

ATLANTIC COUNTY RECORD.

(MAY'S LANDING RECORD.)

Published Every Saturday Morning at May's Landing, N. J.

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F. C. SHANER, Editor and Publisher.

Entered at the May's Landing, N. J., Post-office as Second-class Matter.

MAY'S LANDING, N. J., SATURDAY, MAY 30, 1908.

Memorial Day, set apart as a day of national mourning, is truly a national holiday if any one day may be so termed. It will be well for everybody to look back soberly over the short but eventful history of our nation on this day, and pay a silent tribute of love to the memory of those who made and preserved our country, the land "of the people, for the people, by the people," which is destined to become the leading nation of the world. The United States is as yet in its infancy. Domestic tranquility has been frequently disturbed by dissension and factional strife, but out of the difficulties attendant upon the foundation of the republic a nation of power is arising, strong in physical assets, founded upon true republican principles, with clean institutions and laws founded upon the rights of mankind. America has produced men—men who surprised the world by forming out of a few scattered colonies the greatest republic the world has ever known, men who have added to the world's literature, men of science, art and genius. There are more soldiers' graves to decorate to-day than there were a year ago on Memorial Day. On that day the ranks were filled with many who have since passed away. Next Memorial Day there will be a still larger gap in the ranks, and hands that to-day will reverently strew flowers on the graves of departed comrades will be missed. Few years will have elapsed before the last veteran of the Civil War will have passed to his final rest. The cause of human liberty not only here but throughout the world depended on the devotion and sacrifices of these men. They vindicated the theory of the equality of man, and preserved the principles of the Republic. As the great drama recedes in the perspective of time it intensifies a patriotism which has ceased to be sectional, and the whole Nation, East, West, North and South, knows now but one glorious flag.

A change for the better has been made in the mode of conducting trials in the County Courts, more especially in that branch commonly known as the Civil Court. Heretofore a great and unnecessary expense has been entailed on the County by attorneys who, for their hearing, even after several days' notice. Witnesses and Court Officers would be summoned, and a heavy bill of expenses incurred to try one or two petty cases. The tardiness of the litigation caused by lack of preparation by the lawyers became so great that the Court was obliged to publicly censure those whose cases were not ready on the day appointed, and at the opening of the present session it was impressed upon the minds of attorneys that cases not ready would be carried over to the next term of Court. Immediately business in the Civil Court began to assume a lively aspect, and almost as many cases have been tried in a day as were before tried in a week. The change in policy will no doubt be gratifying, as the cost of the County Courts for the last year exceeded that of any former year, though there was about the same amount of litigation and Criminal Court matters. It was well remarked by a prominent lawyer at the opening of Court that many attorneys mark their cases ready, and have a day set for their hearing, who never intend that the matter shall come to trial, but at the last moment effect some settlement with their opponents. Thus a large portion of a day is often lost, and delays are expensive. The effort to speed litigation in the County Courts is commendable.

Lake Lenape and the Great Egg Harbor River afford excellent sport to motor boat enthusiasts. A few years ago there was but one launch on the river; but to-day trim craft are moored to the wharves, and their number is constantly increasing. Yachtsmen of the shore resorts are beginning to make frequent trips up the river, which passes through as picturesque and beautiful a portion of land and salt marsh as can be found in the State. Many large motor boats make extended excursions and pass pleasant outings at May's Landing, where the best pickered grounds in the State are to be found and fresh farm products are abundant. Few pass the site of old Catawba without stopping and viewing its picturesque ruins, where rugged oaks and twining vines guard those who sleep amidst decaying walls that once were homes of prosperous seamen and merchants. A more ideal camping-out place for yachtsmen would be difficult to find, for with the wildness of nature and healthful, pine-laden air in abundance, it is convenient to the electric railroad with hourly train service, telephone and telegraph and good markets. Business men like such sites for a Summer outing. They can enjoy unadulterated nature and still keep in close touch with the office and factory.

