 1801010 |  <br> 00000060 N | 8 | 요엥 Now |
|  |  | $0$ |  <br>  | $\begin{aligned} & \stackrel{0}{0} 0 \\ & \hline 1 \end{aligned}$ |  <br> おo 0 |
| ＇70nour－ub |  | 88䫆品 ถ్ర゙อีเฉ5 | 88888888\％ ళํํㅎㅀㅂㅂ％ | $\begin{aligned} & 8 \\ & 5 \end{aligned}$ |  |
|  | sपıuou－owfi |  |  | 팩 |  |
|  | ＊๒ษ］ |  |  |  |  |
|  | －ชu｜̣umy | ホッギアコ |  | 영 | － 9 ¢\％ |
|  | ＇ponssi |  |  | \＃ | $\xrightarrow{10}$ 준 |
| －пойвıado ui srbax |  | ¢5¢్Mnd |  | \％ | 구구 |
|  |  | Posigion | 汤： <br>  | 気 |  |
|  |  |  |  | 安 |  |
| ＇леqumu eэwo |  | ニ®\％\％ |  | 육 |  |

＊Quarter－yearly．† Half－yearly． OF SHARES.-Continued.


SUMMARY 6-TABLE 1-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-MATURITY OF SHARES.-Continued.


SUMMARY 6-TABLE 1-BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-MATURITY OF SHARES.-Continued.


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



[^24]TABLE 1－LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－Continued．

|  | NUMBER of sERIES |  | SERIES Maturedduring year．＊ |  | INSTALLMENT dUES PER SHARE． |  | 产 <br> © <br>  <br> ジ <br>  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { 品 } \\ & \text { 品 } \\ & \text { 品 } \end{aligned}$ |  |  |  |  |  |  |  |
| Yearly | 21 | 11 |  |  | Monthly | \＄1 00 | \＄100 | \＄200 |  |
| Monthly | 24 | 24 |  |  | Monthly ．．． | 50 | $\dagger 10$ | 100 | 2 |
| $\frac{1}{2}$ Yearly．．．．．．．．． | 10 | 10 |  |  | Monthly ．．． | 100 |  | 300 | 3 |
| Yearly．．．．．．．．．．． | 12 | 10 | Oct．， 1896 | 140 | Monihly ．．． | 100 |  | 200 | 4 |
| Yearly． | 13 | 10 | April， 1897 | 130 | Monthly ．．． | 100 | 25 | 200 | 5 |
| Y Yearly．．．．．．．．． | 33 | 19 | Feb．， 1896 | $\ddagger 135$ | Monthly ．．． | 100 |  | 200 | 6 |
| Yearly．． | 20 | 11 |  |  | Monthly ．．． | 100 |  | 200 | 7 |
| Yearly | 7 | 7 |  |  | Monthly ．．． | 100 |  | 200 | 8 |
| Biennially ．．．．．．． | 11 | 5 |  |  | Monthly ．．． | 100 |  | 200 | 9 |
| Irregularly．．．．．． | 1 | 1 |  |  | Monthly ．．． | 50 | 350 | 100 | 912 |
| Yearly． | ， | 8 |  |  | Monthly ．．． | 100 | 8100 | 200 | 10 |
| Monthly | 43 | 32 |  |  | Monthly ．．． | 100 | 10 | 200 | 11 |
| $\frac{1}{2}$ Yearly ．．．．．．．．． | 12 | 12 | ．．．．．．．．．．． |  | Monthly ．．． | 100 | ${ }_{1}^{25}$ | 200 | 12 |
| Yearly． | 9 | 9 |  |  | Monthly ．．． | 100 | 120 | 200 | 13 |
| ${ }_{7}^{1}$ Yearly | 1 | 8 |  |  | Monthly ．．． | 100 | 135 | 200 | 14 |
| Yearly | 10 | 10 |  |  | Monthly ．．． | 100 | 25 | 200 | 15 |
| Monthly ．．．．．．．．． | 33 | 29 |  |  | Monthly ．．． | 100 | 10 | 200 | 16 |
| $\frac{1}{2}$ Yearly．．．．．．．．． | 18 | 7 |  |  | Monthly ．．． | 100 | 25 | 200 | 17 |
| $\frac{1}{2}$ Yearly．．．．．．．．．． | 18 | 18 |  |  | Monthly ．．． | 100 | 10 | 200 | 18 |
| $\frac{1}{2}$ Yearly．．．．．． | 15 | 15 |  |  | Monthly ．．． | 100 | 25 | 200 | 19 |
| Y Yearly．．．．．．．．．． | 10 | 10 |  |  | Monthly ．．． | 100 | 10 | 200 | 21 |
| Yearly |  | 6 |  |  | Monthly ．．． | 100 | 8100 | 200 | 22 |
| Yearly | 9 | 9 |  |  | Monthly ．．． | 100 | 10 | 200 | 23 |
| Yearly ．．．．．．．．．．．． | 3 | 3 |  |  | Monthly ．．． | 50 | 25 | 100 | 24 |
| Yearly．．．．．．．．．．． |  | 7 |  |  | Monthly ．．． | 100 | 50 | 200 | 25 |
| $\frac{1}{7}$ Y early．．．．．．．．． | 12 | 11 |  | ．．．．．．． | Monthly ．．． | 100 | 10 | 200 | 26 |
| Yearly．．．．．．．．．．．． | 7 | 7 |  |  | Monthly ．．． |  | 8100 81100 | 200 | 27 28 |
| Yearly | T22 | ¢ 22 |  |  | Monthly ．．． | 50 | ${ }_{8} 1100$ | 100 | 29 |
| Monthly． | 57 | 52 | Jan．， 1896 | 128 | Monthly ．．． | 100 | 8100 | 2 CO | 30 |
| Monthly． | 66 | 47 |  |  | Monthly ． | 100 | 8100 | 200 | 31 |

[^25]TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.


[^26]TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.


[^27]TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.


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


[^28]TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.


[^29]TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.

|  | NUMBER of series, |  | series matured during year.* |  | INSTALLMENTDUEs PER share. |  |  |  | \|l |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { 兑 } \\ & \text { 品 } \\ & \text { } \end{aligned}$ |  |  |  |  |  |  |  |
| 1 Year | 15 | 15 |  |  | Monthly |  | \$0 15 | \$200 | 84 |
| Yearly | 28 | 11 | May, 1896 | 136 | Monthly.. | 100 |  | 200 | 85 |
| Yearly. | 23 | 11 | Sept., 1896 | 140 | Monthly.... | 100 |  | 200 | 86 |
| Yearly. | 16 | 11 | Oct., 1896 | 140 | Monthly.... | 100 |  | 200 | 87 |
| Yearly. | 10 | 10 |  |  | Monthly.... | 100 | 25 | 200 | 88 |
| $\frac{1}{2}$ Yearly | 18 | 18 |  |  | Monthly. | 100 | 15 | 200 | 89 |
| Yearly.. | 25 | 12 | Mar., 1897 | $\dagger 144$ | Monthly.... | 100 | 25 | 200 | 90 |
| Yearly.. | 27 | 10 | Oct., 1896 | 128 | Monthly.... | 100 | 25 | 200 | 91 |
| Yearly. | 27 | 12 | Mar., 1897 | 144 | Monthly.... | 100 |  | 200 | 92 |
| Biennially | 17 | , |  |  | Monthly.. | 100 | 100 | 200 | 93 |
| Yearly.. | 5 | 5 |  |  | Monthly.... | 100 |  | 200 | 94 |
| Yearly. | 15 | 11 | Aug., 1896 | $\ddagger 140$ | Monthly.... | 100 | 100 | 200 | 95 |
| Yearly | 13 | 11 | Aug., 1896 | 8143 | Monthly.... | 100 |  | 200 | 96 |
| Yearly. | 20 | 11 | Sept., 1896 | 1422 | Monthly.... | 100 |  | 200 | 97 |
| $\frac{1}{2}$ Yearly. | 26 | 17 |  |  | Monthly.... | 100 | ......... | 200 | 98 |
| Yearly | 28 | 11 | Oct., 1896 | 134 | Monthly.... | 100 | 35 | 200 | 99 |
| Yearly.. | 6 | 6 |  |  | Monthly.... | 100 |  | 200 | 100 |
| Yearly... | 11 | 10 | May, 1896 | 125 | Monthly.... | 100 | \||1 00 | 200 | 101 |
| Yearly.. | 12 | 11 | Sept., 1896 | 131 | Monthly... | 100 |  | 200 | 102 |
| Yearly.. | 5 | 5 |  |  | Monthly... | 100 |  | 200 | 103 |
| Yearly.. | 10 | 10 |  |  | Monthly.... | 100 | 150 | 200 | 104 |
| Yearly | 10 | 10 |  |  | Monthly.... | 100 |  | 200 | 105 |
| ${ }_{2}^{1}$ Yearly. | 15 | 15 |  |  | Monthly.... | 100 |  | 200 |  |
| Yearly.. | 11 | 11 |  | ....... | Monthly.... | 100 100 |  | 200 | 107 |
| - Yearly. | 13 19 | 13 |  |  | Monthly.... | 100 100 | $\underline{175}$ | 200 | 109 |
| Yearly. | 10 | 10 |  |  | Monthly.... | 100 | 50 | 200 | 110 |
| $\frac{1}{2}$ Yearly. | 6 | 6 |  |  | Monthly.... | 100 | 150 | 200 | 111 |
|  |  |  |  |  | Monthly.... | 500 |  |  |  |

[^30]TABLE 1－LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－Continued．

| $\begin{aligned} & \text { 亡. } \\ & \text { 曾 } \\ & \text { 』 } \\ & \text { 茴 } \end{aligned}$ | hocation and hames of association AND sECRETABY． |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | ESSEX COUNTY－Contimued． |  |  |  |
| 112 | Newark－Etna，Ernest Na | June， 1890 | Local | Serial． |
| 113 | American，S．W．Chapma | Aug．， 1895 | Nat＇l． | Perpetual．．． |
| 114 | Beneficial，P．L．Bryce | Mar．， 1893 | Local．．．． | Serial．．．．．．． |
| 115 | Casino Felix Ohaus．．． | Feb．， 1892 | Local．．． | Serial．．．．．．．． |
| 116 | Central，A．A．Sippel．．．．．．． |  | Local．．．． |  |
| 117 | Chosen Friends＇，G．H．Wester | Oct．， 1889 | Nat＇l．．．． | Perpetual．．． |
| 118 | Citizens＇，George Grimme．． | Dec．， 1891 | Local． <br> Local． | Serial |
| 120 | Commonwealth，M．L．Pfeil | June， 1894 | Local．．． | Serial．．．．．．．． |
| 121 | Court House，Meier Newma | June， 1893 | Local．．． | Serial．．．．．．．．． |
| 122 | Eighth Ward，Seymour Tuck | Jan．， 1886 | Local．．． | Serial |
| 123 | Enterprise，Thos．Gallacher， | Mar．， 1883 | Local．．． | Serial．．．．．．． |
| 124 | Equitable，John Gray．． | Mar．， 1895 | Local | Serial．．．．．．． |
| 125 | Equitable Savings，C．H．Ga | May， 1896 | St | Perpetual．．． |
| 126 | Excelsior，Morris Cohn | May， 1879 | Local．．． | Serial．．．．．．． |
| 127 | Fireside，J．B．Faitoute．． | Jan．， 1887 | Local．．． | Serial．．．．．．． |
| 128 | First Italian，E．V．A．Belfatto | Mar．， 1891 | Local．． | Serial．．．．．．． |
| 129 | Five Per Cent，Noah Guter．．．．．． | April， 1895 | Local． | Serial．．．．．．． |
| 130 | Fourteenth Ward，A．M．Li | Dec．， 1885 | Local．．． | Serial．．．．．．． |
| 131 | Fraternal，B．H．Van Ness | April， 1887 | Local．．． | Serial．．．．．．． |
| 132 | German，O．C．Lienau．． | June， 1881 | Local．．． | Serial． |
| 133 | Grand，George Grimme． | Nov．， 1891 | Local．．． | Serial．．．．．．． |
| 134 | Hearthstone，J．B．Faitout | Dec．， 1888 | Local．．． | Serial．．．．．．． |
| 135 | Improved，C．C．Lienau．． | April， 1893 | Local．．． | Serial．．．．．．． |
| 138 | Home，Max Sachs | May， 1884 | Local． | Serial．．．．．．． |
| 137 138 | Howard，Thos．Gallacher．．．． | Ang．， 1884 | Local．．． | Serial．．．．．．． |
| 138 139 | Junior Order，D．D．Slaight ．．．．．．．． | Nov， 1895 April， 1886 | Local． | Serial．．．．．．．． |
| 140 | Lincoln，John Hust．．．．．．．．．．．．．．．．．．． | Jan．， 1887 | Local．． | Serial．．．．．．．．． |
| 141 | Mechanics＇，Fred．L．Cobb． | Aug， 1884 | Local． | Serial．．．．．．．．． |
| 142 | Mercantile Co－op．Bank，A．L．Chatte | Jan．， 1894 | Nat＇1＊．． | Perpetual．．． |
| 143 | Mercer，Adam Herzinger | Dec．， 1890 | Local．．． | ．Serial．．．．．．． |

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



[^31]STATISTICS OF LABOR AND
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## TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.



[^32]
## TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.



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

|  |  |  | SERIES MATUREDDUBING YEAR* |  | installmant dues per BHABE. |  | Entrance, assessment, fees pershare. | Maturing value of shares. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 感 品 |  |  |  |  |  |  |  |
| ${ }^{3}$ Yearly....... | 9 | 9 |  |  | Monthly.... | \$1 00 |  | \$200 | 173 |
| Yearly......... | 10 | 10 |  |  | Monthly.... | 100 |  | 200 | 174 |
|  |  |  |  |  | Monthly.... | 100 | \$0 25 | 200 | 175 |
| Yearly ........ | 13 | 11 | Nov., 1896 | $\dagger 134$ | Monthly.... | 100 |  | 200 | 176 |
| $\frac{1}{2}$ Yearly....... | 16 | 13 |  |  | Weekly ..... | 25 |  | 200 | 177 |
|  |  |  |  |  | Monthly. $\{$ | +50 100 | . | 100 | $172 \frac{1}{2}$ |
|  |  |  |  |  | Monthly. $\{$ | +25 100 |  | 100 | 17313 |
| 1 Yearly....... | 3 | 3 |  |  | Monthly.... | 100 |  | 200 | 174 $\frac{1}{2}$ |
| $\frac{1}{2}$ Yearly....... | 1 |  |  |  | Monthly.... | 100 |  | 200 | $175 \frac{1}{2}$ |
|  |  |  |  |  | Monthly. $\{$ | 100 60 |  | 200 | 1761 |
| Monthly....... | 1 | 1 |  |  | Weekly.... Monthly... | $\pm 50$ | $\} 100$ | $\left\{\begin{array}{l} \ddagger 100 \\ 1,000 \end{array}\right.$ | \} $177 \frac{1}{2}$ |
| Yearly......... | 13 | 10 |  |  | Monthly.... | 100 |  | 200 | 178 |
| Triennially... | 5 | 4 |  |  | Monthly.... | 100 |  | 200 | 179 |
| Yearly........ | ${ }_{21}^{21}$ | 11 | Dec., 1896 | 144 | Monthly.... |  | 850 | 200 | 180 |
| Yearly......... | ${ }_{2}^{23}$ | 11 | July, 1896 | 141 | Monthly... | 100 |  | 200 | 181 |
| Yearly........ | 21 | 11 | Jan., 1897 | 141 | Monthly... | 100 |  | 200 | 182 |
| Yearly......... | 22 |  | Jan., 1897 | $\\| 143$ | Monthly.... | 100 |  | 200 | 183 |
| Yearly......... | 26 | 11 | Jan., 1897 | 141 | Monthly... | 100 | ........ | 200 | 184 |
|  |  |  |  |  | Monthly.... | 50 | 10 | 100 | 185 |
|  |  |  |  |  | Monthly.... | 60 | 825 | 100 | 186 |
| $\frac{2}{2}$ Yearly...... | 16 | 14 | April, 1896 | \133 | Monthly.... | 100 | 825 | 200 | 187 |
| Yearly......... | 9 | 8 |  |  | Monthly.... | 100 |  | 200 | 188 |
| Yearly**..... | 9 | 9 |  |  | Monthly... | 100 |  | 200 | 189 |
| Yearly......... | 10 | 10 |  |  | Monthly.... | 100 | 850 | 30 C | 190 |

[^33]TABLE 1-LIST OF BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-Continued.

