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COVERING THE STATES OF NEW JERSEY AND PENNSYLVANIA

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A History Lesson: Origins of North and South Jersey

What are the origins of the two New Jerseys that we know today as “North Jersey” and “South Jersey”? Why are these two regions dominated by different interests and why do they have such different personalities? The answer to this fascinating question lies in New Jersey’s colonial roots.

New Netherland was surrendered to the English by the Dutch in 1664 and the King of England gave a large portion of the former Dutch colony to the Duke of York. However, in exchange for the settlement of an old debt, the Duke of York granted the portion of his land that lay between the Hudson and Delaware Rivers to Sir George Carteret. The name “New Jersey” is derived from the Isle of Jersey – the largest of the islands in the English Channel and Sir George Carteret’s ancestral home. Interestingly, it is an isle known for its fertile farmland, vegetables and Jersey dairy cows, which strongly mirrors our own agricultural heritage.

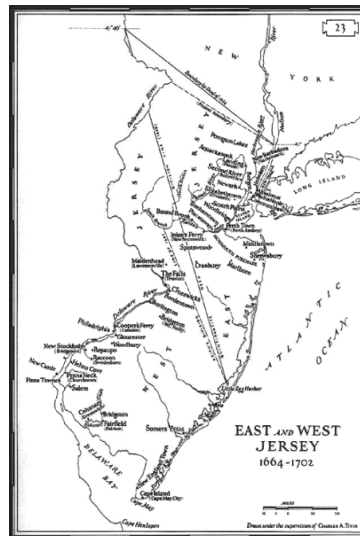
From 1674 to 1702, the current State of New Jersey was governed as two separate provinces, the Province of East Jersey and the Province of West Jersey. The provincial capitals of East and West Jersey were Perth



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Amboy and Burlington, respectively. The two colonies were merged into a single Province, known simply as New Jersey in 1702.

The dividing line was drawn in 1676 but was corrected later with the final and legally accepted division surveyed by John Lawrence in 1743, 41 years after the creation of the single Province of New Jersey! The Province Line starts north of Little Egg Harbor and runs marily by Quakers and became the first Quaker colony in the Americas, just preceding the establishment of Pennsylvania. East Jersey was settled predominately by Calvinists from New England, New York & Long Island (Dutch and Huguenot) and Scotland. Naturally, West Jersey Quakers associated themselves with Will-



iam Penn’s new Quaker capital in Philadelphia, while East Jersey retained its links to New York.

After the 1702 creation of the Province of New Jersey, the term “Northern NJ” or “North Jersey” came to mean the urbanized area that fell under the influence of New York City and its business community. The term “Southern NJ” or “South Jersey” covered the rural areas of the Province. Today, we often define the middle of State — essentially I-195 that runs from Trenton on the Delaware River to Belmar at the Shore — as the dividing line between North and South. As the division between North and South Jersey is somewhat blurred, the band paralleling I-195 is typically

known as Central New Jersey. This central part of the State consists of Mercer, Monmouth, Middlesex and Ocean Counties.

Over the centuries, the specific geographic and religious distinctions between East and West Jersey transformed to more broad-based cultural differences and distinctive ways of conducting business in the northern and southern parts of the State. For example, in North Jersey lawyers typically close loans, while in South Jersey more heavy lifting is done by title companies. Successive waves of immigrants to New Jersey adopted and perpetuated many of the regional patterns.

Despite these differences, we are all New Jerseyans who enjoy the Atlantic Coast, the mountains of the northwest, the farmlands of Central Jersey and the vast business opportunities that the Garden State has to offer.

David L. Church a Vice President with Reilly Mortgage Group and is a native of New Jersey. Reilly Mortgage Group is a permanent lender providing access to Fannie Mae DUS, Freddie Mac, FHA and a number of conduits for multifamily and commercial borrowers. Headquartered in McLean, VA, the firm maintains local offices in Berwyn, PA and Mount Laurel, NJ. ■