There are many decayed limbs on the large oak trees along the highways that should be removed before casualties occur and there is no better time to remedy the matter than now, when the rotted limbs may be easily found and cut away. "A stitch in time" may save the Township a damage suit, for if anyone should be injured by a falling branch the authorities will be held responsible.

The Civil Service Commission organized last week and began to draw salary. Whether the cost of the luxury will reimburse the State for its maintenance remains to be seen.

This is the season when May's Landing and her natural beauties show at their best. Few towns in the State can boast of such magnificent maples and sturdy oaks as grace the avenues of the community. Efforts to plant a lawn in Industrial Park have been successful, and other handsome lawns are in evidence along the highways of the municipality. What a beautiful town this would be if every citizen, every property owner and every merchant decided to clear away old buildings and fences that are offensive to the eye, and made a concerted effort to beautify their properties and homes. From a business standpoint, it would pay. But there should be sufficient individual and municipal pride in every town to look above the dollar occasionally, and consider the subject of attractive surroundings unselfishly. Every property can be maintained in a neat and orderly manner, and the plan will be found economical in the end, to say nothing of the satisfaction there is in possessing comfortable, attractive, well-kept home surroundings. It is just as easy to keep an attractive property as a careless, down-at-the-heels abode, certainly more creditable and business-like. A property that isn't worth keeping in first-class order isn't worth having. Nature is doing her level best to make a "Town Beautiful," and with the co-operation of every resident May's Landing can be converted into the most attractive inland resort in the State. Every condition is favorable to that end. Lake Lenape cannot be excelled for natural beauty, and the Great Egg Harbor River and tributaries afford unlimited recreation. Good water, good roads, good air—air that rejuvenates and restores health—these are only a few of our attractions. Out into the country! Get the salt sea breezes and pine-laden air into your lungs, and enjoy life!

The Coroner's Jury in the inquest over the death of Samuel Bailey, who was killed when his automobile was struck by an electric express at an unprotected crossing on Estelville Avenue, has decided that the railroad company was in blame, and recommends that safety gates be placed at all unprotected crossings in May's Landing. The railroad company must shoulder the responsibility; but does that mean that they must accede to the recommendation of the jury and protect the dangerous crossings? It is to be trusted that they will. A railroad company has no more right to ignore public opinion and the law than an individual. In this instance it seems only a matter of economy with the company to safeguard their railroad, for the damages awarded for injuries and deaths must far exceed the cost of providing adequate safety appliances at all points along the line.

STATE PRESS COMMENT.

"If report is true, the American Automobile Association has decided to give New Jersey the go-by in making up the route in the contest this year for the Olden trophy.

"The association doesn't relish the automobile laws enacted by the legislature of New Jersey, and feels that it should give the State a rebuke that it will not forget.

"Too bad! New Jersey staggered along in a ramshackle way before automobiles, more were devised and run, as the American Automobile Association.

"If this latter organization feels that, for the sake of revenge or in the performance of its duty, it should circumvent the State of New Jersey and the laws enacted by its legislature, let it do so and we will get our teeth, roll up our sleeves, roll our hands together and try to live.

"Meanwhile our former citizens will have the right of way with no brighter prospects of being buried into eternity by a low-browed racing machine than they have enjoyed since 1902.

"Nobody will object to automobile races when cutting rings around New Jersey. The State is larger than the American Automobile Association even though it may not have as much speed."—*Trenton State Gazette.*

"Practical manual training is the one thing that will place a young man twenty-one years old above the juvenile wage scale. One who frequently runs across young men of that age who are ashamed of their inability to earn wages commensurate with their ages. They may have spent the required number of years in primary and grammar schools, but inclination or unfortunate circumstances have sent them into the world to earn livings at a very early age.