| $\begin{aligned} & \dot{\$} \\ & \text { 兑 } \\ & \text { g } \\ & \text { © } \\ & \text { © } \end{aligned}$ | Location axd hames of association AND SECRETARY. |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 222 | HUDSON COUNTY.-Contisued. Jersey City-Lincoln, T. R. Lewis | June, 1886 | Local.... | Serial. |
| 223 | Madison, C. M. Horton....... | Mar., 1889 | Local.... | Serial......... |
| 224 | Mortgage Bank, N. G. Vr | Jan., 1892 | Local.... | Perpetual.. |
| 225 | Monticello, J. A. Knoeler. | Feb., 1886 | Local ... | Serial. |
| 226 | Montgomery, J. P. Landrine |  |  | Terminat'g. |
| 227 | North Hudson, A. A. Franck | M2y, 1886 | Local... | Serial....... |
| 228 | Pavonia, D. D. Clark | May, 1885 | Local... | Serial....... |
| 229 | Phomix, J. S. Clarke. | Jan., 1884 | Local... | Serial. |
| 230 | Security, O. H. Lohsen | Nov., 1887 | Local.. | Serial. |
| $230 \frac{1}{2}$ | Security Union, Albert Ball | July, 1894 | Nat'l. | Serial |
| 231 | Star, C. W. Laws | Aug., 1885 | Local.... | Serial....... |
| 232 | Union, W. R. Starrett. | April, 1890 | Local... | Serial. |
| 233 | Washington, Samuel Drayto | June, 1887 | Local... | Serial....... |
| 234 | West Side, Francis Gormley | Feb., 1896 | Local. | Serial....... |
| 2293 | Progressive, N. G. Vreeland | Jan., 1897 | Local... | Perpetual... |
| $231 \frac{1}{2}$ | Woodlawn, Alfred Hargen. | Jan., 1897 | Local... | Perpotual... |
| $232 \frac{1}{2}$ | Provident, Thomas Jacobs. | $\text { Ang., } 1896$ | Local.... | Perpetual. |
| $233 \frac{1}{2}$ | Provident Institation, G. W. Glaze $\dagger$ | Aug., 1896 | State | Perpetual... |
| $234 \frac{1}{2}$ | N. J. Savinge and Loan, J. B. Sproles, | June, 1897 | Nat'l. | Serial. |
|  | HUNTERDON COUNTY. |  |  |  |
| 235 | Flemington-Bldg. and Loan, J. L. Connet...... | Feb., 1892 | Local.... | Terminat'g. |
| 236 | Lambertville-Centennial, Levi Brown........... | May, 1876 | Local... | Serial....... |
|  | MERCER COUNTY. |  |  |  |
| 237 | Hightstown-Bldg, and Loan, W. W. Swett...... |  | Local... |  |
| 238 | Hopewell-People's, J. O. Harrieon.................. | $\text { Mar., } 1893$ | Local.. | Terminat'g |
| 239 240 | Pennington-Bldg. and Loan, T. D. Durling... Trenton-Equitable, C. 1. Banmartner | Sept., 1889 | Local. | Terminat'g |
| 241 | N. J. Bldg. Loan \& Inv. Co., J. H. Scudder. | July, 1891 | State. | Perpetual... |

[^34]TABLE 1-LIST OF BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEEY-Continued.


[^35]TABLE 1－LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－Continued．

| $\begin{aligned} & \text { 亡. } \\ & \text { H. } \\ & \text { 品 } \\ & \text { む. } \\ & \text { 品 } \end{aligned}$ | Looation and names of association ASD SECRETABY． |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 2382 | MERCER COUNTY．－Contisued． <br> Trenton－American，J．V．Boyd． $\qquad$ | Dec．， 1896 | Sta | Perpetual．．． |
| $\begin{aligned} & 239 \frac{1}{2} \\ & 240 \frac{1}{3} \end{aligned}$ | Mercer＊．．．． <br> Mechanics＇＊ | Mar．， 1854 <br> Sept．， 1862 <br> Oct 1890 | Local．． Local． Nat＇ |  |
|  | MIDDLESEX COUNTY． |  |  |  |
| 242 | Danellen－Bldg．and Loan，G．W．Day．．．．．．．．．．． | April， 1887 | Local．． | Serial．．．．．．． |
| 243 | Jamesburg－Mntual，J．D．Courter．．．．．．．．．．．．．．．． | Feb．； 1869 | Local．． | Serial |
| 244 245 | South River－Bldg．and Loan，Wm．Campbell．．． South Amboy－Star，Tobias Grace．．．．．．．．．．．．．． | April， 1892 | Local． | Serial． |
| 246 | Perth Amboy－Citizens＇，Harry Cosid | Dec．， 1892 | Loca | Perpetual．．． |
| 247 | Homestead，J．S．Wight． | Sept．， 1886 | Local．． | Serial．．．．．．． |
| $247 \frac{1}{2}$ | Bi－centennial，J．E．Chapman．．．．．．．．．．．．．．．．．． | May， 1885 | Local．． | Terminat＇g． |
| 248 | New Brunswick－American，P．G | Mar．， 1887 | Local．．．． | Terminat＇g． |
| 249 | Excelsior，T．E．Townsend．．．．．．．．．．．．．．．．．．．．．． | April， 1888 | Local．．．． | Terminat＇g． |
| 250 | Homestead，Anthony Viehma | June， 1886 | Local． | Serial．．．．．．． |
| 251 | Merchants＇，T．E．Townsend | Jan．， 1895 | Local． | Serial． |
| 252 | People＇s，D．F．R．Runyon． | Mar．， 1880 | Local． | Serial．．．．．．．． |
| 253 | Provident，E．B．Wrckoff． | June， 1894 | Local．． | Serial |
| 254 | Security，D．D．Williamson． | Mar．， 1889 | Local． |  |
| 255 | Workingmen＇s，Patrick Hagerty <br> MONMOUTH COUNTY． | May， 1884 | Local．．． | Sorial．．．．．．．． |
| 256 | Asbury Park－Bldg and Loan，H．C．Winsor．．． | Feb， 1874 | Local． | Serial．．．．．．． |
| 257 | Atlantic Highlands－Sav．Fund，O．R．Snyder．．． | Nov， 1887 | Local． | Serial．．．．．．．． |
| 258 | Belmar－Bldg．and Loan，Oharles McDermott．．． | Aug．， 1891 | Local． | Serial．．．．．．．． |
| 259 | Freehold－Mutual，A．C．Hartshorne．．． | June， 1869 | Local． | Serial．．．．．．． |
| 260 | Koyport－Loan，B．B．Ogden ．．．．．．．．．．．．．．．．．．．．． | Nov．， 1880 | Local． | Seria |
| 261 | Long Branch－Bldg．and Loan，L．G．Bliss ．．．．． | Dec．， 1869 | Local．． | Serial．．．．．．．． |

[^36]TABLE 1-LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-Continued.


[^37]| NiNMNTNTNTN <br>  | Nisisisini <br>  | N |  |  |  | Notis |  | $$ |  | Office number． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Little Falls-Bldg. and Loan, C. W. Matches... | $\begin{aligned} & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \\ & A \\ & 3 \\ & 13 \\ & 4 \end{aligned}$ |  |  |  |  |  |  |  |
|  <br>  ゅぃールーシルに <br>  O N M M M M M M |  | $$ |  |  |  |  |  |  |  | Date of organization． |
|  |  | $\begin{aligned} & \text { Ho } \\ & \text { مٍ } \end{aligned}$ |  |  |  |  |  | 등 |  | Local，State，national． |
|  <br>  <br>  |  |  |  |  |  |  |  |  |  | Terminating，serial，perpetual． |

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

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

|  | $\begin{aligned} & \text { SUMBER } \\ & \text { OF } \\ & \text { sERIES. } \end{aligned}$ |  | SERIEs MATURED during year．＊ |  | $\begin{gathered} \text { INGTALLMENT } \\ \text { DUES PEE } \\ \text { SHARE. } \end{gathered}$ |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { 品 } \\ & \text { 吕 } \\ & \text { 品 } \end{aligned}$ |  |  |  |  |  |  |  |
|  | 1 |  |  |  | Monthly．．．． | \＄1 00 |  | \＄200 | 263 |
|  |  |  |  |  | Bi－weekly．． | 100 | 25 | 250 | 265 |
|  |  |  |  |  | Monthly．．． | 100 | 25 |  |  |
| Irregularly | 8 | 8 |  |  | Monthly．．．． | 100 |  | 200 | 267 |
| Yearly． | 6 | 5 |  |  | Monthly．．．． | 100 |  | 200 | 268 |
| Yearly ．．．．．．．．．．． | 11 | 8 | Feb．， 1897 | $\dagger 144$ | Monthly．．．． | 50 | 100 | 100 | 269 |
| Yearly．． | 10 | 10 |  |  | Monthly．．．． | 100 | $\ddagger 25$ | 200 | 270 |
| $\frac{1}{2}$ Yearly．．．．．．．．． | 2 | 4 |  |  | Monthly．．．． | 100 | 25 | 200 | 271 |
| $\frac{1}{2}$ Yearly．．．．．．．．． | 23 | 19 | July， 1896 | 8135 | Monthly．． | 100 | 40 | 200 | ${ }^{272}$ |
| $\frac{1}{2}$ Yearly．．．．．．．．． | 19 | 19 |  |  | Monthly．． | 100 | 30 | 200 | 273 |
| $\frac{1}{2}$ Yearly．．．．．．．．． | 18 | 18 |  |  | Monthly．．．． <br> Monthly | 100 1 | 30 25 | 200 | 273 |
| 1／Y Yearly．．．．．．．．．．．． | 1 | 1 |  |  | Monthly．．．． | 100 | 10 | 200 | $274 \frac{1}{2}$ |
| Yearly．．．．．．．．．．． | 15 | 11 | Dec．， 1896 | 140 | Monthly．．．． | 100 | 25 | 200 | 275 |
| Yearly．．．．．．．．．．． | 5 | 5 |  |  | Monthly．．．． | 100 | 50 | 200 | 276 |
| Yearly． | 5 | 5 |  |  | Monthly．． | 100 | 50 | 200 | 277 |
| Yearly． |  | 4 |  |  | Monthly．．．． | 100 | 50 | 200 | 278 |
| Yearly． | 14 | 11 | Jan．， 1897 | 127 | Monthly．．．． | 100 | 50 | 203 | 279 |
| Yearly． | 9 | 9 |  |  | Monthly．．．． | 100 | 50 | 200 | 280 |
| Yearly． | 14 | 11 | July， 1897 | $\\| 135$ | Monthly．．． | 100 | 50 | 200 | 281 |
| Yearly ．．．．．．．．．．． | 19 |  | Jan．， 1896 |  | Monthly．．．． | 100 | 100 | 200 | 282 |

[^38]TABLE 1-LIST OF BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-Continued.


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

|  |  |  | beries matured dubing yeab．＊ |  | ingTallment DUES PER share． |  | 参 <br> 范 <br>  <br> ธ．药淢 | Maturing value of shares． |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { 荡 } \\ & \text { 品 } \\ & 0 \end{aligned}$ |  |  |  |  |  |  |  |
|  |  |  |  |  | Monthly．$\{$ | $\begin{array}{\|lll} +\$ 1 & 00 \\ 25 \end{array}$ | \} \$100 | \＄100 | 283 |
| Yearly ．．．．．．．．．．． | 13 | 12 | Mar．， 1896 | 137 | Monthly．．．． | 100 | 50 | 200 | 284 |
| Yearly ．．．．．．．．．．．． | 11 | 11 |  |  | Monthly．．．． | 100 | 50 | 200 | 285 |
| Yearly ．．．．．．．．．．． | 10 | 10 | ．．．．．．．．．．．．． | ．．．．．．． | Monthly．．．． | 100 | 50 | 200 | 286 |
| Yearly．．．．．．．．．．． | 7 | 7 | ．．．．．．．．．．．．． |  | Monthly．．．． | 100 | 50 | 200 | 287 |
| Yearly．．．．．．．．．．． | 5 | 5 |  | ．．．．．．． | Monthly．．．． | 100 | 50 | 200 | 288 |
| Yearly．．．．．．．．．．． | 15 | 11 |  |  | Monthly．．．． | 1 co | 1 CO | 200 | 289 |
| Monthly．．．．．．．．． |  |  |  |  | $\left\{\begin{array}{l} \text { Weekly } \dagger \\ \text { Monthly. } \end{array}\right.$ | $\dagger 100$ |  | $\dagger 1000\}$ | 2882 |
| Yeariy．．．．．．．．．．． | 16 | 11 |  |  | Monthly．．．． | 100 | 25 | 200 | 290 |
| Yearly．．．．．．．．．． | 36 | 12 | May， 1897 | 146 | Monthly．．．． | 100 | 25 | 200 |  |
| Biennially．．．．．．． | 12 | 6 | Dec．， 1896 | 144 | Monthly．．．． | 50 | 10 | 100 | 292 |
| Yearly $\ddagger . . . . . . . . .$. | 7 | 7 |  |  | Monthly．．．． | 100 | 850 | 200 | 293 |
| Yearly | 1 | 1 |  |  | Monthly．．．． | 100 |  | 200 | 294 |
| Yearly．．．．．．．．．．．．． | 6 | 8 |  |  | Monthly．．．． | 100 |  | 200 | ${ }_{296}^{295}$ |
| Yearly．．．．．．．．．．． | 7 | 7 |  |  | Monthly．．．． | 100 | 15 | 200 | 297 |
| $\frac{1}{2}$ Yearly．．．．．．．．．． | 12 | 12 |  |  | Monthly．．．． | 100 | 50 | 200 | 298 |
| Biennially $\ddagger$ ．．．．． | 5 | ， |  |  | Monthly．．．． | 100 | 25 | 200 | 299 |

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| $\underset{\sim}{\omega}$ | 悉完 |  | $\underset{\sim}{\omega} \underset{\omega}{\omega} \underset{\sim}{\omega}$ | $\underset{\sim}{\infty}$ |  ఠסథ్యో | O్ర్యు GiAMO 8 |  | Office number． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| New York City－Birkbeck，O．M．Harper．．．．．．．．． |  |  |  |  |  |  | -axnsidson- KLNDOD NOINA |  |
|  |  |  |  |  |  |  |  | Date of Organization． |
|  |  |  |  | $\begin{aligned} & \text { H } \\ & 0 \\ & 0.0 \\ & \vdots \\ & \hline \end{aligned}$ |  |  |  | Local，State，national． |
|  |  |  |  |  |  |  |  | Terminating，serial，perpetual． |

[^40]TABLE 1－LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－Continued．

|  |  |  | series matured dubisg ybar．＊ |  | installment DUES PER share． |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { 狊 } \\ & \text { 菌 } \end{aligned}$ | $\begin{aligned} & \text { 皆 } \\ & \text { 品 } \\ & \hline \end{aligned}$ |  |  |  |  |  |  |  |
| Monthly．．．．．．．．． | 48 |  |  |  | Monthly．$\{$ | $+\$ 1$ <br> 100 <br>  <br> 25 | ＋\＄100 $\begin{array}{r}\text { 25 }\end{array}$ | \}\$100 | 300 |
| Monthly．．．．．．．．． | 65 |  |  |  | Monthly．．．． | 100 | 25 | 200 | 301 |
| ${ }_{\text {圱 Yearly } \ddagger \text { ．．．．．．．}}$ | 16 |  |  |  | Monthly．．． | 100 | 10 | 200 |  |
| Yearly．．．．．．．．．． |  |  |  |  | Monthly．．． | 100 | 50 | 200 | 303 |
| Irregularly ．．．．． |  |  |  |  | Monthly．．． | 100 |  | 200 |  |
| $\frac{1}{2}$ Yearly．．．．．．．． |  |  |  |  | Monthly．．．． | 100 | 25 | 200 | 305 |
|  |  |  |  |  | Monthly．．．． | 100 | 350 | 200 | 306 |
|  |  |  |  |  | Monthly．．．． | 100 |  | 240 | 307 |
|  |  |  |  |  | Monthly．．．． | 100 | ${ }^{1} 100$ | 240 | 308 |
|  |  |  |  |  | Monthly．．．． | 1 CO | 25 | 200 | 309 |
| $\ddagger$ Yearly |  |  | $\left\{\begin{array}{l}\text { Mar．，} \\ \text { July，} \\ \text { Oct．，} 96\end{array}\right.$ | 132 | Monthly．．． | 100 25 | 10 | 200 | 310 |
|  |  |  |  |  | Weekly ．．．．． Monthly．．． | $\begin{array}{ll} 25 \\ 1 & 25 \end{array}$ | 05 | 200 | ${ }_{312}^{311}$ |
|  |  |  |  |  | Monthly．．．． Monthly．．．． | $\begin{array}{ll} 1 & 00 \\ 1 & 00 \end{array}$ | 10 | 200 | 312 |
| Monthly ．．．．．．．．． | 34 | 11 |  |  | Monthly．．．． | 100 | 8100 | 200 | 314 |
| Yearly ．．．．．．．．．．． | 21 | 11 | April， 1897 | 1311 | Monthly．．．． | 100 |  | 200 | 316 |
| Yearly．．．．．．．．．．． |  |  |  |  | Monthly．．．． | 100 |  |  | 317 |
|  |  |  |  |  | Monthly．$\{1$ | $\begin{aligned} & 25 \\ & 50 \\ & \hline \end{aligned}$ | $\left.\left\lvert\, \begin{array}{rl} 1 & 0 \\ \boldsymbol{2} & 0 \\ 2 & 00 \end{array}\right.\right\}$ | $\} 100$ | $318$ |

[^41]TABLE 2-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-SHARES, STOOKHOLDERS AND BORROWERS.


## TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCK-

 HOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES STOCKHOLDERS AND BORROWERS-Continued.



TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


Co.operative Building and Loan Associations. 223

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKA HOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


## TABLE 2－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－SHARES，STOCK－ HOLDERS AND BORROWERS－Continued．

| ․․ <br> 目 <br> 日 <br> © <br> © | LOCATION AND NAME OF A8SOCIATION． | NUMBER OF SHAREHOLDERS． |  |  |  | SHAREHOLDERS AS BORROWERS． |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { ت⿹\zh26灬犬 } \\ & \text { Hi } \end{aligned}$ | ® |  |  | 涊 |  |  | $\begin{aligned} & \text { 淢 } \\ & \text { 日 } \\ & \text { ⿹ㅡㅇ } \end{aligned}$ |  |  |  |
|  | CUMBERLAND COUNTY． |  | 561351 | ${ }_{223}^{187}$ | 244 | 237189 | 237185 | ${ }^{-1.7}{ }^{\text {a }}$ | $\begin{aligned} & 201 \\ & 168 \end{aligned}$ | 2817 | 8 | ${ }_{93}^{92}$ |
| 92 93 |  | 77 58 |  |  |  |  |  |  |  |  |  |  |
| 94 | Millville－Columbian．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 259613392409590 | $\begin{aligned} & 199 \\ & 436 \\ & 290 \\ & 210 \\ & 363 \end{aligned}$ | 541559787219 | $\begin{array}{r} 6 \\ 22 \\ 5 \\ 12 \\ 8 \end{array}$ | $\begin{aligned} & 71 \\ & 245 \\ & 123 \\ & 191 \\ & 247 \end{aligned}$ | $\begin{aligned} & 64 \\ & 232 \\ & 232 \\ & 176 \\ & 204 \end{aligned}$ | $\begin{array}{r} 7 \\ 13 \\ 1 \\ 18 \\ 43 \end{array}$ | $\begin{array}{r} 56 \\ 187 \\ 91 \\ 132 \\ 183 \end{array}$ | $\begin{aligned} & 18 \\ & 54 \\ & 32 \\ & 44 \\ & 68 \end{aligned}$ | ${ }_{4}^{2}$ | 949596979898 |
| 95 | Hope．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
| 96 | Institute． |  |  |  |  |  |  |  |  |  |  |  |
|  | Security ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  | 18 |  |
|  | ESSEX COUNTY． |  |  |  |  |  |  |  |  |  |  |  |
| 99 | Belleville－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r} 307 \\ 187 \\ 200 \\ 598 \\ 61 \end{array}$ | $\begin{array}{r} 186 \\ 130 \\ 139 \\ 369 \\ 42 \end{array}$ | $\begin{array}{r} 17 \\ 56 \\ 60 \\ 228 \end{array}$ | 11111 | 1173961 | 1183753 | 4288 | 812713 | 3511 | 111 | 99100101 |
| 100 | Home ${ }^{\text {a }}$－Building and Lo．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
| 101 102 | Bloomfield－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．${ }_{\text {Essex }}$ County |  |  |  |  |  |  |  | 43 | 17 47 |  |  |
| 103 | Caldwell－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  | 1 | 191 | 171 15 | 20 | 144 12 | 47 8 | ．．．．．． | 103 |
| 14 | E1st Orange－Building and Loan．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 650 | 449 | 200 | 1 | 147 | 99 | 48 | 128 | 18 | 1 | 104 |

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.

 HOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－SHARES，STOOK－ HOLDERS AND BORROWERS－Continued．

| $\begin{aligned} & \text { O } \\ & \text { 首 } \\ & \text { 区 } \\ & \text { © } \end{aligned}$ | LOCATION AND NAME OF ASSOCIATION． | NUMBER OF SHAREHOLDERS． |  |  |  | SHAREHOLDERS AS BORROWERS |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\underset{\text { ज़゙ }}{\substack{\text { ® }}}$ | $\stackrel{\text { 离 }}{\underset{\sim}{\mid c}}$ |  |  | 劲 |  |  | $\begin{aligned} & \text { 㡙 } \\ & \text { 品 } \\ & \text { 哥 } \\ & \text {. } \end{aligned}$ |  |  |  |
|  | ESSEX COUNTY－CON． | 312662242244855 | 242101574052 | $\begin{array}{r} 7 \\ 49 \\ 63 \\ 1 \\ 3 \end{array}$ |  | 106077109 | $\begin{array}{r} 1 \\ 47 \\ 57 \\ 5 \\ 1 \end{array}$ | $\begin{array}{r} 9 \\ 13 \\ 20 \\ 5 \\ 7 \end{array}$ | 9496389 | 18111 | ．．．．．．．．．． <br> 8 <br> 8 <br> 1 | 124126127128129 |
| 124 | Newark－Equitable ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{127}^{126}$ | Excelsior．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  | 7 |  |  |  |  |  |  |  |
| 128 | First Itailian．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  | ${ }_{2}$ |  |  |  |  |  |  |  |
| 129 | Five Per Cent ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
| 130 | Fourteenth Ward．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r} 1,067 \\ 283 \\ 246 \\ 84 \\ 240 \\ 24 \end{array}$ | $\begin{array}{r} 763 \\ 167 \\ 172 \\ 72 \\ 169 \end{array}$ | $\begin{array}{r} 288 \\ 107 \\ 74 \\ 12 \\ 63 \end{array}$ | 16 | $\begin{array}{r} 250 \\ 78 \\ 78 \\ 56 \\ 23 \\ 65 \end{array}$ | $\begin{gathered} 180 \\ 58 \\ 6 \\ 15 \\ 48 \end{gathered}$ | $\begin{array}{r} 70 \\ 20 \\ * \\ 8 \\ 8 \\ 17 \end{array}$ | 17153432046 | $\begin{array}{r} 73 \\ 19 \\ 18 \\ 8 \\ 17 \end{array}$ | 66 | 130131132138134 |
| 131 | Fraternal ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  | 9 |  |  |  |  |  |  |  |
| ${ }_{133}^{132}$ | German ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  | ．．．．．．．．．． |  |  |  |  |  | ．．．．．．．．．．． |  |
| 134 | Hearthstone．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  | 8 |  |  |  |  |  | 2 |  |
| 185 | Improved．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{aligned} & 228 \\ & 99 \\ & 590 \\ & 599 \\ & 595 \\ & 253 \end{aligned}$ | $\begin{aligned} & 180 \\ & 83 \\ & 543 \\ & 126 \\ & 426 \end{aligned}$ | $\begin{array}{r} 48 \\ 16 \\ 47 \\ 15 \\ 149 \end{array}$ | $\begin{gathered} \ldots \ldots \ldots \ldots . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~ \\ 18 \\ 20 \end{gathered}$ | $\begin{array}{r} 50 \\ 35 \\ 158 \\ 3 \\ 132 \end{array}$ | $\begin{array}{r} 37 \\ 80 \\ 145 \\ 3 \\ 99 \end{array}$ | 13513 | 4581149291 | 549131 |  | $\begin{aligned} & 135 \\ & 136 \\ & 137 \\ & 188 \\ & 139 \end{aligned}$ |
| 136 | Home．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
| 138 | Junior Order ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |
| 189 | Knights of Pythias ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  | 33 |  |  |  |  |
| 140 | Lincoln． |  | 213 | 40 |  | 77 | 43 | 34 | 71 | 6 |  | 140 |

TABLE 2-LOCAL BULLDING AND LOAN ASSOOLATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCLATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


Co-operative Building and Loan Associations. 237

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOGKHOLDERS AND BORROWERS-Continued.


TABLE 2－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－SHARES，STOCK－ HOLDERS AND BORROWERS－Continued．

|  | LOCATION AND NAME OF assoclation． | NUMber of shareholders． |  |  |  | SHAREHOLDERS AS BORROWERS． |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { 号 } \\ & \text { E } \end{aligned}$ | $\frac{\text { g }}{3}$ |  |  | E |  |  | $\begin{aligned} & \text { 㡙 } \\ & \text { 日 } \\ & \text { 릉 } \\ & \end{aligned}$ |  | Total corporations， firms，\＆c． |  |
|  | ESSEX COUNTY－CON． |  |  |  |  |  |  |  |  |  |  |  |
| 160 | Newark－Reliable． | 420 | 276 | 140 | 4 | 105 | 82 | 22 | 74 | 30 |  | 160 |
| ${ }_{163}^{162}$ |  | 484 | 278 | 178 | 5 | 148 | 82 | $\begin{array}{r}3 \\ 5 \\ \hline\end{array}$ | 59 103 | 43 | ${ }_{5}^{3}$ | ${ }_{163}^{162}$ |
| 164 | Security ．－．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 426 | 319 | 107 |  | 97 | 85 | 12 | 188 88 | 40 9 |  | 163 |
| 165 | Seventh Ward． | 112 | 86 | 23 | 3 | 18 | 12 | 6 | 15 | 2 | 1 | 165 |
| 165 | Springfield． | 112 | 100 | 11 | 1 | 15 81 | 70 | 8 | ${ }_{69}^{13}$ | 2 |  | $1 \mathrm{1E6}$ |
| 168 |  | 2298 | ${ }_{2}^{213}$ | 85 | －．．．．．．．．． | 80 | 60 | 19 | 69 59 | 12 | － | 167 |
| 169 | Tenth Werd．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 525 | 384 | 141 | －．．．．．．．． | 149 | 102 | 47 | 121 | 28 | － | 169 |
| 170 | Teutonis．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 178 | 146 | 32 |  | 49 | 32 | 17 | 40 | 9 |  | 170 |
| 171 172 | Thirteenth Ward．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 275 253 | 229 | 46 |  | $\frac{88}{57}$ |  |  |  | 13 | － | 171 |
| 173 | Uptown．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 80 | 179 | 20 | 2 | 17 | 11 | 8 | 17 |  | － | 172 |
| 174 | Weshington．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 244 | 205 | 39 |  | 105 | 72 | 34 | 90 | 16 |  | 174 |
| 175 | West End．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 490 | 317 | 167 | 6 | 96 | 76 | 20 | 66 | 25 | 5 | 175 |
| 176 | Woodside | 2304 | 215 152 | 118 | 5 | 128 | 116 | 12 | 85 | 40 | 3 | 176 |

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS Continued.

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCK-


TABLE 2-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-SHARES, STOGKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.

|  | LOCATION AND NAME OF ASSOCIATION. | NUMBER OF SHAREHOLDERS. |  |  |  | SHAREHOLDERS AS BORROWERS, |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\underset{\text { 霍 }}{ }$ |  |  |  | $\begin{aligned} & \text { む̀ } \\ & \text { Hi } \end{aligned}$ |  |  |  |  |  |  |
|  | HUdSON COUNTY-Con. |  |  |  |  |  |  |  |  |  |  |  |
| 191 192 | Harrison-Harrison and Kearny......................................... People's. | 21,661411 | 162 | 72 | 1455331 | $\begin{array}{r} 89 \\ 657 \\ 189 \\ 7 \\ 190 \\ 44 \end{array}$ | $\begin{array}{r} 82 \\ 639 \\ 164 \\ 7 \\ 147 \end{array}$ | $\begin{array}{r}7 \\ 18 \\ \hline 25\end{array}$ | 71 434 | 18 |  | 191 192 |
| 193 | Hoboken-Building and Loan.................................................. |  | 476 | 602 |  |  |  |  | 152 | 219 34 | 8 | 193 |
| 194 | Kearny-Mutual. ................................................... |  | 81 890 8 | $\begin{array}{r}23 \\ 84 \\ \hline\end{array}$ |  |  |  |  | ${ }^{6}$ | 1 | $\ldots$ | 194 |
| 196 | West Hoboken-Palisade...................................................... |  | 890 106 | 84 32 |  |  |  | 11 | 152 | 10 | 1 | 195 196 |
| 197 | Jersey City-Bergen Mutual............................................ | 47 | 34 | 13 ...... |  | $\begin{aligned} & 23 \\ & 66 \\ & 75 \\ & 23 \end{aligned}$ | $\begin{aligned} & 16 \\ & 59 \\ & 58 \\ & 17 \end{aligned}$ | 77176 | $\begin{aligned} & 16 \\ & 55 \\ & 5 \end{aligned}$ | ${ }_{4}^{7}$ |  | 197198199200201 |
| 198 | Caledonian .... ...................................................... | 239 | 200 | 89 |  |  |  |  |  |  | ......... |  |
| 199 200 |  | 309 260 | 204 178 | 87 81 | 18 1 |  |  |  |  |  |  |  |
| 201 | Columbia ............................................................................................. | 599 | 427 | 169 | 8 | 166 | 123 | 43 | 118 | 46 | 2 |  |
| 203 | Communipaw.......................................................... | $\begin{array}{r} 94 \\ 70 \\ 101 \\ 143 \\ 77 \end{array}$ | $\begin{array}{r} 76 \\ 48 \\ 83 \\ 111 \\ 62 \end{array}$ | $\begin{aligned} & 16 \\ & 22 \\ & 18 \\ & 81 \\ & 15 \end{aligned}$ | 2 | $\begin{aligned} & 13 \\ & 34 \\ & 7 \\ & 58 \\ & 20 \end{aligned}$ | $\begin{array}{r} 12 \\ 24 \\ 5 \\ 42 \\ 17 \end{array}$ | 1102168 | $\begin{array}{r} 9 \\ 26 \\ 3 \\ 51 \\ 16 \end{array}$ | 38464 | $\left\|\begin{array}{c} 1 \\ \ldots \quad \ldots . . . \\ \hdashline \ldots . . . . . . . . . . \end{array}\right\|$ | 203204205206207 |
| 204 | Crescent............................................................................................... |  |  |  | ..... |  |  |  |  |  |  |  |
| 206 | Enterprise........................................................................................................ |  |  |  | - |  |  |  |  |  |  |  |
| 207 | Erie................................. ................................ |  |  |  | ........... |  |  |  |  |  |  |  |
| 208 | Eureka. | 61 | 47 | 14 | .. ....... | 7 | 6 | 1 | 5 | 2 |  | 208 |

THRSEY-SHARES, STOCK-


TABLE 2－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－SHARES，STOCK－ HOLDERS AND BORROWERS－Continued．

| Lあ品苋O | LOCATION AND NAME OF ASSO IATION． | number of Shareholders． |  |  |  | SHAREHOLDERS AS BORROWERS． |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 䰄 | $\begin{aligned} & \text { 馵 } \\ & \text { an } \end{aligned}$ |  |  |  |  |  |  |  |  |  |
|  | HUDSON COUNTY－Con． |  |  |  |  |  |  |  |  |  |  |  |
| 209 210 | Jersey City－Ex ${ }_{\text {Fairmount }}$ | 879 71 | 48 | 23 | 3 | 87 36 | 74 | 13 | 26 | 10 |  | 209 |
| 211 | Garfield．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 326 | 259 | 65 | 2 | 105 | ${ }_{91}^{26}$ | 14 | 84 | 19 | 2 | ${ }_{211}^{210}$ |
| 212 | Greenville．． | 1，143 | 788 | 359 | 1 | 173 | 173 | ．．．．．．．．．．． | 128 | 45 | ．．．．．．．．．． | 212 |
| 213 | Greenville，No． 2 ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 805 | ＊ | ${ }_{*}$ | 2 | 88 | 88 | ．．．．．．．．．．． | 72 | 16 | ．．．．．．．．． | 213 |
| 214 | Greenville United．．．．． | 627 | 403 | 224 | ．．．．．．．．． | 147 | 56 | 91 | 109 | 38 |  | 214 |
| 215 216 | Highland ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r}58 \\ 563 \\ \hline\end{array}$ | $\begin{array}{r}39 \\ 425 \\ \hline\end{array}$ | 195 |  | ${ }^{39}$ | 19 | 20 | ${ }^{33}$ | 6 | ．．．．．．．． | 215 |
| 217 | Hudson Mntuai．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 144 | 118 | ${ }^{135}$ | 1 | ${ }_{29}^{90}$ | 90 28 | ${ }_{1}$ | 76 22 | 14 | 1 | ${ }_{217}^{216}$ |
| 218 | Improved Land．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 98 | 74 | 24 |  | 30 | 27 | 3 | 19 | 11 |  | 218 |
| ${ }_{220}^{219}$ | Industrial ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | ${ }_{4}^{418}$ | 325 | $\stackrel{93}{48}$ |  | 154 | 118 | 36 | 125 | 29 |  | 219 |
| 221 | Lafayette ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | ${ }_{314}^{189}$ | ${ }_{212}^{141}$ | 98 | 4 | －67 | 63 107 |  | 56 76 | ${ }_{27}^{11}$ |  | 220 |
| ${ }_{222} 2$ | Lincoln．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 601 | 899 | 153 | 49 | 116 | 94 | 22 | 76 | 16 | 2 | 222 |
| 223 | Madison ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 241 | 209 | 32 |  | 54 | 47 | 7 | 48 | 6 |  | 223 |
| 224 | Mortgage Bank | 34 | 23 | 11 |  | 7 | 4 | 3 | 5 | 2 |  | 224 |

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS--Continued.


