

Equity Building and Loan Association, Arlington, Hudson County, N. J.—The growth of suburban towns and villages has been aided by no more potential agency than that of the Building and Loan Association. These associations, representing in the State of New Jersey investments of more than thirty millions of dollars, are a triumph of intelligent co-operation, and in the beneficent results of their operation stand on a plane with the great fraternal insurance orders of the country. Arlington has shared largely in the benefits of the Building and Loan Association as evidenced by the number of houses built here through its aid. The Equity Building and Loan Association has, since its incorporation in January, 1889, carried on a successful and profitable business, its average earnings being at the rate of 12 per cent. per annum. In its methods of doing business it is one of the best of its class, and invites the investigation of those contemplating membership in a Building and Loan Association. Its principal features are as follows: The maturity value of its stock is \$100 per share. The monthly dues are 50 cents per share and stock can be subscribed for at any time as it is not issued in series. The funds are loaned to members only at 5 per cent. per annum, plus the premium bid by the borrower for priority of loan. The full amount borrowed is paid, the premium being collected like the dues and interest in equal monthly installments. A member can repay a loan or a portion thereof at any time and his stock be continued in force until maturity if desired. A non-borrowing member can withdraw from the Association at any time, receiving the full cash value of his shares at time of withdrawal. The office of the Association is centrally located in the Matthews Building on Midland Avenue, and the semi-monthly meetings for the transaction of business are held on the second and last Wednesdays of each month at 8 P. M. The present Board of Directors is composed of some of Arlington's most prominent business men who have had many years' experience in conducting the business of Building and Loan Associations, and whose aim it is to maintain the equity in the front rank of these institutions, keeping pace with the progress of improvement in business methods and the liberality of its dealings with members, consistent with the safety of the funds intrusted to their management. The possession of a home is a step toward independence well worth the labor and self denial imposed in its attainment. To those who desire to become owners of homes there is no better way to commence than to subscribe for shares in the Equity Building and Loan Association: while to those looking for a depository for their savings it affords a safe and profitable investment. Copies of constitution and by-laws and of annual reports can be had on application at the office. Officers: Irving V. Dorland, President; F. Samuelson, Vice-President; John Sumner, Secretary; Jas N. Matthews, Treasurer. Board of Directors: Gilbert L. Crowell, Irving V. Dorland, F. Samuelson, Jas W. Matthews, Wm. L. Stewart, John Sumner, Thos. McFarland. J. Franklin Crowell, attorney and solicitor.

Dr. L. E. Estler, Dentist, Freeman Building-, Midland Avenue and Devon Street.—Dr. Estler was born in Oxford Terrace, Warren County, this State, and after graduating from its public school, entered the office of the Oxford Iron & Nail Co. until he reached the age of 18. when he decided to study dentistry, and for that purpose went to Montclair to receive the preceptorship of Dr. F. S. Crane, one of the leading dentists of that place. Two years after

he entered the New York College of Dentistry, and after undergoing its vigorous course of studies, graduated with honors, March 10th, 1890, and after the lapse of eight months he came to Arlington and opened his office at the above address. The Doctor, besides being a good dentist, is also a good musician. When but a boy, he displayed great musical talent, and at that time was instrumental in organizing a reed and brass band, of which he was the successful conductor for several years. When he came to Arlington his love for music came with him, and shortly after he and a few other gentlemen organized what is now known as the Arlington Beethoven Orchestra, making the Doctor its conductor, and which is considered one of the best orchestras in the State. It has no less than twenty-eight members, all enthusiastic over music, who, on every Tuesday evening, congregate at the Arlington Club House and rehearse the latest compositions under the Doctor's acute ear and watchful eye, and when he gives a warning to some one who has played out of place or tune, it is sufficient, as he is recognized as an authority and thought very highly of in musical circles. His dentist parlors are the finest in the State, and the Doctor's reputation as a scientific, painstaking dentist, in Arlington is well-known. His office hours are:—8.30-12 A. M.; 1.30-5.30 P. M.



Moyt Metal Company, Mixers of Alloys, Lead, Copper, Tin and Antimony, etc.—One of Arlington's foremost manufacturing houses is the Hoyt Metal Company, the eastern

division of the well-known St. Louis house of that name. The St. Louis house has done business for no less a time than a quarter of a century, and although the Arlington factory has only been in existence for eight years it bids fair to grow into as big a girl as its mother. The output from the Arlington house reaches into the car loads and is shipped throughout the Eastern, Midland and Southern Coast States. The metal is used for all kinds of moulding, anti-friction or bearing metals, electrotyping, stereotyping, casting small articles, solder, etc. In making mention of this concern it is necessary to call attention to its alert and genial manager, Addison L. Day, as another of Arlington's representative business men, as to his indefatigable perseverance, it is our opinion, the eastern division owes its great success. Mr. Day first saw the light of day in Springfield, Mass. After the usual boyhood experience of "licking and learning" we find him studying civil engineering at Dartmouth College, New Hampshire, from which he graduated with high honor, and from thence he became connected with different railroads in Missouri, Kansas and other States until fifteen years ago, when he entered the Hoyt Metal Company at St. Louis as its private secretary, and then as manager of the eastern portion of their business. Mr. Day, besides being a thorough business man, is an accomplished gentleman, and has identified himself as a musician and social leader. He is president of the Beethoven Orchestra at Arlington, and of Local No. 86 of the National League of Musicians of the United States, last year a delegate to National Convention at Baltimore, Worshipful Master of Triune Lodge No. 159, Free and Accepted Masons and connected with a number of other organizations.