"If they are lacking in mechanical and technical knowledge their resources are extremely limited, and they must fly to the nearest rock to save themselves from starvation; the rock whereon thousands upon thousands yearly make a living, is the case of a young man who is a skilled hands man, and he is compelled to remain. He must do the work and earn the wages of a boy. But eventually there comes a reviewing period. The boy of sixteen has been transformed into another class; he is a youth, and he realizes that his juvenile occupation should cease. He is bound to suffer on account of his deficiencies, no matter at what feet the blame is to be laid, but the sufferings of thousands of young men might be obviated were the educational officials imbued with the true sense of manual training in the public school."—*Pleasantville Press.*

"There are observers who claim to already see evidences of business improvement as a result of the assured nomination of William H. Taft for President by the forthcoming Chicago Convention. The elimination of all doubt as to the Republican nominee and the popular confidence in Secretary Taft as a man thoroughly fitted for the high office to which he will be elected in November combined to encourage renewed activity along business lines. At any rate, that is what the reports indicate, and it is reasonable to assume that the reports are well founded. This means that Mr. Taft is regarded as a business asset, and such being the case why should enterprise wait upon either the convention or the election? With Bryan as the Democratic candidate—which is about as safe an assumption as that Taft will have the Republican ticket—there is reason for continued shyness in the business world."—*West Jersey Press.*

"The big German steamer *Hornsea*, which was in the grip of the Brigantine shoals for twenty-four hours, escaped destruction. So many vessels which plunge into the treacherous shallows, the most dangerous of any on the coastline of the United States, have their bones in them, that an escape is looked upon as more good fortune than good management. The fortunate thing which saved the German craft was the fact that there was little wind and no sea. A heavy sea or a gale during the time she was fast aground would have ended her career. The ship is not marked with enough warnings to mariners. More signals that would keep the captains advised of their nearness are needed as a means of not only saving vessel property and cargoes but also human lives, which are placed in serious jeopardy every time a craft is caught in these treacherous waters."—*Atlantic City Daily Press.*

"Railroads do not maintain grade crossings because they approve of them. The grade crossings came with the railroads and while the railroads are willing to eliminate them the entailed cost is so great as to be a handicap. The railroads should have credit of gradually working their extinction; but the progress is too slow, and the repeated demands of coroners' juries after accidents, and the castigations which come from the press, are in response to public demand and should be continued until the last of the deadly crossings have passed into history."—*Atlantic City Sunday Gazette.*

"Essex county is likely to have a hot summer political campaign. Senator Colby wants the regular party nomination for a second term and the 'New Idea' wing of the party will again try to capture the party organization. With a big show of activity on their part it is hoped to convince the 'regular' leaders that their best course is to accept Colby and concentrate on the Assembly campaign, as was done last Fall. This being a presidential year there should be little doubt of Republican success in Essex."—*Camden Post Telegram.*

"If broken shells will give us better service than gravel on the Meadow Drive it should be used. But the reports from other sections of the State show that automobile rips out the stone as easily as it does gravel. Stone is more expensive than gravel and where used it has given entire satisfaction except in those sections where the fast moving motor car is extensively used. Then it is expensive and is kept in rule. It is an open question if stone would be of advantage on this roadway."—*Atlantic City Review.*

"Warmer weather has brought out a crop of corner loaders. They compose a class who believe it to be a million in life to blockade sidewalks and stare at unoccupied houses, and to pass rather than pass comment between themselves within hearing of interested parties. The city laws forbid corner loaders, and the Mayor can now keep them from moving."—*Atlantic City Review.*

REAL ESTATE TRANSFERS.

ENTERED AT THE COUNTY CLERK'S OFFICE.

Brief Description of the Properties That Have Changed Hands and the Considerations as Shown in the Documents of Transfer.