LFZ 'SNOILVIDOSSV NVOT GNV ĐNIGTIAg बAILV\&GdO OD

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEX-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOOAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOOKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOOKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BULDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-SHARES, STOCKHOLDERS AND BORROWERS-Continued.


## TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JFRSEY-SHARES, STOCK-

 HOLDERS AND BORROWERS-Continued.

TABLE 2－STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－ SHARES，STOCKHOLDERS AND BORROWERS．

|  | LOCATION AND NAME OF association． | NUMBER OF SHABES IN FORCE． |  |  |  |  |  | number of shares canceled during year． |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \％ | 岕 | PLEDGED（BORROWED ON）． |  |  |  | $\begin{gathered} \text { ت゙ } \\ \stackrel{H}{\circ} \end{gathered}$ |  |  | 苋 | matured． |  |  |
|  |  |  |  |  | คी |  |  |  |  |  |  |  | 这 | \％\％\＃̈\％ |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | STATE． | ＊53，157 | 78441,543 | 8511,614 | 798,461 | 3，153 | 8814,100 | 2525,274 | 2375,167 | 15107 |  |  |  |  |
| 72 | Camden－Masonic ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |  | ．．．．．． |
| 82 | State Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 113 | Newark－American．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 2，979 | 2，672 | 307 | 222 | 85 | 801 | 281 | 127 | 154 |  |  |  | ．．．．．． |
| 144 | Metropolitan ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 32，561 | 1,172 30,080 |  |  | 1，681 |  | 28，676 | 4，222 | 24，454 | ．．．．．． |  |  | － |
| 148 | National Provident．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 10，9681／2 | 10，422 | 2，5461／9 | $8201 / 2$ | 226 | 8，281 | 5，052 | 1，3691／2 | $3,6821 / 2$ |  |  |  |  |
| 161 | Republic ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 47，407 | 40，888 | 6，519 | 4，166 ${ }^{\text {2 }}$ | 2，353 | 19，165 | 7，906 | 1，785 | 6，171 |  |  |  |  |
| 202 | Jersey City－Commercial．．．．．．．．．．．．．．．．．．．．． | 2，903 | 1，891 |  | 1，500 | 12 | 976 | 878 | 828 | 50 |  |  |  |  |
| 241 | Trenton－N．J，Bldg．Loan and Inv．．．．．．．．． | 33，943 | 27，013 | 6，980 | 4，235 | 2，695 | 6，878 | 3，538 | 8，426 | 112 |  |  |  | ． |
| 283 | Paterson－N．J．Mutual Inv．．．．．．．．．．．．．．．．．． | 855 | 273 | 82 | 72 |  | 111 | 108 |  |  |  |  |  | ．．．．．． |
| 300 | Pahway－Union Savings．．．．．．．．．．．．．．．．．．．．．．．．． | 812 | 702 | 110 | 70 | 40 | 335 | 217 | 185 | 82 |  |  |  |  |

[^42]TABLE 2-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYSHARES, STOGKHOLDERS AND BORROWERS-Continued.


TABLE 2-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYSHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2-STATE AND NATIONAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEYSHARES, STOCKHOLDERS AND BORROWERS-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES.


TABLE $2 a-L O C A L ~ B U I L D I N G ~ A N D ~ L O A N ~ A S S O C I A T I O N S ~ O F ~ N E W ~ J E R S E Y-A G E, ~ S H A R E S, ~$ EARNINGS AND HOMES-Continued.

*Associational fiscal year; all data for this period.
$\dagger$ Included in net assets.
$\ddagger$ Not reported, zstatement not verified.

TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.

*Associational fiseal year; all data for this period. †Included in net assets. $\ddagger$ Not reported. \& Verified by treasurer only. $\|$ Statement not verified.

TABLE 2a-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, FARNINGS AND HOMES-Continued.


TABLE Za-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, GARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERBEY-AGE, SHARES, EARNINGS AND HOMES-Continued.

*Associationsl fiseal year; all data for this period. $\dagger$ Included in net assets. $\ddagger$ Not reported. \&Statement not verified.

TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


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TABLE 2a-LOGAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


[^43]TABLE 2a-LOCAL BU̇ILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


9LZ 'SNOILVIDOSSV NVOT GNV DNIGTI日g GAILV\&\& $0-00$ EARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.



TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES EARNINGS AND HOMES-Continued.

*Associational fiscal year; all data for this period. $\dagger$ Included in net assets. $\ddagger$ Not reported.

TABLE \&a-LOCAL BUILLDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


[^44]TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, GARNINGS AND HOMES-Continued.


TABLE 2a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-AGE, SHARES, EARNINGS AND HOMES-Continued.


## TABLE $2 a-S T A T E ~ A N D ~ N A T I O N A L ~ B U I L D I N G ~ A N D ~ L O A N ~ A S S O C I A T I O N S ~ O F ~ N E W ~ J E R S E Y-~$ AGE, SHARES, FARNINGS AND HOMES.



[^45]TABLE 2a-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYAGE, SHARES, EARNINGS AND HOMES-Continued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS.


TABLE 3a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS-
Continued.



TABLE Ba-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS-
Continued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.




TABLE 3a-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba－LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－GROSS ASSETS－ Continued．

|  | LOCATION AND NAME OF ABSOCIATION． |  |  | 霏 | LOANS OS |  |  | ('ox 'soxnuxy) suadoad tuvosiod |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | 合 合 荡 |  |  |  |
| 6667686970 | CAMDEN COUNTY－CON． | $\begin{array}{r} \$ 71,86854 \\ 326,10881 \\ 124,09940 \\ 12,441 \\ 1,6817 \\ 1,68172 \end{array}$ | $\begin{array}{r} \$ 78,06089 \\ 326,92970 \\ 124,99784 \\ 126,14287 \\ 1,881 \\ 82 \end{array}$ | $\begin{array}{r} \$ 1,89825 \\ 23,72164 \\ 9,23348 \\ 6,97621 \\ 4997 \end{array}$ | $\begin{array}{r} \$ 35,476 \\ 200 \\ 260.000 \\ 110,714 \\ 101,100 \\ 1,00 \\ 1,00000 \end{array}$ | $\begin{array}{r} \$ 7,10000 \\ 20,27500 \\ 10,07500 \\ 10,40000 \\ 75000 \end{array}$ | －－\＄2，049 6 | $\begin{array}{r} 85000 \\ 12000 \\ 7500 \\ 8176 \end{array}$ | 6667686970 |
|  | Camden City－Excelsior $\qquad$ <br> Franklin $\qquad$ <br> German <br> Gnarantee． $\qquad$ <br> Kosciuszko $\qquad$ |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 7173747778 | Homestead ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{aligned} & 128,30156 \\ & 229,75444 \\ & 160.816 \\ & 267,954 \\ & 242,057 \\ & 245 \end{aligned}$ | $\begin{aligned} & 129,95755 \\ & 238,86169 \\ & 165,47421 \\ & 268,150 \\ & 242,77812 \end{aligned}$ | $\begin{array}{r} 86958 \\ 9,46189 \\ 8,41689 \\ 3,70857 \\ 8,93056 \end{array}$ | $\begin{aligned} & 101,35000 \\ & 189,75000 \\ & 137,550 \\ & 190.550 \\ & 190,900 \\ & 190,95000 \end{aligned}$ | $\begin{array}{r} 12100 \\ 6,3500 \\ 1,30000 \\ 21,0000 \\ 7,60000 \end{array}$ |  | $\begin{aligned} & 100000 \\ & 20000 \\ & 10000 \end{aligned}$ | 7173747778 |
|  | Mechanics＇and Workingmen＇s．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  | ．－．．．．．．．．．．．．．．． |  |  |
|  | North Camden．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |
|  | People＇s ．．．．．．．．．．．．．．．－．．．．．．．．．．．．．．．．．．．．．．．．．－ |  |  |  |  |  | 58300 | 15000 |  |
| 79 | Provident．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r} 27,95260 \\ 18,117 \\ 17927 \\ 54,54022 \\ 592 \end{array}$ | $\begin{array}{r} 28,17360 \\ 18,182 \\ 179,630 \\ 54 \\ 54,27624 \end{array}$ | $\begin{array}{r} 3840 \\ 66153 \\ 7,02587 \\ 2,10369 \end{array}$ | $\begin{array}{r} 15,02500 \\ 16,27500 \\ 149,200 \\ 46,30000 \end{array}$ | 7，725 00 <br> 86500 3,00000 <br> 2，135 00 | $\dagger 11,05000$ | 3500688550009893 | 79808183 |
| 81 | South Ward．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |
| 83 | Stockton ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  |  |

TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS-
Continued.



Co-operative Building and Loan Associations. 297

TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.



TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS-
Continued.


TABLE Ba-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.



TABLE Ba-LOCAL BUILDING AND LOAN ASSOOLATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


[^46]TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


| $\circ$088880 | LOCATION AND NAME OF Association. |  | Total gross assets (resources). |  | LOANS ON |  |  | Personal property (fixtures, \&c.) | Omce number. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Bond and mortgage. |  |  |  |  |
|  | ESSEX COUNTY-CON. |  |  |  |  |  |  |  |  |
| 163 162 | Newark-Reliable $\qquad$ Roseville | $\begin{aligned} & \$ 202,304 \\ & 2288,657 \\ & \hline 57 \end{aligned}$ | \$214,770 46 | \$1,282 37 | \$203,800 00 | \$3,640 60 | 00 | \$20000 | 160 |
| 163 | Sevings................................................ | 235,231 04 | 238,207 36 |  | $\left\{\begin{array}{l}201,14000 \\ 13,63186 \\ 17350\end{array}\right\}$ |  | 76 |  |  |
| 164 | Security.................. ..................... |  | 165,169 09 | 25,297 923 | $\left\{\begin{array}{l}175,750 \\ 145.450 \\ 100\end{array}\right\}$ | 16,04600 1,895 |  |  | 163 |
| 165 | Seventh Ward. ................................... | 36,04886 | 165,169 86 | 926 04 | 145,850 00 | $\begin{aligned} & 1,189500 \\ & 1,27500 \end{aligned}$ | ................. | 8000 | 164 165 |
| 166 167 | Springfield...................................... | 16,008 51 | 19,788 51 | 828 | 18,700 00 | 82500 | ....... | 6117 | 166 |
| 167 168 |  | 123,725 94 | 123,77294 192,6619 | 5,835 ${ }_{6,57}^{88}$ | 111,89150 | 5,13150 <br> 3,340 <br> 00 | 6,000000 |  | 167 |
| 169 170 |  | $\begin{array}{r}282,632 \\ 62,185 \\ \hline 69\end{array}$ | $\begin{array}{r}282,63253 \\ 62,298 \\ \hline 57\end{array}$ | 6,421 6,335 58 | 214,650 ${ }^{1} 000$ | 11,32500 | *21,600 00 |  | 169 |
|  |  |  |  |  |  |  |  | 6000 | 170 |
| 171 172 | Thirteenth Ward ............................................................. | $\begin{array}{r}94,75756 \\ 128,043 \\ \hline 180\end{array}$ | 95,02756 128,04360 | 5,18176 | 83,10000 | 5,91100 | ................. | 10000 | 171 |
| 173 <br> 174 <br> 1 |  | 27,89688 | 34,596 88 |  |  | 1,825 2,011 30 | ........................ | 26337 | 172 |
|  |  |  | 1888,257 45 | 1,66388 393 | 167,00000 172,600 | 14,39787 |  | 2500 27647 | 174 |



TABLE Ba－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－GROSS ASSETS－ Continued．

| $\begin{aligned} & \text { 炭 } \\ & \text { 最 } \\ & \text { 感 } \end{aligned}$ | LOCATION AND NAME OF ASSOCIATION． |  | Total gross assets（resources）． |  | LOANS On |  |  |  | Office number， |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | 븡 |  | $\begin{aligned} & \text { sid } \\ & \text { ( } \\ & \text { \#̈ } \\ & \text { on } \end{aligned}$ |  |  |  |
| $\begin{aligned} & 176 \\ & 177 \end{aligned}$ | ESSEX COUNTY－CON． | $\begin{array}{r} \$ 235,976 \\ 32,328 \\ \hline 99 \end{array}$ | $\begin{array}{r} \$ 237,75559 \\ 36,59444 \end{array}$ | $\begin{aligned} & \$ 16021 \\ & 2,22746 \end{aligned}$ | $\begin{array}{r} \$ 224,17000 \\ 26,26000 \end{array}$ | $\begin{array}{r}\$ 7,200 \\ 2,081 \\ \hline\end{array}$ | $\begin{array}{r}\$ 2,315 \\ \hline 5689\end{array}$ | 8179108260 | 17617 |
|  | Newark－Woodside．． $\qquad$ Workingmen＇s， $\qquad$ |  |  |  |  |  |  |  |  |
|  | GLOUCESTER COUNTY． |  |  |  |  |  |  |  |  |
| 178 179 | Clayton－Building． Glassboro－Loan and Buildinz $\qquad$ | $\begin{aligned} & 78,48107 \\ & 86,7542 \\ & 33,3440 \\ & 47,03412 \\ & 49,63000 \end{aligned}$ | $\begin{aligned} & 89,79899 \\ & 56,8742 \\ & 33,340 \\ & 5240 \\ & 52,81299 \\ & 54,12645 \end{aligned}$ | $\begin{array}{r} 14799 \\ 1,55459 \\ 6,19666 \end{array}$ | $\begin{aligned} & 85,00000 \\ & 46,9900 \\ & 12,6768 \\ & 52,000 \\ & 33,15000 \end{aligned}$ | $\begin{array}{r} 2,70000 \\ 6,60002 \\ 12,10000 \\ 13500 \\ 5,10744 \end{array}$ | 1,3815097 |  | 178179 |
| 188 | Mullics Hill－Loan and Building．．．．．．．．．．．．．．． |  |  |  |  |  |  | －．．．．．．．．．．．．．．． |  |
| 181 182 | Paulsboro－Loan and Building．．．．．．．．．．．．．．．． |  |  |  |  |  |  |  | 181 |
|  |  |  |  | $\begin{array}{r} 9196 \\ 8,70085 \end{array}$ |  |  | ，7so |  | 182 |
| $\begin{aligned} & 1838 \\ & 184 \end{aligned}$ | Williamstown－Monroe． Woodbury－Real Estate． | $\begin{array}{r} 33,06664 \\ 455,84591 \end{array}$ | $\begin{array}{r} 48,23864 \\ 463,29009 \end{array}$ |  | $\begin{array}{r} 43,74300 \\ 422,87560 \end{array}$ | $\begin{aligned} & 1,20000 \\ & 1,45 \mathrm{C} 00 \end{aligned}$ | －－．．．．．．．．．．．．．．．． | 680020000 | 183184 |
|  | HUDSON COUNTY． |  |  |  |  |  |  |  |  |
| 185 185 | Arlington－Building and Loan．．．．．．．．．．．．．．．－ | 20，990 84 | 22，733 34 | ${ }^{5} 54859$ | ${ }^{21,235} 00$ | 84320 |  | 14496 | 135 |
| 187 | Kearny ．－．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  | 73300 820 |  |  | 186 187 |

608 SNOILVIDOSSV NVOT GNV DNIGTIAg GAILV甘জdO－OD

TABLE Ba-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.

| Offce number. | LOCATION AND NAME OF ASSOCIATION. |  |  | 碰 | LOASS ON |  |  | ('oxy 'sannuxy) Sisodoxd turiosiod |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |
|  | HUDSON COUNTY-Con. |  |  |  |  |  |  |  |  |
| 203 204 | Jersey City-Communipaw ...................... Crescent............................ | $\$ 29,006$ <br> 40,043 <br> 189 | $\$ 33,506$ <br> 66,692 <br> 9 | $\$ 14602$ 18519 | $\$ 32,100$ 49,700 400 | $\$ 94500$ 1,158 |  | \$7600 | 203 204 |
| 2206 |  | 11,927 96 | 12,028 05 | 1,856 21 | 9,000 00 | 1,5400 | - - -.................. | จ10 0 | 205 |
| 207 | Enterprise............................................................. | 187,4836 614 | $\begin{array}{r}187,483 \\ 78,510 \\ \hline 1\end{array}$ | 11,310 597 | 157,750 67,800 00 | 8,680 1,750 | -........ |  | 206 |
| 208 | Eureks | 8,148 97 | 10,164 97 |  | 9,800 00 |  |  |  |  |
| 209 | Excelsior .............................................. | 235,308 06 | 245,169 46 | 15,106 71 | 219,575 00 | 2,070 00 |  | 10000 | 209 |
| ${ }_{211}^{210}$ | Fairmount.................. .................... | 125,936 91 | 154,521 67 | 1,228 75 | 88,10000 | 1,088 25 | \$60,951 18 | 25000 | 210 |
| 212 | Greenville ............................................. | + $+508,81011$ | 302,134 89 | 5,164 35 3,826 | $\begin{aligned} & 248,40000 \\ & 380,47484 \end{aligned}$ |  | *23,894 57 | 15000 22500 | ${ }_{212} 211$ |
| ${ }_{213}^{213}$ | Greenville, No. 2 | +229,886 74 | 298,765 39 | 3.64499 |  |  |  | 83000 | 213 |
| ${ }_{215}^{214}$ |  | $\begin{array}{r}121,121 \\ 59 \\ 59 \\ \hline 129\end{array}$ | 146,699 60 60,710 | 8,844 1,899 | $121,69140$ | 5,866 99 |  | 77200 | 214 |
| 216 | Hudson City | +280,657 74 | 60,71065 302,328 |  | 281,700000 | 3,692 3,455 | 4,795 00 | 7500 | ${ }_{215}^{215}$ |
| 217 | Hudson Mutual........... ........ .............. | 107,078 95 | 107,934 15 | , 3710 | 101,800 00 | -100 00 | 24005 | 11500 | 217 |
| 218 | Improved Land. | 50,820 67 | 54,685 41 | 67500 | 48,840 00 | 1,336 00 |  | 5000 | 218 |

TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－GROSS ASSETS－ Continued，

| \＆首a曾 | LOCATION AND NAME OFASSOCIATION． |  |  | $\begin{aligned} & \text { 識 } \\ & \text { © } \end{aligned}$ | LOANS ON |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |
|  | HUDSON COUNTY－CON． |  |  |  |  |  |  |  |  |
| 229 | Jersey City－Industrial．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  | $\begin{array}{r}\$ 220,851 \\ 201905 \\ \hline 20\end{array}$ | \＄9，078 54 17,53327 | $\$ 277,70000$ 17280000 | \＄12，768 48 880 | \＄2，623 79 | \＄150 00 | 219 |
| 220 | Jersey City．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 201，032 70 | 201，905 70 | $\begin{array}{r}17,533 \\ 340 \\ \hline 10\end{array}$ | 172,800 322,600 00 | $\begin{array}{r}880 \\ \hline . . .1 . . . \\ \hline\end{array}$ |  | 7840 | 222 |
| 222 223 | Lincoln．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 446，191 103,151 51 | 348,37514 105,151 | 19,16145 8,10830 | 393,900 95,430 00 | 3,440 <br> 1,450 <br> 1 | 5，000 00 | 10000 10000 | 222 223 |
| 224 | Mortgage Bank |  |  |  |  |  |  |  |  |
| 225 | Monticello ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 223，765 99 | 224，287 99 | 2968 | 198，200 00 | \｛ ${ }_{1}^{1,060} 000$ | 10，000 00 | 405 | 224 |
| 226 | Montgomery．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 73，459 17 | 92，577 83 |  | 73，000 00 | $\left\{\begin{array}{l}4,278 \\ 1,156 \\ 1,15\end{array}\right\}$ | 12，755 co | 1260 80 | 226 |
| 227 | North Hudson ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 372，094 05 | 372，091 05 | 14，244 15 | 385,50000 | 18，590 00 |  |  | 227 |
| 228 | Pavonia ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 134，20796 | 150，757 96 | 2，689 82 | 128，200 00 | 2，585 00 | 55987 |  | 228 |
| 229 | Phcenix．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 235，429 00 | 236，817 50 | 1，610 50 |  | 3，500 00 | 5，907 00 | ．．．．．．．． | 229 |
| 230 231 231 | Security．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 114 187,649 36 | 114,93036 201,279 | 17，214 37 | $\begin{array}{r} 93,800 \\ 182,000 \end{array}$ | 965 00 | 11999 | 12000 | 230 231 |
| 232. | Union ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 77，131 45 | 77，256 45 | 3，731 45 | 68，000 00 |  |  |  | 232 |
| 233 | Washiogton．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 142，316 52 | 152，285 57 |  | 185， 60000 | 3,41000 | 9，891 85 | 15550 | 238 |
| 231 | West Slde．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 15，601 96 | 25，808 67 | 19020 | 24，900 00 | ＋19600 |  | 7500 | 234 |

TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


[^47]TABLE Ba－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－GROSS ASSETS－ Continued．

|  | LOCATION AND NAME OF association． |  |  |  | LOANS ON |  |  | Personal property（fixtures，\＆c．） | $\begin{aligned} & \text { 送 } \\ & \text { 首 } \\ & \text { 合 } \\ & 0 \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | 粦 |  |  | \＃ \＃ \＃ 世 W \＃ |  |  |
| $\begin{aligned} & 2356 \\ & 236 \end{aligned}$ | HUNTERDON COUNTY． | $\begin{aligned} & 854,486 \\ & 256,240 \\ & 05 \end{aligned}$ | $\begin{aligned} & \$ 54,48605 \\ & 259,54189 \end{aligned}$ | $\begin{array}{r} \$ 3,53986 \\ 1,23844 \end{array}$ | $\begin{array}{r} \$ 3,30000 \\ 295,400 \\ \hline 00 \end{array}$ | $\begin{array}{r} \$ 350 \\ 5,200 \\ 5,00 \end{array}$ | $\begin{array}{r} 839,20404 \\ 8,47258 \end{array}$ | \＄125 00 | ${ }_{223}^{235}$ |
|  | Flemington－Building and Loan． Lambertville－Centennial． |  |  |  |  |  |  |  |  |
|  | MERCER COUSTY． |  |  |  |  |  |  |  |  |
| 237 238 | Hightstown－Building and Loan．．．．．．．．．．．． Hopewell－People＇s． | 14,514 23,592 00 | 14,77992 52,13515 | 26872 12753 | 12,850 <br> 46,930 <br> 100 | 1,550 4,200 4,505 | ．．．．．．．．．．．．．．．．．．．．．．． | 7100 | 237 238 |
| 239240 | Pennington－Building and Loan．．．．．．．．．．．．．．．． | 87，607 74 | 87，607 74 | 1，573 41 | 26，890 83 | 8,50000 | ．．．．．．．．．．．．．．．．．．．．．．．． | 10 | 239 |
|  | Trenton－Equitable ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 1，241 48 | 2,61648 | ${ }^{1} 40756$ | 2,00000 | ．．．．．．．．．．．． | ．．．．．．．．．．．4．．． | 20000 | 240 |
|  | MIDDLESEX COUNTY． |  |  |  |  |  |  |  |  |
| 242 243 | Dunellen－Building and Loan Jamesburg－Mutual | 91,374 107780696 | 91,714 113 11530 71 | 6,02888 1,26453 | $\begin{array}{r}64,150 \\ 100 \\ 108 \\ \hline 1800\end{array}$ | 8,790 <br> 5,200 <br> 100 | 6，618 40 | 10000 | 242 |
| 244 | South River－Building and Loan．．．．．．．．．．．．．．．． | 107，806 81 | 48，497 81 | 1，264 1,88 | 101,800 35,650 | 5,700 2,700 |  | 13405. | 244 |
| 245 | South Amboy－Star．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 207，510 00 | 207，510 00 | 4，266 83 | 196，100 00 | 3，255 00 | 1，260 ${ }^{\text {co }}$ | 12500 | 245 |

TABLE Ba-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


Continued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE 3a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.

 Continued.


## Continued.



TABLE Ba-LOGAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


TABLE Ba－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－GROSS ASSETS－ Continued．

| $\begin{aligned} & 8 \\ & \text { B } \\ & \text { a } \\ & 8 \\ & 8 \\ & 0 \end{aligned}$ | LOCATION AND NAME OFASSOCIATION． |  |  | 合 | LOANS os |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | 各 － 合 क |  |  |  |
| $\begin{aligned} & 293 \\ & 294 \\ & 295 \\ & 296 \end{aligned}$ | SOMERSET COUNTY． | $\begin{array}{r} \$ 122,(2953 \\ 25,109.58 \\ 113,85680 \\ 241,04884 \end{array}$ | $\begin{array}{r} \$ 126,35885 \\ 25,109 \\ 124,606 \\ 243,04884 \\ \hline 80 \end{array}$ | $\begin{array}{r} \$ 1,99085 \\ 31646 \\ 10230 \\ 1,59719 \end{array}$ | $\begin{array}{r} \$ 123,000000 \\ 8,47500 \\ 103,85000 \\ 204,76070 \end{array}$ |  |  | $\begin{array}{r} \$ 12000 \\ 6500 \end{array}$ | 293294295296 |
|  | Bound Brook－Building and Loan．．．．．．．．．．． |  |  |  |  |  |  |  |  |
|  | East Millstone－Millstone．．．．．．．．．．．．．．．．．．．．．．．． <br> Somerville－Citizens＇ |  |  |  |  | $\$ 13,744$ 8,600 800 | \＄2，500 00 |  |  |
|  | People＇s ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  | 31,45000 |  | 8200 |  |
| 297 | Newton－Merriam Shoe．．．． | 53,42781 | 58，457 74 | 15742 | 35，075 00 | 5，171 00 | 3，200 00 |  | 257 |
|  | UNION COUNTY． |  |  |  |  |  |  |  |  |
| 298 | Cranford－Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 180，972 11 | 210,25560 | 3，097 69 | 185,80000 | 11,96000 |  | 59959 |  |
| 299 301 | Rahway－Workmen＇s－${ }^{\text {Roselle－}}$－．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r}145,622 \\ 85,542 \\ \hline 17\end{array}$ | 145,645 <br> 85,885 <br> 17 | 2，722 189 | 181,650 83,200 | 8.34500 | ．．．．．．．．．．．．．．．．． | 211 56 56 7 | 299 |
| \＄02 | Summit－Building and Loan．．．．．．．．．．．．．．．．．．．．．． | 78，625 59 | 8，885 37 | 18393 6.579 | 83，200 59 | ${ }_{4}^{1.640} 000$ | －．．－．－．．．．．．．．．．－． |  | 3011 |
| 363 | Westfield－Building and Loan．．．．．．．．．．．．．．．． | 73，901 0S | 81，708 63 | 3，951 18 | 76，000 00 | 1，670 00 |  |  | 303 |

## Co－operative Builiding and Loan Associations． 327

TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS-
Continued.


TABLE Ba-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETSContinued.


Continued.
 GROSS ASSETS.


TABLE Ba-STATE AND NATIONAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEYGROSS ASSETS-Continued.
 GROSS ASSETS-Continued.


TABLE Ba-STATE AND NATIONAL BUILDING AND LOAN ASSOOLATIONS OF NEW JERSEYGROSS ASSETS-Continued.


TABLE Bb-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABLITIES.

*Not reported.

TABLE Bb-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LIABILITIES-
Continued.


TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


Co-operative Burlding and Loan Associations. 337

TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITLESContinued.


[^48]TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE Bb-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE Bb-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-
Continued.


TABLE Bb-LOOAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE Bb-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


*Not reported separately. $\dagger$ Not reported. $\ddagger$ Including reserve fund.

TABLE $3 b-L O C A L$ BUILDING AND
LOAN ASSOCIATIONS O Continued.


TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-ITABIITIESContinued.


TABLE $3 b-L O C A L$ BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-
Continued.
 Continued.


TABLE Bb-LOCAL BUILDING AND LOAN AGSOCIATIONS OF NEW JERSEY-LIABILITIES-


TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE $3 b-L O C A L$ BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-
Continued.


TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE 3b-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LIABILITIES-
Continued.


TABLE 3b-LOUAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIESContinued.


TABLE Bb-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYLIABILITIES.


TABLE Bb-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABBILITIES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES



TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4 LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


[^49]TABLE 4-LOGAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


Co-operative Building and Loan Associations. 365

TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOOAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


[^50]TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FOREOLOSURES-Continued.

*Not reported. ¡Only deposits in trust company.

TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FOREOLOSURES-Continued.

$\qquad$

TABLE 4-LOCAL BULLDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


[^51]TABLE 4-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.

$\ddagger$ Book loans, first figures; monthly premium. A Same for both mortgage and book.

TABLE 4-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES - Continued.


- Property depreciation. †Book loans, first figures. $\ddagger$ Not reported.

TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


Co-operative Building and Loan Absociations. 387

TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


[^52]TABLE 4-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-LOANS AND FOREOLOSURES-Continued.


TABLE 4-LOOAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


[^53]

TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERBEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOOAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEX-LOANS AND FOREOLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND • FORECLOSURES-Continued.


TABLE 4-LOOAI BUILDING AND LOAN ASSOOLATIONS OF NEV JERSEY-LOANS AND FOREOLOSURES-Continued


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


[^54]TABIE 4-LOOAT BUIIDING AND LOAN ASSOOLATIONS OF NEW JFRSEY-IOANS AND FOREOLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


Co-operative Building and Loan Associations. 403

TABLE 4-LOCAL BUHDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LOANS AND FORECLOSURDS-Continued.


TABLE 4-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


Co-operative Building. and Loan Assoclations. 405

TABLE 4-LOGAL BUITDING AND LOAN ASSOGIATIONS OF NEW JERSEY-LOANS AND FORECLOSURES-Continued.


TABLE 4-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JFRSEYLOANS AND FOREOLOSURES.


TABLE 4-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYLOANS AND FORECLOSURES-Continued.
 LOANS AND FORECLOSURES-Continued.


TABLE 4-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEXLOANS AND FOREOLOSURES-Continued.

*Not reported. $\dagger$ Monthly, except the first gross installment. $\ddagger$ In New Jersey, first figures, or only in State.

|  | LOCATION AND NAME OF ASSOCLATION． |  |  |  | 要 | 䍖 | 則 | $\begin{aligned} & \text { ※́ } \\ & \text { 嵒 } \end{aligned}$ | 发 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | ATLANTIC COUNTY． |  |  |  |  |  |  |  |  |  |
| $\begin{aligned} & 1 \\ & 2 \\ & 3 \\ & 4 \\ & 4 \end{aligned}$ | Atlantic City－Loan and Building $\qquad$ <br> Atlantic Coast．． $\qquad$ <br> Mutua <br> People＇s． $\qquad$ <br> Egg Harbor－Building and Loan | $\$ 120,96550$ 43,37924 48,539 489 28,781 26,785 89 | $\$ 119,845$ 43,147 48,146 48.500 28 28,781 26,785 89 |  |  | $\$ 22,575$ 1,350 1,850 5,590 80.170 3,603 39 | $\begin{array}{r}54,288 \\ 1,355 \\ \hline 14 \\ \cdots \\ 1,278 \\ 1,350 \\ \hline 18\end{array}$ | $\$ 35000$ 4786 7625 104 838 83 | $\begin{array}{r}\$ 275 \\ 44755 \\ 850 \\ \hline \ldots . . \\ \hline 89\end{array}$ | 1 2 3 4 5 |
| $\begin{aligned} & 6 \\ & 7 \\ & 8 \\ & 9 \end{aligned}$ | Hammonton－Loan and Building． Workingmen＇s <br> May＇s Landing－Building and Loan Pleasentville－Mutual． | 94,880 74,14935 12,834 14,656 3,656 | $\begin{aligned} & 92,77448 \\ & 73,986 \\ & 11,100 \\ & 33,697 \\ & 32 \end{aligned}$ | 44,22884 <br> 44,97665 <br> 10,147 <br> 21,013 <br> 1,18 | $\begin{array}{r}32,192 \\ 32,512 \\ 32,511 \\ 7,85 \\ 14,733 \\ \hline 180\end{array}$ | $\begin{array}{r}10,957 \\ \hline 12,00714 \\ 2,179 \\ 6,310 \\ \hline 12\end{array}$ | 589 <br>  <br> 66 <br> $*$ | 48318 45766 57 51 |  | 6 7 8 9 |
|  | BERGEN COUNTY． |  |  |  |  |  |  |  |  |  |
| 10 | Allendale－Orvil ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 15，201 07 | 10，634 62 | 9，743 28 | 7，078 70 | 2，208 75 | 38810 | ${ }^{56} 73$ | 1600 | 10 |
|  |  | 12,066 55,477 03 | $\begin{aligned} & 11,95159 \\ & 51,14679 \end{aligned}$ | $\begin{array}{r}7,100 \\ 26,892 \\ \hline 18\end{array}$ | re， $\begin{array}{r}582 \\ 20,50198 \\ \hline\end{array}$ | 91725 4,09735 | －387 2,056 | 4240 120 15 | 2170 11650 | 112 |
| 13 | Closter－Harrington．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 49，175 19 | 43,81120 | 20，868 65 | 15，385 00 | 4，261 35 | 2，886 35 | 27180 | 6120 |  |

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.



TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.
 YEAR-Continued.




TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REGEIPTS FOR YEAR-Continued.




TABLE 5a-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.


TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REGEIPTS FOR YEAR-Continued.