Atlantic City.
Ella F. Smith et. vir. to John H. Moore, lot 24 in block 1 map of Ventnor lots, Wheelock Co., agents; \$1.
Harvey J. Shumway et. ux. to Ella F. Smith, 50x100 ft. West side Belmont ave. 310 ft. South of Pacific ave.; \$1.
Wheelock Land Co. to Annie R. Richman, lot 28 in block 27 on map of building lots in Ventnor City; \$1.
Wheelock Land Co. to Randolph Richman, lot 30 in block 27 on map of building lots in Ventnor City; \$1.
Victor R. Fisher et. ux. to James J. O'Keefe, 32x50 ft. West side Florence Terrace 240 ft. North of Atlantic ave.; \$4,250.
Howard R. Cloud et. ux. to Caroline R. Kent, 40x50 ft. North side Fairmount ave. 40 ft. West of Chelsea ave.; \$200.
William E. Berry et. ux. to Ralph E. Moore, 35x70 ft. West side Delancy Place 80 ft. North of Ventnor ave.; \$2,000.
Atlantic City to William J. Schaefer, 20x20 ft. East side Delaware ave. 100 ft. South of Atlantic ave.; \$1; at right, etc.
James Pollock et. ux. to Charles F. Eggleston, 20x100 ft. South side Pacific ave. 100 ft. West of Michigan ave.; \$1.
New York and Atlantic City Navigation and Pier Co. to Harry B. Gandolfo, (irreg.) East side Mississippi ave. 675 ft. South of Pacific ave.; \$15,000.
Mary Coll et. vir. to William N. McAdam, (irreg.) West side Sovereign ave. 280 ft. South of Atlantic ave.; \$1.
Kennedy Crossan et. ux. to Emily C. Call, 40x50 ft. Kennedy Place 75 ft. North of Atlantic ave.; \$1.
Emilie J. Petroff et. ux. to James Rink, 55x90 ft. Northwest corner Ventnor ave. and Aberdeen Place; \$2,000.
Peter Boyd to Delta Company, (irreg.) middle of Delaware ave. 875 ft. North of Medford avenue ave.; (irreg.) 100 ft. East of Delaware ave. and 100x25 ft. North of Mediterranean ave.; \$1.
Peter Boyd to Delta Company, (irreg.) East side Maryland ave. 600 ft. North of Mediterranean ave.; \$1.
Delta Company to Peter Boyd, (irreg.) middle of Delaware ave. 75 ft. East of Delaware ave.; \$1.
Delta Company to Peter Boyd, (irreg.) middle side Delaware ave. 600 ft. North of Mediterranean ave.; \$1.
Delta Company to Trademans' Trust Co., (irreg.) at intersection of middle lines of New Jersey and Drexel ave.; \$1.
James R. Turner et. ux. to John T. French, 60x50 ft. South side Arctic ave. 150 ft. East of South Carolina ave.; \$1.
Nicholas J. Jeffries et. ux. to Jesse H. Turner, East side Tallahassee ave. 80 ft. South of Atlantic ave.; 75x55 ft. East side Berkeley Square 475 ft. South of Atlantic ave.; 75 ft. West side Barrington Place 314 ft. South of Atlantic ave.; \$1.
Gabriel Garrison et. ux. to Arthur E. Dietrich, (irreg.) West side Barton ave. 255 ft. North of Chelsea ave.; \$5.
William S. Stafford et. ux. to Joseph M. Ring, 30x110 ft. South side Arctic ave. 141 ft. East of Michigan ave.; \$2,700.

Camden.
Camden Safe Deposit and Trust Co., Trustee to Annie E. Richman, lot 26 in block 27 on map of building lots in Ventnor City; \$1.

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MISCELLANEOUS RECORDS.

ASSIGNMENT AND CANCELLATION MORTGAGES.

Other Matters of Import to the Real Estate and Financial World Entered of Record at the County Clerk's Office.

Cancellation of Mortgages, Atlantic City.
Christine Gerner to Peoples' B. & L. Assn., 25x100 ft. Southeast corner Baltic and Folsom ave.; \$500.
Rachel M. Souder et. vir. to Jesse R. Caviller, 45x50 ft. 161 ft. North of Atlantic ave. and 80 ft. West of Annapolis ave.; \$1,000.
John L. Young et. ux. to Atlantic City L. & B. Assn., (irreg.) and 7 other lots 270 ft. South of Pacific ave. 145 ft. East of Kentucky ave.; \$15,000.
John L. Young et. ux. to Atlantic City L. & B. Assn., (irreg.) Southwest corner Mediterranean and Tennessee ave.; \$4,000.
Martha S. Morrice et. vir. to Charles R. Adams, 20 ft. S. in x 75 ft. East side Delancy Place 100 ft. North of Ventnor ave.; \$1,000.
Emma R. Corcoran to Mary C. Smith, 22x100 ft. West side Indiana ave. 175 ft. North of Atlantic ave.; \$15,000.
Charles T. Lawderet et. ux. to Horace F. Nixon, 48 ft. 2 in x 80 ft. East side Ocean ave. 120 ft. South of Pacific ave.; \$7,500.
George A. Divisano et. ux. to William A. Ball et. ux. (irreg.) West side Boston ave. 355 ft. North of Pacific ave.; \$600.
Howard G. Harris et. ux. to Atlantic City L. & B. Assn., 65x100 ft. North side corner Pennsylvania and City ave.; \$5,500.
Josephine Bowen to Chalkley S. Leeds, 25x50 West side Congress st. 280 ft. North of Atlantic ave.; \$500.
Frederick Dehn et. ux. to Joshua E. Borton, 25x100 ft. South side Atlantic ave. 75 ft. East of Iowa ave.; \$2,750.
Christian B. Young et. ux. to Peoples' B. & L. Assn., 25x50 ft. West side Westminister ave. 625 ft. South of Pacific ave.; \$400.

Releases from Mortgages.
Camden Safe Deposit and Trust Co., Trustee to Annie E. Richman, lot 26 in block 27 on map of building lots in Ventnor City; \$1.
Camden, Atlantic and Ventnor Land Co. to Annie E. Richman, lot 26 in block 27 on map of building lots in Ventnor City; \$1.

Ventnor Investment and Realty Co. to Annie E. Richman, lot 26 in block 27 on map of building lots in Ventnor City; \$1.

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FINANCIAL.

An Urgent Duty.

In accumulating a competence for your family your duty is only half done, if you have not provided for the judicious and impartial distribution of your estate after death.

The appointment of this company as executor will set your mind at rest.

CAPITAL PAID IN \$600,000.00.
SURPLUS \$260,000.00.

Guarantee Trust Co.,
BARTLETT BUILDING,
North Carolina & Atlantic Avenues,
Atlantic City, N. J.

A Search Does Not Always Protect.

A certificate that the records of Atlantic County have been examined and that the title as shown by those records is good, is not the equivalent of an insurance that the title itself is good.

Titles to real estate in Atlantic County may be and often are seriously affected by records other than those of Atlantic County.

Capital and Surplus \$300,000

West Jersey Title and Guaranty Company.
BARTLETT BUILDING,
North Carolina & Atlantic Avenues,
Atlantic City, N. J.

The Greatest Number

Of people don't give sufficient attention to the important matter of selecting an Executor. The Atlantic Safe Deposit and Trust Co. is organized under the law. If any of its officers die, they are succeeded by men equally as capable. Therefore, when they are your Executor, there is no chance of loss or mismanagement through the death of the party acting in this capacity. We draw wills free when appointed Executors.

SAFE DEPOSIT BOXES FOR RENT, \$5.00 UP.

Capital and Profits \$460,000.00.
Deposits, \$1,600,000.00.

The Atlantic Safe Deposit & Trust Co.,
N. E. COR. ATLANTIC & NEW YORK AVES., ATLANTIC CITY, N. J.

Established 1873

Camden Safe Deposit & Trust Co.
224 FEDERAL STREET, CAMDEN, N. J.

Capital	\$100,000.00
Surplus	\$700,000.00
Assets	\$6,779,000.00

Pays Interest

2 per cent.	3 per cent.
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subject to check without notice on average balance of \$20 and over. No deposit subject to 14 days' notice. Banking by mail can be done safely and promptly.

Trust Department.
As Executor, Administrator, Trustee, Guardian or Financial Agent. Will kept without charge. Write for book relating to wills and kindred subjects.

Safe-deposit boxes
In fire-proof and burglar-proof vaults, for valuable and important papers, \$2 and upwards a year.

Directors:
ALEXANDER C. WOOD, President.
BENJAMIN C. REEVES, Vice-President and Trust Officer.
JOSEPH LIPPINCOTT, Secretary and Treasurer.
GEORGE J. BERRIES, Collector.