[^55]TABLE 5a－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－REOEIPTS FOR YEAR－Continued．

|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  | $\begin{aligned} & \text { 苟 } \\ & \text { R } \end{aligned}$ | $\begin{aligned} & \text { 䔍 } \\ & \text { H. } \\ & \text { B. } \end{aligned}$ | 具 |  | ¢ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | CUMBERLAND COUNTY． |  |  |  |  |  |  |  |  |  |
| $\begin{aligned} & 92 \\ & 93 \\ & 94 \\ & 95 \\ & 96 \\ & 97 \end{aligned}$ | Bridgeton－Merchants＇ $\qquad$ Savings <br> Millville－Columblan． <br> Hope． $\qquad$ <br> Institute $\qquad$ <br> Security．， $\qquad$ |  |  |  | $\$ 33,65218$ 4775888 18,84 $*$ $*$ $*$ $*$ |  | 81,44264 29000 37633 $*$ $*$ | $\begin{array}{rl}\$ 219 & 56 \\ 26900 \\ 54 & 11 \\ * & \\ *\end{array}$ |  | 92 93 94 95 96 97 |
| 98 | Vineland－Mechanics＇． $\qquad$ <br> ESSEX COUNTY． | 78，051 59 | 66，681 86 | 44，223 67 | 31,53650 | 9，120 15 | 2，436 55 | 1，130 47 | ．．．．．．．．．．．．．． | 98 |
| 99 | Belleville－Building and Loan．．．．．．．．．．．．．．．． | 37，901 56 | 36，586 68 | ${ }^{25,789} 16$ | 19，665 88 | 5，905 77 |  | 16751 |  | 99 |
| 100 101 | Home．．．．．．．．．i．）．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 18,486 41,064 76 | 17，886 42 | 15，066 42 |  |  | 29137 45582 |  |  | 100 101 |
| 102 | Essex County ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 142，519 22 | 124，885 70 | 71，683 53 | 54,01436 | 16，635 08 | 83860 | 19549 | ．．．．．．．．．． | 102 |
| 103 | Caldwell－Building and Loan．．．．．．．．．．．．．．．．． | 11，368 85 | 10，426 55 | 6，426 55 | 5，286 00 | 1，070 00 | ．．．．．．．．．．． | 7055 | ．．．．．．．．．．．．．． | 103 |
| 104 | East Orange－Building and Loan．．．．．．．．．．．．．｜ | 152，876 14 | 134，644 99 | 76，026 99 | 61，669 50 | 12，075 03 | 2，038 54 | 20042 | 4850 | 104 |

TABLE 5a-LOGAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-REOEIPTS FOR


TABLE 5a－LOCAL BUIIDING AND LOAN ASSOCIATIONS OF NEW JFRSEY－REGEIPTS FOR YEAR－Continued．

|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  | $\begin{aligned} & \text { む́ } \\ & \text { á } \end{aligned}$ | $\begin{aligned} & \text { 苞 } \\ & \text { B } \\ & \text { 品 } \end{aligned}$ | 首 | $\begin{aligned} & \text { فi } \\ & \text { 复 } \end{aligned}$ | $\begin{aligned} & \text { 山区 } \\ & \text { ⿷匚⿳⿰㇒一一七亍匚。 } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | ESSEX COUNTY－Con． |  |  |  |  |  |  |  |  |  |
| 105 | Franklin－Building and Loan．．．．．．．．．．．．．．．． | \＄36，576 39 | \＄35，184 29 | \＄32，918 03 | \＄28，104 00 | \＄9，825 01 | \＄233 98 | $\$ 25504$ 8591 |  | 105 106 |
| 106 | Irvington－Building and Loan．．．．．．．．．．．．．．．． Montclair－Building and Loan．．．．．．．．．．．． | $\begin{array}{r}39,321 \\ 244 \\ 248 \\ \hline 80\end{array}$ |  |  |  |  | 266 1,084 50 |  | 8140 | 106 107 |
| 108 | Orange－Building and Loan ．．．．．．．．．．．．．．．．．．．．．． | 64，384 21 | 64，365 04 | 29，761 34 | 22，754 00 | 6，630 32 | 1，12487 | 17365 | 7850 | 108 |
| 109 | Orange Valley－Building and Loan．．．．．．．．．． | 27，314 76 | 21，704 04 | 12，734 70 | 9，498 85 | 8，158 08 | 4876 | 2706 | 1200 | 190 |
| 110 | South Orange－Building and Loan．．．．．．．．．．．．． Vailsburg－Building and Loan．．．．．．．．．．． | $\begin{array}{r} 5,29316 \\ 37,32341 \end{array}$ | $\begin{aligned} & 52,899 \\ & 34,074 \\ & 53 \end{aligned}$ | $\begin{array}{ll} 17,953 & 52 \\ 18,253 & 63 \end{array}$ | $\begin{aligned} & 14,17100 \\ & 15,210 \\ & 00 \end{aligned}$ | $\begin{aligned} & 3,39579 \\ & 2,03480 \end{aligned}$ | 28395 7355 | $\begin{array}{r} 92 \\ 22630 \\ 226 \end{array}$ | 1050 4700 | 110 |
| 112 | Newark－Etns ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 81，329 93 | 80，931 45 | 19，634 70 | 13，627 97 | 5，384 87 | 39426 | 21850 | 910 | 112 |
| 114 | Benefictal．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 17，743 26 | 16，126 62 | 11，186 62 | 9，884 00 | 1，182 75 | 10418 | 1494 | 75 | 114 |
| 115 116 | Casino Central | 29,749 <br> 22,20895 | 27,328 20,484 45 | 15,90268 4,305 45 | 13,490 8,708 800 | 2，022 519 | 31465 1500 | 6502 6246 | 2055 | 115 116 |
| 118 | Citizens＇．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 23，265 77 | 17，89933 | 15，409 83 | 12，765 00 |  | 42512 |  | …．．．．．．．．．．．． | 118 |
| 119 | Clinton Hill． | 8，236 38 | 8，236 38 | 5，266 38 | 5，065 00 | 17581 | 1097 | 1510 | ．．．．．．．．．．．． | 119 |
| 120 121 | Commonwealth．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r}28,53052 \\ 6,097 \\ \hline 81\end{array}$ | $\begin{array}{r}23,247 \\ 5 \\ 5,957 \\ \hline 8\end{array}$ | $\begin{array}{r}12,347 \\ 4,247 \\ \hline 15\end{array}$ | 10,90750 3,77900 | 1,30587 417 40 | 9225 280 | 4188 1580 | 800 | ${ }_{121}^{120}$ |
| 122 | Cighth Ward．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 197，035 86 | 183，467 89 | 125，727 89 | 99，061 58 | 26，105 49 |  | 53732 | ${ }_{23} 50$ | 122 |

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR


TABLE 5a－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERESEY－REOEIPTS FOR YEAR－Continued．

|  | LOCATION AND NAME OF A8sOCIATION． |  |  |  | $\begin{aligned} & \text { 所 } \\ & \text { A. } \end{aligned}$ |  | 其 | $\begin{aligned} & \text { む } \\ & \text { 究 } \end{aligned}$ | 兑 | 岕 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ESSEX COUNTY－Con． |  |  |  |  |  |  |  |  |  |  |
|  |  | $\begin{array}{r} \$ 78,95300 \\ 2,26677 \\ 80,238 \\ 47,796 \\ 11,820 \\ 162 \end{array}$ | $\begin{array}{r} \$ 78,88411 \\ 1,79901 \\ 79,37520 \\ 44,48418 \\ 11.417 \end{array}$ | $\begin{array}{r} \$ 10,11267 \\ 1,79901 \\ 51,450 \\ 27 \\ 27,489 \\ 6,290 \\ 60 \end{array}$ | \＄32，653 50 | \＄7，389 72 | ．．．．．．．．．．．．．．．． | \＄81 20 | $8_{818}{ }_{4} 25$ |  |
|  |  | 13 ＊${ }^{\text {\％}}$ ， 88 |  |  |  | －．．．．．．．．．．．．． | 8550015699 | 124126127128 |  |
|  |  | 19，886 86 |  |  | 6，893 65 | 51668 |  |  | 1730 |
|  |  | 5，120 00 |  |  | 1，149 85 | 1500 | 605 |  | ．．．．．．．．．．．．． |
| 129 | Five Per Cent． |  | 4，957 11 | $\begin{array}{r} 11,81770 \\ 4,24747 \end{array}$ | 4，247 47 | 3，938 00 | 18699 | 11100 | 1013 | 135 | 129 |
| 130 |  |  | 376，509 92 | 860，58756 | 168，015 68 | 127，833 00 | 37，658 68 | 1，662 92 | 63358 | 22750 | 130 |
| ${ }_{132}^{131}$ | Fraternal <br> German． <br> Grand ． |  | 74,77282 <br> 40，595 14 <br> 25，242 84 | 71,527 <br>  <br> 294 <br> 9 | 41,76840 29,134 | 31，383 00 | 9，730 15 | 41775 <br> 327 | 22950 | 800 | ${ }_{132}^{131}$ |
| ${ }_{133}^{132}$ |  | 29,13490 24,944 |  | 29,13490 10,014 | 28,43200 7,854 | 5,30203 1,435 | 32725 58825 | 5687 16787 | 1675 | 132 133 |
| 133 |  |  |  |  |  |  |  |  |  |  |
| 134 | Hearthstone．． $\qquad$ <br> Improved． <br> Home．．． <br> Howard．． $\qquad$ <br> Junior Order． $\qquad$ | $\begin{array}{r} 55,41287 \\ 25,5045 \\ 23,77053 \\ 106,10722 \\ 17,80911 \end{array}$ | 53，446 52 <br> 24,19333 23,770 50 <br> 86,45945 <br> 17，809 11 | 24，974 89 22，893 83 <br> 12，307 54 <br> 69,80781 9,70451 $9,70451$ | $\begin{array}{r} 18,35981 \\ 19,4800 \\ 8,30700 \\ 52,88819 \\ 9,243 \\ 9, \end{array}$ | $\begin{array}{r} 5,38808 \\ 2,84325 \\ 3,78171 \\ 16,79687 \\ 38900 \end{array}$ | $\begin{gathered} 877 \\ 558 \\ 558 \\ 64 \\ 64 \end{gathered}$ | $\begin{array}{r} 34958 \\ 3125 \\ 14733 \\ 16280 \\ 3815 \end{array}$ | 2275450 | 134135136137138 |
| ${ }_{136}^{135}$ |  |  |  |  |  |  |  |  |  |  |
| 137 |  |  |  |  |  |  |  |  |  |  |
| 138 |  |  |  |  |  |  | 3261 |  | 600 |  |

TABLE 5 $\{$-LOCAL BUILDING AND LOAN ASSOCLATTONS OF NEW JERSEX-RECRIPTS FOR YEAR~Continued.


TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.



TABLE 5A－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－REOEIPTS FOR YEAR－Continued．

|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  |  | $\begin{aligned} & \text { 吉 } \\ & \text { H. } \\ & \text { 品 } \end{aligned}$ | 最 总 |  | \％ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | ESSEX COUNTY－CON． |  |  |  |  |  |  |  |  |  |
| 158 159 | Newark－Protection．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\$ 126,828$ 8,049 05 | $\begin{array}{r}\text { \＄102，462 } \\ 7,360 \\ \hline 10\end{array}$ | 850,166 3,305 35 | \＄33，184 2,373 18 | \＄15，523 1212 | 81，145 68 | $\$ 81245$ 310 | － | 158 159 |
| 160 |  | 91，290 55 | 88,63852 | ${ }_{62,181} 78$ | 39，139 39 | 11，609 46 | 1，120 63 | 22870 | 3860 | 160 |
| 162 | Roseville．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 96，164 64 | 88,559 | 58，659 42 | 46，398 89 | 10，764 09 | 1，282 57 | 20187 17805 | 1212 | 162 163 |
| 163 | Savings．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 120，177 50 | 111，018 50 | 45，116 06 | 33，004 00 | 11，916 11 |  |  |  |  |
| 164 165 16 | Security．：．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | $\begin{array}{r}120,69794 \\ 26,495 \\ \hline 1\end{array}$ | $\begin{array}{r}120,332 \\ 25 \\ 2027 \\ \hline 18\end{array}$ | 45,98656 11,899 | 85,213 9,687 50 | 10,468 1,780 1, 51 | 28862 | 309 48 487 | 440 | 161 165 |
| 166 | Springfield．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 12，864 85 | 12，829 15 | 7，314 15 | 6,32200 |  | 27025 | 5730 | 525 | 166 |
| 167 | State．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 52，691 29 | 42，327 14 | 28，446 34 | 23，227 00 | 4.30734 | 76638 | 14562 |  | 167 |
| 168 | Standard．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 174，189 95 | 144，832 19 | 47，178 86 | 34，903 25 | 11，675 66 | 39805 | 17445 | 2245 | 168 |
| 169 170 | Tenth Ward．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 90,962 48,560 86 | 85,632 <br> 42,381 <br> 29 | 56,738 <br> 19,681 <br> 17 | 40,943 <br> 15 <br> 15906 <br> 18 | 14,992 3,174 88 | 54415 36650 | 25866 19864 |  | 169 170 |
| 171 | Thirteenth Ward．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． |  |  |  |  |  |  | ${ }^{88} 80$ | 6833 | 171 |
| 172 | Union．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 37，686 01 | 37，091 65 | 26，741 66 | 20，004 00 | 6，097 41 | 50750 | 13275 |  | 172 |
| 173 | Uptown ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 28，754 86 | 27，477 89 | 9，777 89 | 7，726 00 | 1，829 79 | 19790 | 1295 | 1125 | 173 |
| 17.4 | Washington．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 59，816 23 | 58，759 15 | 85，264 83 | 25，850 00 | 8，190 33 | 1，081 15 | 19335 | ．．．．．．．．．． | 174 |

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.



TABLE 5a-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.




[^56]YEAR－Continued．

|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  |  | \＃ \＃ 吕 | 㡶 |  | 过 | 宮 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | HUDSON COUNTY－CON． |  |  |  |  |  |  |  |  |  |
| 200 |  | \＄14，254 97,221 96 | $\$ 38,92556$ 9719689 | $\begin{array}{r}828,725 \\ 75 \\ 75 \\ \hline 15\end{array}$ | $\begin{array}{r}\text { S26，608 } \\ 55 \\ 59 \\ \hline 8668\end{array}$ | \＄1，533 <br> 12 <br> 12638 | $\$ 34362$ 6,485 | $\begin{array}{r}\$ 175 \\ 187 \\ \hline 85\end{array}$ | \＄64 50 | 200 |
| 203 | Communipaw．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 17，291 14 | 17，158 77 | 11，758 77 | 59,689 9,239 00 | 12，967 76 | 6，485 50661 |  | 6500 1050 | ${ }^{201}$ |
| 204 | Crescent．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 112,980 9,601 82 | 112,74052 8,96490 | 11,053 7,818 70 | 6,19975 6,86758 | $\begin{array}{r}3,932 \\ 402 \\ \hline 82\end{array}$ | 90866 494 | 1240 2416 | 50 2450 | 204 205 |
| 206 | Enterprise．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 69，572 56 | 55，544 42 | 27，107 46 | 18，601 00 | 8，328 46 |  | 11700 | 100 | 206 |
| 207 | Erie．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 74，821 09 | 74，821 09 | 14，473 56 | 11，153 30 | 2，871 06 | 38500 | 5695 | 725 | 207 |
| 209 | Excelsior．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 6,420 200,920 98 | 171，33642 42 | 4,516 61,386 42 | 3,579 500 50,460 | 10，778 020 | ${ }_{*}^{652} 00$ | 1700 9790 | 1250 5000 | ${ }_{209}^{208}$ |
| 210 | Fairmount．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 62，098 21 | 62，023 24 | 16，621 72 | 9，765 25 | 6，844 42 | 845 | 9790 360 |  | 210 |
| ${ }_{211}^{211}$ | Garfield．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 71,79656 212917 | $\begin{array}{r}60,360 \\ 196 \\ 1086 \\ \hline 189\end{array}$ | 48,08786 54,527 47 | 40，134 00 | 7，752 16 |  | 15220 | 4900 | 211 |
| 213 |  | －111，384 29 | 102，89180 | 83，960 80 | ${ }_{38,736} 000$ |  |  | 14635 4250 | 34631 18200 | ${ }_{213}^{212}$ |
| 214 | Greenville United．，．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 74，166 20 | 63，064 19 | 37，330 63 | 36，687 00 | ＊ |  | 13210 | 24975 | 214 |
| 215 | Highland．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 16，082 38 | 15，982 99 | 11，582 99 | 6，891 25 | 4，148 38 | 1，038 11 | 525 |  | 215 |
| 216 | Hudson City．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 75，821 26 | 75，350 96 | 62，050 96 | 46，676 75 | 12，080 92 | 2，783 72 | 44257 | 6700 | 216 |

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.