Directors:
William S. Senti, Alexander C. Wood, Joseph H. Gaskill, William J. Bradley, William C. Dayton, William S. Price, William J. Bewell, Jr., George J. Bergen, Benjamin C. Reeves, George H. Hays, Joseph W. Cooper, Ephraim Tomlinson.

ELECTRICAL.

Atlantic County Electric Co.
Egg Harbor City. May's Landing.

Flat Rate—Per light per month for lights burning from dusk till 10 P. M.

for November, December, January	\$1.00
February and March	.75
April, May, June, July, August	.60
September and October	.75

Meter Rate—Per 1000 Watts

The minimum charge will be 75 cents per month after March 1st.

Discounts—From meter and flat rates:

5 per cent. on bills of \$4.00 or over
10 per cent. " " " 8.00 " "
15 per cent. " " " 15.00 " "
20 per cent. " " " 20.00 " "

10 per cent. additional discount on all bills paid by the 5th of each month in Egg Harbor City or by the 8th of each month in May's Landing.

5, 10 and 25 c. p. Lamp Renewed Free.

ROBERT OHNMEISS, President. Telephone, 41-61. T. T. MATHER, Superintendent.

C. A. MELONEY,

Wall Paper Shop,

22 South Tennessee Ave.,

Both Phones. ATLANTIC CITY, N. J.

Representative With Sample Books Upon Request. Will Call and See You.

KODOL

Guaranteed To Give Satisfaction in Your Camera Lens.

For more information, write to Kodak Company, New Haven, Conn.

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REPORT OF THE CONDITION OF The Second National Bank,

Northeast Corner Atlantic and New York Avenues,
Atlantic City, N. J.

At the Close of Business, May 14th, 1908.

RESOURCES	
Loans and Investments.....	\$983,323.87
Due by Banks.....	10,002.46
Cash and Reserve.....	363,171.24
	\$1,356,497.57
LIABILITIES	
Capital.....	\$100,000.00
Surplus and Net Profits.....	206,305.02
Circulation.....	100,000.00
Dividends unpaid.....	24.00
Deposits.....	950,168.55
	\$1,356,497.57

Furnishes Letters of Credit, Travelers' Checks and Foreign Drafts Payable in All Parts of the World.

We Invite Your Account.

OFFICERS

GEORGE F. CURRIE, President.
LEVI C. ALBERTSON, Vice-President.
W. S. COCHRAN, Cashier.

DIRECTORS

George F. Currie Enoch B. Scull Isaac Bacharach
Levi C. Albertson I. G. Adams E. V. Corson
Joseph Thompson James H. Mason Warren Somers
Louis Kuehnle Samuel K. Marshall Lewis Evans

REPORT OF THE CONDITION OF The Atlantic Safe Deposit & Trust Co.

OF ATLANTIC CITY, N. J.

At the Close of Business, May 14th, 1908.

RESOURCES	
Bonds and Mortgages Owned.....	\$267,800.00
Time Loans on Collateral.....	543,080.00
Notes and Bills Purchased.....	652,571.31
Stocks and Bonds Owned.....	315,507.75
Demand Loans on Collateral.....	148,470.66
Cash and Reserve.....	283,547.13
	\$2,210,976.85

LIABILITIES	
Capital Stock.....	\$150,000.00
Surplus Fund.....	260,000.00
Undivided Profits.....	57,122.26
Accrued Interest.....	12,000.00
Dividends Unpaid.....	350.00
Deposits.....	1,729,103.51
Due Other Banks.....	2,401.08
	\$2,210,976.85

We Invite Your Careful Inspection of Our Banking Facilities.
Three Per Cent. Interest Paid on Special Time Deposits.

OFFICERS

GEORGE F. CURRIE, President.
JOSEPH THOMPSON, Vice-President and Trust Officer.
SILAS SHOEMAKER, Secretary and Treasurer.

DIRECTORS

George F. Currie Warren Somers E. V. Corson
M. D. Youngman William B. Loudenslager J. L. Baier
Enoch B. Scull Joseph Thompson Daniel W. Myers
James T. Bew I. G. Adams Isaac Bacharach
Samuel K. Marshall James H. Mason John J. White
Levi C. Albertson C. L. Cole Charles E. Schroeder
Lewis Evans

Report of the Condition of the Guarantee Trust Company,

Atlantic City, N. J.

At the Close of Business May 14th, 1908.

RESOURCES	
Loans and Investments.....	\$2,137,660.51
Cash and Reserve.....	173,358.89
	\$2,311,019.40
LIABILITIES	
Capital Stock Paid In.....	\$600,000.00
Surplus.....	260,000.00
Undivided Profits.....	28,260.91
Dividends Unpaid.....	138.00
Deposits.....	1,214,857.72
Bills Payable.....	200,000.00
Other Liabilities.....	7,762.77
	\$2,311,019.40

TRUST FUNDS	
Trust Funds Invested.....	\$1,185,364.09
Trust Funds Uninvested.....	26,037.95
	\$1,211,402.04

Receives Deposits, Executes Trusts, Manages Real Estate, Invests Mortgage Funds, Acts as Executor, Administrator and Trustee.

All Trust Funds kept separate and apart from the other assets of the Company.

Three per cent. interest allowed on Special and Time Accounts.

Foreign Drafts Issued payable in all parts of the world.
Safe Deposit Boxes for rent \$5 and upwards per annum.

OFFICERS

CARLTON GODFREY, President.
HENRY W. LEEDS, 1st Vice-President.
DANIEL S. WHITE, 2d Vice-President.
CHARLES H. JEFFRIES, Treasurer.
HERMAN M. SPYHERD, Trust Officer.

DIRECTORS

Carlton Godfrey, William F. Wahl, Clement J. Adams,
Henry W. Leeds, James Parker Charles R. Myers,
Huelings Lippincott, Nelson Ingram, M. D. Daniel S. White,
John J. Gardner, William M. Pollard, M. D. Albert Beyer,
George P. Eldridge, Silas R. Morse, John W. Hackney,
William A. Faunce, Walter E. Edge, Charles D. White,
Oliver J. Hammel, James B. Reilly, Frederick C. Robbins,
Hubert Somers, Lewis G. Salmon.

Statement of the Condition OF THE Marine Trust Co.,

ATLANTIC CITY, N. J.

On May 14th, 1908.

Opened for Business November 3d, 1902.

RESOURCES	
Loans and Investments.....	\$592,135.29
Cash and Reserve.....	59,463.38
	\$651,598.67
LIABILITIES	
Capital stock.....	\$100,000.00
Surplus and undivided profits earned.....	89,731.08
Deposits.....	436,852.59
Bills payable.....	25,000.00
Dividends unpaid.....	15.00
	\$651,598.67

Amount expended in dividends, \$9,000.

Three per cent. interest allowed on Time Accounts.
Safe Deposit Boxes to rent, \$5.00 per year, up.

OFFICERS

LOUIS KUEHNLE, President.
M. WEINMAN, Vice President.
JOSEPH A. McNAMEE, Secy. and Treas.
ROBERT OHNMEISS, Asst. Treasurer.
THEO. W. SCHIMPF, Solicitor.

DIRECTORS

LOUIS KUEHNLE W. E. SHACKELFORD
JOHN L. KELLY H. BACHARACH
M. WEINMAN JAMES B. REILLY
W. H. BURKARD WILLIAM R. DODD

Report of the Condition of Atlantic City National Bank,

At Atlantic City, in the State of New Jersey, at the close of business, May 14th, 1908.