TABLE 5a－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－RECEIPTS FOR
YEAR－Continued．

|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  |  |  | d 最 号 | $\begin{aligned} & \text { © } \\ & \text { 嵒 } \end{aligned}$ | 辿 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | HUDSON COUNTY－CON． |  |  |  |  |  |  |  |  |  |
| 217 | Jersey City－Hudson Mutual．．．．．．．．．．．．．．．．．．． | \＄21，605 99 | \＄21，593 43 | \＄21，143 43 | － | \＄3，153 50 | ＊ | \＄243 35 | \＄13 00 | 217 |
| 218 | Improved Land．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 19，102 46 | 18，888 41 | 12，519 41 | \＄9．492 00 | 1，964 85 | \＄964 16 | 9140 | 750 | 218 |
| 220 | Jersey City．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | － 60,67198 | 55，128 64 | －29，920 64 | 22，626 00 | 6，700 34 | $\begin{array}{r}1,025 \\ 400 \\ \hline 00\end{array}$ | ${ }_{172} 328$ | 2200 | ${ }_{220}^{219}$ |
| 221 | Lafayette．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 67，601 04 | 67，583 21 | 65，567 49 | 52，488 co | 12，805 09 |  | 25840 | 1600 | 221 |
| 222 | Lincoln ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 189，549 03 | 129，101 46 | 92，130 49 | 75，715 87 | 15，287 85 | ．．．．．．．． | 1，053 02 | 7375 | 222 |
| 224 | Mortgage Bank．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 38,493 6,038 02 | 38，112 ${ }_{5} \mathbf{7 4} \mathbf{9 8}$ | 80,324 8,868 93 | 23,333 3,162 00 | ＊6，801 0500 | 16172 | $\begin{array}{r}16120 \\ 14 \\ \hline\end{array}$ | 2950 200 | ${ }_{224}^{223}$ |
| 225 | Monticello．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 195，006 99 | 194，382 97 | 59，853 43 | 46，20367 | 9，727 26 | 3，774 25 | 9175 | 5650 | 225 |
| 226 | Montgomery．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 15，309 08 | 15，222 46 | 11，662 12 | 7,00950 | 4，621 02 | 1060 | 2100 |  | 226 |
| 227 | North Hudson．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 92,99818 45,478 10 | 92,85880 | 51,47480 | 47，207 00 | 1，710 45 | 1，241 75 | 81560 | 1，060 00 | 227 |
| 229 | Phoenix．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 121，204 27 | 124，138 55 | －54，452 55 | 24,816 38,81 | － 14,98930 | 1,56800 42350 | 19975 | 3650 2400 | ${ }_{229}^{228}$ |
| 230 | Security．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 31，324 69 | 27，188 69 | 18，713 44 | 14，509 00 | 3，809 24 | 8700 | 29820 | 1000 | 230 |
| 231 | Star．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 80，244 14 | 75，925 80 | 81，481 36 | 29，293 85 | 5，081 38 | 3017 | 6596 | 1000 | 231 |
| 232 | Union．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 34，797 76 | 81，819 52 | 22，109 41 | 17，278 00 | 3，331 43 | 1，341 54 | 14394 | 1450 | 232 |

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.


TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.


Co-operative Bullding and Loan Associations. 441

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.


TABLE 5a－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－REOEIPTS FOR YEAR－Continued．

| $\begin{aligned} & \text { 岕 } \\ & \text { 首 } \\ & \text { \& } \\ & \text { 品 } \end{aligned}$ | LOCATION AND NAME OF ASSOCIATION． |  |  |  | 品 |  | 萛 | $\begin{aligned} & \text { ⿷⿹\zh26灬 } \\ & \text { 邑 } \end{aligned}$ | \＆ | 安 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MIDDLESEX COUNTY． |  |  |  |  |  |  |  |  |  |
| 242 | Dunellen－Building and Loan．．．．．．．．．．．．．．．．． | \＄21，365 96 | \＄19，597 10 | \＄13，802 32 | \＄20，316 41 | \＄1，750 50 |  |  | ＊ | 242 |
| 243 | Jamesburg－Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 52,69481 16,29351 | 45，201 28 | 25,18128 10.619 55 | \＄20，316 ${ }_{8,438} 000$ | $\begin{array}{r}\$ 1,750 \\ 1,940 \\ \hline 100\end{array}$ | 89 14600 | 510512 6780 | \＄27 75 | 243 244 |
| 245 | South Amboy－Star．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 67，932 64 | 65，364 88 | 10，60988 | 88，316 55 | 10，955 28 | ${ }_{941} 25$ | 81805 | 7880 78 | 245 |
| 246 | Perth Amboy－Citizens＇．．．．．．．．．．．．．．．．．．．．．．．．． | 59，919 19 | 55，290 16 | 50,40300 | 42,657 326 32 | $\begin{array}{r}4,437 \\ 13,275 \\ \hline 00\end{array}$ | 8，106 14 | 18040 | 7150 | ${ }_{2}^{246}$ |
| 247 | Homestead ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 55，995 66 | 49，424 63 | 46，425 91 | 32，680 00 | 13，275 00 |  | 38194 | 8900 | 247 |
| 248 | New Brunswick－American．．．．．．．．．．．．．．．．．．．． | 43，296 99 | 42，043 85 | ${ }^{29,650} 76$ | 17,057 266 26,102 50 | 12,40780 20,100 45 | 1000 231900 | 17530 | ＊ | 248 249 |
| 250 | Excemestead ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 88，807 68 | 86，490 70 | 48，671 70 | 89，182 88 | $\begin{array}{r}20,102 \\ 8,022 \\ \hline\end{array}$ | 1，277 08 | 15787 103 | 8628 | 250 |
| 251 | Merchants＇．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 40，638 53 | 40.56612 | 40.56612 | 35，013 00 | 3，186 75 | 2，203 12 | 7400 | 8925 | 251 |
| 252 | People＇s．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 69，189 94 | 66，026 82 | 55，947 30 | 43，167 68 | 10，028 35 | 2，505 50 | 10574 | 14008 | 252 |
| 253 | Provident． | 22，621 90 | 22，617 06 | 18.16706 | 15，289 65 | 1，739 50 | 1.02075 | 3315 | 8401 | 253 |
| 254 | Security．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 74，879 99 | 74，878 84 | 56，832 30 | 41，294 26 | 12，005 25 | 2，814 00 | 54175 | 17704 | ${ }_{255} 25$ |
| 255 | Workingmen＇s．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 22，246 89 | 22，103 55 | 17，113 55 | 14，553 67 | 1，359 00 | 1，082 50 | 11850 | 4988 | 255 |

8もF＂SNOILVLDOSSV NVOT GNF DNIGTIAg TAILV\＆GdO－OD


|  | LOCATION AND NAME OF ASSOCIATION． |  |  |  |  | 麋 品 | 品 | 荡 | 感 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | MONMOUTH COUNTY． |  |  |  |  |  |  |  |  |  |
| 256 | Asbury Park－Building and Losn．．．．．．．．．．．． | \＄131，712 87 | \＄125，961 49 | \＄97，510 97 | ， | ＊ | ＊ | ＊ |  | 256 |
| 257 258 | Atlantic Highlands－Saving Fund．．．．．．．．．．．． | 40,66453 <br> 20,353 <br> 1 | 39,665 24 20,319 | 23,555 9,119 93 | \＄16，576 19 | \＄0，74185 | \＄886 85 | \＄580 85 | 85050 | 257 258 258 |
| 259 | Freehold－Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 78,92849 | 71，250 16 | 46，644 74 | 32,1280 | 13，994 79 | 8125 | 42890 | 1100 | 259 |
| 260 | Keyport－Loan ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 31，611 66 | 29，310 30 | 24，190 30 | 17，377 60 | 6，598 10 |  | 20930 | 30 | 260 |
| 261 | Long Branch－Building and Loan Manasquan－Squan Village． | $\begin{aligned} & 74,02759 \\ & 47,33167 \end{aligned}$ | $\begin{aligned} & 63,36100102 \\ & 42799923 \end{aligned}$ | 43,58731 <br> 23,678 | 34，992 31 | 8 8，500 00 | ＊ | ${ }_{*}^{95} 00$ | ＊ | ${ }_{261}^{268}$ |
|  | Matawan－Building and Loan ．．．．．．．．．．．．．．．．． Red Bank－Building and Loan．．．．．．．．．． | 9,698 70,550 71 | 7,307 665 68985 | $\begin{aligned} & 5,81731 \\ & 43,212 \end{aligned}$ | 29，001 21 | 12，639 16 | 35150 | 1，198 05 | 2230 | ${ }_{264}^{263}$ |
| 265 | Boonton－Building and Loan．．．．．．．．．．．．．． | 76,00399 <br> 91.656 <br> 1 | 75，727 73 | 43，622 35 |  | 5，339 02 | 1，467 98 | 8085 885 | 14800 | ${ }_{265}^{265}$ |
|  | Morristown－Building and Loan ．．．．．．．．．．．．．．．．．｜ |  |  |  |  | 8，350 77 | 25783 |  |  |  |

TABLE 5a-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REGEIPTS FOR YEAR-Continued.

${ }^{*}$ Deposits, and treasury overdrawn, 838.51 . † Not reported separately.



TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.


Co-operative Building and Loan Associations. 449

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.


TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.



TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-REOEIPTS FOR YEAR-Continued.


## TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.

|  | LOCATION AND NAME OF ASSOCIATION. |  | Borrowed money (bills payable). | ALL OTHER RECEIPTS. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{aligned} & \text { ت゙ } \\ & \stackrel{\text { Hi}}{ } \end{aligned}$ |  | 总 |  |  |
|  |  |  |  |  |  |  |  |  |
|  | UNION COUNTY-CON. |  |  |  |  |  |  |  |
| 304 305 | Plainfield-Building and Loan. $\qquad$ Home. $\qquad$ | $\$ 9,24500$ 21,620 | \$2,000 00 | $\$ 48200$ 40452 | $\$ 13200$ 16500 | $\$ 300$ 239 52 | $\begin{array}{r}81,289 \\ 4,977 \\ \hline 20\end{array}$ | 304 305 |
| 306 | Elizabeth-Central...................................... .................... | 1,550 00 | ................. | ................. | .... | ................ | 3,141 83 | 306 |
| 307 308 | Citizens'................................................................................................. | $\begin{array}{r}33,200 \\ 3,560 \\ \hline 1800\end{array}$ | 15, $80 . \ldots 00$ | 1............. | 1,68000 | ..................... | 8,91083 <br> 4,867 <br> 18 | 307 308 |
| 309 | Elizabeth.................................................................................................. | 10,730 80 | 2,100 00 | 27807 | ${ }^{278} 07$ | ...... | 2,267 33 | 809 |
| 310 | Elizabethport................................................ .............. | 25,170 40 | 3,488 33 | 3,321 06 | 3,321 06 | .... | 4,49631 | 310 |
| ${ }_{312} 31$ | Excelsior $\qquad$ | 4,303 82 | 1,000 00 | 38600 | 38800 | 300 | 79868 10,892 | 311 |
| ${ }_{313}^{312}$ | Harmonia. | 13,650 00 | ..................... | ....................... | ... |  | 10,89247 <br> 10,304 | 312 318 |
| 314 | Union Square................................................................................... | 13,60 0 | 20000 | 18000 | 18000 | $\ldots$ | - 37142 | 814 |
|  | WARREN COUNTY. |  |  |  |  |  |  |  |
| ${ }_{816}^{315}$ | Philipsburg, No. 4........................................................................................................................ | 8,03818 8,500 | 25,15500 4,05893 | 1,209 56 | 1,209 266 |  | 10156 | ${ }_{316}^{315}$ | RECEIPTS FOR YEAR.



TABLE 5a-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYRECEIPTS FOR YEAR-Continued.


TABLE 5a－STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－ RECEIPTS FOR YEAR－Continued．

|  | LOCATION AND NAME OF ASSOCLATION． |  |  | 䍔 | $\begin{aligned} & \text { 亗 } \\ & \text { 邑 } \end{aligned}$ |  | 置 | 要 | 发 | 发 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NATIONAL． |  |  |  |  |  |  |  |  |  |
| $\begin{aligned} & 65 \\ & 75 \\ & 76 \end{aligned}$ | Camden－Eastern Union $\qquad$ <br> Mutual Bank． <br> Mutual Guarantee． $\qquad$ | $\begin{array}{r} \$ 87,65889 \\ 10,10426 \\ 379,79406 \end{array}$ | $\begin{array}{r} \$ 85.35404 \\ 9861 \\ 954,885 \quad 11 \\ 366 \end{array}$ | $\begin{array}{r} \$ 74,12636 \\ 87745 \\ 237,37699 \end{array}$ | $\begin{array}{r} 867,03618 \\ 8,700 \\ 194,52183 \end{array}$ | $\begin{aligned} & \$ 6,62742 \\ & 24,85812 \\ & 45 \end{aligned}$ | ＊ $\begin{gathered}* \\ \text { S16，498 } 49\end{gathered}$ | $\begin{array}{r} \$ 46283 \\ 4,529 \\ 1,52905 \end{array}$ | ＊ | 65 75 76 |
| $\begin{aligned} & 117 \\ & 142 \end{aligned}$ | Newark－Chosen Friends． Mercantile Co－operative． | $\begin{array}{r} 39,71099 \\ 126,51360 \end{array}$ | $\begin{array}{r} 35,86834 \\ 124,26290 \end{array}$ | $\begin{aligned} & 23,263 \\ & 48,095 \\ & \\ & 48 \end{aligned}$ | $\begin{aligned} & 15,95960 \\ & 3 \mathbf{3}, 40510 \end{aligned}$ | $\begin{aligned} & 6,22070 \\ & 4,58888 \end{aligned}$ | 98995 8,23751 | 10503 5720 | 83300 80635 | 117 142 |
| 318 | New York－Birkbeck．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 467，968 61 | 409，777 11 | 219，982 22 | 159，846 17 | 28，977 51 | 24，683 88 | 60366 | 5，871 00 | 318 |

TABLE 5a-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYRECEIPTS FOR YEAR-Continued.


TABLE 5b－LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY－DISBURSEMENTS FOR YEAR．

|  | LOCATION AND NAME OF ASSOCIATION． |  | LOANE MADE． |  |  | CANCELED SHARES． |  |  |  | $\begin{aligned} & \text { 合 } \\ & \text { 目 } \\ & \text { 品 } \\ & \text { 品 } \\ & \hline \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{aligned} & \text { ざ } \\ & \stackrel{\text { Hi }}{ } \end{aligned}$ |  |  | $\begin{aligned} & \text { ⿳士口䒑口灬 } \\ & \text { He } \end{aligned}$ |  | 位 |  |  |
|  | ATLANTIC COUNTY． |  |  |  |  |  |  |  |  |  |
| 2 | Atlantic City－Loan and Building．．．．．．．．．．． | \＄120，857 24 | \＄90，215 00 | \＄72，900 00 | S［7，315 00 | \＄14，172 63 | \＄14，172 63 | ．．．．．．．．．．．．．．．．．．． | 89，659 96 <br> 14.544 <br> 88 |  |
| 1 3 1 | Attantic Coast．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 43,772 <br> 48,458 <br> 84 | 25,242 <br> 20,429 <br> 105 | 25,050 20,346 11 |  | 3,021 2656 2.569 | 3，021 ${ }^{36}$ | ．．．．．．．．．．．．．．．．．． | 14，544 24 | 1 8 4 |
| 4 | People＇s ．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 28，740 06 | 11，600 00 | 11，600 00 |  | 9，308 53 | 2，991 40 | \＄6，317 13 | 7，486 78 |  |
| 5 | Egg Harbor－Building and Loan ．．．．．．．．．．．．．． | 26，231 55 | 13，300 00 | 12，6c0 00 |  | 12，374 31 | 5，089 31 | 7，285 00 | ．．．．．．．．．．．．． | 5 |
| 6 | Hammonton－Loan and Building．．．．．．．．．．．． | 93，419 28 | 42，101 46 | 22，515 00 | $\left\{\begin{array}{l}* 6,312 \\ 13,273 \\ 72\end{array}\right.$ | 40，724 50 | 20，697 32 | 20，027 18 | 8，077 43 | 6 |
| $\begin{aligned} & 7 \\ & 8 \end{aligned}$ | Workingmen＇s． <br> May＇s Landing－Building and Loan． | $\begin{aligned} & 71,80857 \\ & 10,74671 \\ & 82681 \end{aligned}$ | 31,395 800 8063 20.627 00 | 28,890 600 6,400 6,600 00 | （ $\begin{array}{r}1,2,50500 \\ 1,663 \\ +16,027\end{array}$ | 37,29898 2,476 8,866 87 | 24,02410 2,476 2,012 2,014 | 13,27488 <br> .......... | 8,243 10 10 | 7 8 8 |
|  | Pleasantville－Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．． | 88，681 40 | 22，627 00 | 6，600 00 | $\dagger 16,02700$ |  |  | 6，853 63 |  |  |
|  | BERGEN COUNTY， |  |  |  |  |  |  |  |  |  |
| 10 | Allendale－Orvil | $\begin{aligned} & 12,27012 \\ & 11 \\ & \hline 1521 \end{aligned}$ | $\begin{array}{r} 4,25000 \\ 74700 \end{array}$ | $\begin{array}{r} 3,20000 \\ 8500 \end{array}$ | $\begin{aligned} & 1,05000 \\ & 66200 \end{aligned}$ | $\begin{aligned} & 7,78082 \\ & 2,48879 \end{aligned}$ | 7,78082 <br> 2,488 <br> 19 | ．．．．．．．．．．．． | 8，103 41 | 10 |
| 12 | Carlstadt－Mutual．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．｜ | 53，655 34 | 43，725 00 | 36，050 00 | $\left\{\begin{array}{r}43,175 \\ 4,500\end{array} 000\right\}$ | 9，336 37 | 9，336 37 | ．．．．．．．．．．．．．．． |  | 12 |

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.



TABLE 5b-LOUAI BUILDING AND LOAN ASSOCLATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


Co-operative Building and Loan Associations. 465

TABLE 5b-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS
FOR YEAR-Continued.


TABLE 5 b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.

Co-operative Building and Loan Associations. 467

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.



TABLE 5b-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS


TABLE 5b-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.
 FOR YEAR-Continued.


TABLE 5b-LOOAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE Gb-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.

|  | LOCATION AND NAME OF ASSOCIATION. | Total current (ordinary) expentes. | amount of salaries paid. |  |  |  |  | ALL OTHER EXPENDITURES. |  |  | $\begin{aligned} & \text { 品 } \\ & \text { ㅁ } \\ & \text { 郡 } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| ESEEX COUSTY-CON. |  |  |  |  |  |  |  |  |  |  |  |  |
| $\begin{aligned} & 129 \\ & 139 \\ & 131 \\ & 132 \\ & 133 \end{aligned}$ | Nemark-Five Per Cent. $\qquad$ Fcurteenth Ward. $\qquad$ <br> Fraternal. $\qquad$ <br> German. $\qquad$ | $\begin{array}{r} \$ 1400 \\ 1.84378 \\ 64095 \\ 65704 \\ 26125 \end{array}$ | $\begin{aligned} & 81000 \\ & 65000 \\ & 60000 \\ & 350 \\ & 000 \\ & 15000 \end{aligned}$ | 830001500150007500 |  |  | $\begin{array}{r} 3400 \\ 34378 \\ 10095 \\ 15704 \\ 3625 \end{array}$ | \$ 81,41312 | $\begin{array}{r}\text { \$3,530 } \\ 389 \\ \hline 89\end{array}$ | $\begin{array}{r}8832 \\ 154 \\ \hline 67\end{array}$ | $\$ 1,16755$ 32,1188 4814 16 <br> 11,868 10 | 129 130 |
|  |  |  |  |  |  |  |  |  |  |  |  | ${ }_{131}^{130}$ |
|  |  |  |  |  | $81500$ | \$5000 |  |  |  |  |  | 132 |
|  |  |  |  |  |  |  |  | .... |  |  |  | 188 |
| 134 135 | Hearthstone. <br> Improved.. <br> Home. <br> Howard. <br> Junior Order. |  | $\begin{aligned} & 30000 \\ & 18000 \\ & 25000 \\ & 350000 \\ & 6501 \end{aligned}$ | $\begin{array}{r} 10000 \\ 5000 \\ 10000 \\ 20000 \\ 2718 \end{array}$ | $\begin{gathered} 3060 \\ \hline \end{gathered}$ | 2500 | $\begin{array}{r} 10777 \\ 9860 \\ 6845 \\ 26120 \\ 23628 \end{array}$ | 91082 <br> 114229 <br> 1,13910 <br> .. | 90282 <br> 14229 <br> 1,09910 | 800 | $\begin{array}{r} 74626 \\ 60707 \\ 19953 \\ 15,03225 \\ 67139 \end{array}$ | 134135136137138 |
| 135 |  |  |  |  |  |  |  |  |  |  |  |  |
| 137 |  |  |  |  |  | 5000 |  |  |  | 4000 |  |  |
| 138 |  |  |  |  |  |  |  |  |  |  |  |  |
| 189 | Knights of Prthias .......................... | 1,042 83 45365 4097043900 | 60000 | 25000 10000 1000010000 | 1500 | 2500 | $\begin{array}{r} 17788 \\ 5865 \\ 10970 \\ 5960 \end{array}$ | $\begin{array}{r} 9570 \\ 4,1418 \\ 743770 \end{array}$ | $\begin{array}{r}95 \\ \hline 80 \\ 2,815 \\ 455 \\ \hline 59\end{array}$ |  | 10,767 80 | 139 |
| 140 141 | Mincoln- ${ }_{\text {Mechanice }}$ |  | 27500 20000 |  | . |  |  |  |  |  | 2,91571 0,39154 | 140 |
| 148 | Mercer.a. .-......................................... |  | 25000 |  |  | 3000 |  |  |  | 28801 | 3,33i 20 | 143 |

TABLE 5b-LOCAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOUIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


Co-operative Building and Loan Assoctations. 481

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOGIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERBEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS

|  | LOCATION AND NAME OF ASSOCIATION. |  | amount of Salamies padd. |  |  |  |  | all other expenditures. |  |  |  | ¢ <br> 首 <br> - <br> \% <br> O |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | $\begin{aligned} & \text { 怸 } \\ & \hline \end{aligned}$ |  |  |  |  |
| hudson county-cos. |  |  |  |  |  |  |  |  |  |  |  |  |
| ${ }_{299} 9$ | sey City-Carteret | 576871 <br> 479001 2750 <br> 32350 | $\$ 45000$ 5000050000 2000020000 | \$50 00 | \$5000 |  | $\$ 21871$1337990215021 |  |  |  |  | 199 <br> 200 <br> 201 <br> 201 <br> 204 <br> 204 |
| 201 | Columbia, |  |  | $\begin{aligned} & 10000 \\ & 5000 \\ & 5625 \end{aligned}$ |  | 11000 |  | 88,813 97 | \$8,3077 68 | 84689 |  |  |
| ${ }_{204}^{203}$ | Communipaw... |  |  |  | \$15 00. | -............ |  | 19,657 18 | 19,637 18 |  |  |  |
|  |  |  | $\begin{aligned} & 12500 \\ & 50000 \\ & 50000 \\ & 2000 \\ & 12000 \\ & 500 \end{aligned}$ | $\begin{aligned} & 3333 \\ & 150 \\ & 10000 \\ & 10000 \end{aligned}$ | - | 8400 |  |  |  |  | 1,89611,3101,39759 55 47 15,1067 | 205206207208208209 |
| 206 <br> 207 <br> 20 | Entererise.. |  |  |  |  |  |  |  | - | ${ }_{8}^{820} 8$ |  |  |
| 208 |  |  |  |  |  |  |  |  |  |  |  |  |
| 209 | Excelsior... |  |  | 100 co | $1500$ | $\begin{aligned} & 20000 \\ & 10000 \end{aligned}$ |  |  |  |  |  |  |
| 210 | Fairmount... |  |  | $\begin{aligned} & 10000 \\ & 30000 \\ & 40000 \\ & 200000 \\ & 230000 \end{aligned}$ |  |  | $\begin{array}{r} 6050 \\ 5722 \\ 6720 \\ 6420 \\ 62010 \\ 55553 \end{array}$ | - <br> 2,192920 <br> 10,59996 <br> 1,259 <br> 189 |  |  | 1,228 75 | 210 |
| 211 | Garfeld ...... .-........................... |  |  |  |  |  |  |  | 72161 | 1,469 59 | 5,164 35 | 211 |
| ${ }_{211}^{212}$ |  |  |  |  | - |  |  |  | $\begin{array}{r}7,749 \\ \hline 858 \\ \hline 89\end{array}$ | 2,790 ${ }^{25}$ | 3,825 42 | ${ }_{218}^{212}$ |
| 214 | Greenvile No. ${ }^{\text {a }}$ ( |  |  |  |  |  |  |  |  | 1,239 34 | 8,844 |  |

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.

## COUNTY

242
243
LOCATION AND NAME OF ASSOCIATION.

MERCER COUNTY-CON.
Hopewell-People's


MIDDLESEX COUNTY,
243
244
245 Somesburg-Mutual ...................................... South Amboy-Star. 247 Homboy-Citizens

*Also $\$ 3,000$ in savings bank, reserve fund.

TABLE 5b-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTA FOR YEAR-Continued.


TABLE 5b-LOCAI BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOOAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.



TABLE 5b-LOCAL BUILDING AND
LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYDISBURSEMENTS FOR YEAR.


TABLE : $5 b-S T A T E$ AND NATIONAL BUILDING AND LOAN ASSOOIATIONS OF NEW JERSEYDISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYDISBURSEMENTS FOR YEAR-Continued.


TABLE 5b-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEYDISBURSEMENTS FOR YEAR-Continued.


## 

[^57]


[^0]:    * Per hour. $\dagger$ Per day.

[^1]:    * These earnings are for the perlod stated in preceding column.

    4 Jiggermen - In 1887 the workmau produced 120 dozen, and earned a net weekly wage of $\$ 28,90$ In 1897 he produces 141 dozen, and earns a net weekly wage of $\$ 29.15$. Increased production, $171 / 2$ per cout. Decreased earnings, 19.98 per cent. Total weekly earnings in 1887 , $\$ 59.90$; total paid out for help in $1887, \$ 36$; net earnings per week in $1887, \$ 23.90$. Total weekly earnings in $1897,855.15$; total paid out for help in 1897 , $\$ 36$; net earnings per week in 1897, \$19.15
    $\ddagger$ All these carnings for potters are net.

[^2]:    *These earnings are for the period stated in preceding column.

    + Sanitary-ware pressers-Increase of production, 52.5 per cent. ; decrease in earnings, 21,26 per cent. In 1890 the workmen paid for help $\$ 1,65$ per

[^3]:    *These earnings are for period stated in preceding column.
    $\dagger$ Increase of production, 54.81 per cent.; decrease of earnings, 34.12 per cent.
    $\ddagger$ Time work.

[^4]:    *These earnings are for period stated in preceding column.
    Hat-making-Decrease in production, 36.30 per cent. ; decrease in earnings, 34 per cent.
    Hat finishing-Decrease in production, 38.88 per cent.; ; decrease in earnings, 31.88 per cent.

[^5]:    *These earnings are for period stated in preceding column. † Makers-Team of 12 men.

[^6]:    *These earnings are for period stated in preceding column.

[^7]:    *These earnings are for period stated in preceding column.
    $\dagger$ Labor cost of best-grade shirts, 98 cents per dozen ; labor cost of second-grade shirts, $711 / 2$ cents per dozen. Highest wages per week, 88.50 ; lowest wages per week, \$3. Average wages per week, \$5.13.

[^8]:    *These earnings are for period stated in preceding column.
    $\dagger$ Labor cost, one vest, best grade, 26 cents ; labor cost, 1 vest, second grade, 21 cents.
    In coat, vest and pantaloon-making the material is furnished already cut by machines.

[^9]:    *Blowers pay $\$ 3$ per week for help and gatherers $\$ 2$ per week for help. One flattener to 4 blowers, and 1 cutter to $21 / 2$ blowers. $\dagger$ Weekly.

[^10]:    *Convict labor ; Act of 1895, relating to the building of an "intermediate reformatory." $\dagger 29$ Vr. 469 ; opinion by Magie, J., Supreme Court, February Term, 1896.

[^11]:    *30 Vr. 85 ; opinion by Magie, J., Supreme Court, June Term, 1896.

[^12]:    *See 1896 Bureau report, 139.

[^13]:    *30 Vr. 41 ; opinion by Magie, J., Supreme Court, June Term, 1896.

[^14]:    * 30 Vr. 186; opinion by Van Syckel, J., Court of Errors, June Term, 1896.

[^15]:    * 80 Vr. 226 ; opinion by Lippincott, J., Court of Errors, June Term, 1896.

[^16]:    *Gross resources, $\$ 47,413,645$.

[^17]:    ＊See above．

[^18]:    * 56 locals and 4 non-locals.
    +149 locals and 4 non-locals.

[^19]:    ＊Where not otherwise noted，the maturity values and monthly payments are presumed to have been $\$ 200$ and $\$ 100$ ，and $\$ 1$ and 50 cents，respectively．

[^20]:    ＊$\$ 100$ association， 25 cents weekly．$\dagger \$ 300, \$ 2$ monthly．$\ddagger 8200,50$ cents monthly．

[^21]:    *One of these also 4.80 per cent.

[^22]:    *In a few cases where details have not been reported, these have been calculated from other reported data.
    $\dagger$ Totals do not equal sum of details, some of latter not being reported.

[^23]:    $\dagger$ Included In county totals.

[^24]:    *Mountrale, N. J. $\quad$ Practically a monthly serial.

[^25]:    ＊In all cases，except where otherwise noted，the fiscal associational year is referred to in these tables．†Yearly，$\ddagger$ Paid $\$ 200.96$ ．¿Per member or pass－book．IIncluding pass－book． 25 cents．§Practicallv a monthly serial．

[^26]:    *Grbbsboro, N. J.

[^27]:    - In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. $\quad \dagger$ Paid $\$ 200.91$ and $\$ 200.15$, respectively. $\ddagger$ Paid $\$ 201.87$. $\quad$ Paid $\$ 207.98$.

[^28]:    * In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. $\dagger$ Paid $\$ 200.47$. $\ddagger$ Paid $\$ 200.18$ and $\$ 200.20$. ${ }^{2}$ Range. \|Paid $\$ 200.71$. § Paid \$202.47. ** Paid $\$ 200.10$. tyPaid $\$ 2 j 066$. It Paid $\$ 200,28$.

[^29]:    *Avondale.

[^30]:    *In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. $\dagger$ Paid $\$ 202.17$. $\ddagger$ Paid $\$ 204$. $\$$ Paid $\$ 200.87$. $\quad$ Per pass-book or member.

[^31]:    * In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. †Irregularly. $\quad$ Range. ${ }_{8}$ Per member or pass-book. $\sharp$ Paid $\$ 200.34$.

[^32]:    *In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. †Equalization fee. $\ddagger$ Homestead associstion. ZPer pass-book or member. \|Range.

[^33]:    * In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables, +Paid \$201.47. $\ddagger$ Range. $\quad$ Per pass-book or member. $\|$ Paid $\$ 202.80$. § Paid $\$ 200.78$. ** Irregularly.

[^34]:    *Scranton, Pa.; no business yet in New Jersey. †New York.

[^35]:    *In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. $\ddagger$ Weekly. $\ddagger$ Per member or pass-book. Z Dues, $\$ 136.75$; paid \$201.48. |Range. IIrregularly. * Various. † Paid \$201.40.

[^36]:    －In hands of receiver．$\dagger$ Of Syracuse，N．Y．；no information obtainable．

[^37]:    * In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. +Range. $\ddagger$ Irregularly. \&Per member or pass-book. IPaid \$200.05.

[^38]:    ＊In all cases，except where otherwise noted，the fiscal associational year is referred to in these tables．†Paid \＄105．93．$\ddagger$ Per member or pass－book．\＆Paid $\$ 201.25$ ．$\quad$ Paid $\$ 200.15$.

[^39]:    ＊In all cases，except where otherwise noted，the fiscal associational year is referred to in these tables．$\dagger$ Range．$\ddagger$ Irregularly．\＆Per member or pass－book．

[^40]:    TABLE 1－LIST OF BUILDING AND LOAN ASSOCIATIONS
    OF NEW JERSEY－Continued．

[^41]:    ＊In all cases，except where otherwise noted，the fiscal associational year is referred to in these tables．†Range．†Irregularly．BPer member or pass－book．｜Inclusive of \＄1 per member． © Installment and prepaid，respectively．

[^42]:    ＊Exclusive of prepaid shares（ $6201 / 2$ ）．

[^43]:    A ssoclational fiscal year; all data for this period. †Included in net assets. IStatement not verified. \& Not reported.

[^44]:    *Associational fiscal year; all data for this period. †Included in net assets, $\ddagger$ Not reported. ?Statement not veribed.

[^45]:    **

[^46]:    *Special loans, first figures. $\ddagger$ Under foreclosure, first figures, $\ddagger$ Call loans, first figures.

[^47]:    Not reported, or not reported separately. †Including accrued interest. $\ddagger$ Net. $\quad$ Not reported separately. \|Not reported.

[^48]:    *Including Treasury overdrawn. $\dagger$ Not reported separately. $\ddagger$ Inclusive of mortgage and contingent fund.

[^49]:    - Stock loans all at ten cents per share. †Book loan, first Hine. $\ddagger$ Book loans. 3 Not reported.

[^50]:    *First line, book losns. $\dagger$ Depreciation in property; poor Investmenta, $\ddagger$ Not reported.

[^51]:    *Book loans, first figures. $\dagger$ Not reported. $\ddagger$ Property deprecistion.

[^52]:    *Net rebate; decreasing principal.
    $\dagger$ Not reported.
    $\ddagger$ Interest premium, payable in twelve jears and added to mortgage.
    ${ }_{3}$ Depreciation.
    *Net rebate, decreas

[^53]:    *Book loans at par. †Book loans, first figures. $\ddagger$ Book loans; semi-annually. $\frac{a}{2}$ Depreciation in property.

[^54]:    *Book loans, first figures. $\dagger$ Property depreciation.

[^55]:    - Not reported separately.

[^56]:    *Inclusive of savings bank deposits.

[^57]:    