RESOURCES	
Loans and discounts.....	\$1,084,354.39
Overdrafts, secured and unsecured.....	31.57
U. S. Bonds to secure circulation.....	50,000.00
Bond, securities, etc.....	154,200.00
Banking house, furniture and fixtures.....	60,000.00
Due from Nat'l Banks (not reserve agents).....	962.69
Due from Nat'l Banks and Bankers.....	3,254.52
Due from approved reserve agents.....	113,597.45
Checks and other cash items.....	21,043.59
Notes of other National Banks.....	1,000.00
Fractional paper currency, nickels and cents.....	3,625.78
Lawful money reserve in Bank, viz: Specie.....	76,118.20
Legal tender notes.....	8,465.00
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	84,583.20
Due from U. S. Treasurer, other than 5 per cent. redemption fund.....	1,500.00
Total.....	\$1,583,153.19
LIABILITIES	
Capital stock paid in.....	\$50,000.00
Surplus fund.....	325,000.00
Undivided profits, less expenses & taxes paid.....	47,922.06
National Bank notes outstanding.....	50,000.00
Due to other National Banks.....	16,873.50
Due to Trust Companies and Savings Banks.....	906.22
Dividends unpaid.....	156.00
Individ. deposits subject to checks 892,770.60.....	
Demand certificates of deposit.....	198,393.59
Certified checks.....	1,331.17
Total.....	\$1,092,495.36

State of New Jersey, County of Atlantic, ss:

I, Elwood S. Bartlett, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

ELWOOD S. BARTLETT, Cashier.

Subscribed and sworn to before me this 21st day of May, 1908.

CHAS. C. BARBOCK, Notary Public.

Correct Attest:

JOSEPH A. McNAMEE, Secy. and Treas.

Report of the Condition of The Boardwalk National Bank,

At Atlantic City, in the State of New Jersey, at the close of business, May 14th, 1908.

RESOURCES	
Loans and discounts.....	\$241,372.00
U. S. Bonds to secure circulation.....	50,000.00
Premiums on U. S. Bonds.....	2,812.50
Bonds, securities, etc.....	6,000.00
Banking house, furniture and fixtures.....	269,539.71
Due from National Banks (not reserve agents).....	5,423.21
Due from State Banks and Bankers.....	781.97
Due from approved reserve agents.....	21,191.20
Checks & other cash items.....	1,392.56
Notes of other National Banks.....	955.00
Fractional paper currency, nickels and cents.....	1,033.62
Lawful money reserve in Bank, viz: Specie.....	12,931.40
Leg. tender notes.....	3,020.00
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	15,951.40
Total.....	\$618,953.27
LIABILITIES	
Capital stock paid in.....	\$200,000.00
Surplus fund.....	50,000.00
Undivided profits, less expenses and taxes paid.....	1,150.16
National Bank notes outstanding.....	49,970.00
Due to other Nat'l Banks.....	423.95
Due to Trust Companies and Savings Banks.....	675.46
Due to approved reserve agents.....	1,805.78
Individual deposit subject to check.....	103,082.92
Time cert's of deposits.....	1,285.00
Certified checks.....	55.00
Cashier's checks outstanding.....	5.00
Bills payable, including certificates of deposit for money borrowed.....	30,000.00
Liabilities other than those above stated.....	186,000.00
Total.....	\$618,953.27

State of New Jersey, County of Atlantic, ss:

I, J. G. Hammer, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. G. HAMMER, Cashier.

Subscribed and sworn to before me this 21st day of May, 1908.

CHARLES S. ENYOR, Notary Public.

Correct Attest:

JOSEPH A. McNAMEE, Secy. and Treas.

Report of the Condition of The Union National Bank,

At Atlantic City, in the State of New Jersey, at the close of business, May 14th, 1908.

RESOURCES	
Loans and discounts.....	\$608,467.44
Overdrafts, secured and unsecured.....	25.93
U. S. Bonds to secure circulation.....	25,000.00
Bonds, securities, etc.....	129,859.25
Banking house, furniture and fixtures.....	38,819.04
Other real estate owned.....	16,234.83
Due from National Banks (not reserve agents).....	1,968.07
Due from State Banks and Bankers.....	1,668.90
Due from approved reserve agents.....	48,794.54
Checks & other cash items.....	10,161.50
Notes of other Nat. Banks.....	895.00
Fractional paper currency, nickels and cents.....	1,202.03
Lawful money reserve in Bank, viz: Specie.....	16,930.50
Leg-tender notes.....	31,710.00
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	1,250.00
Total.....	\$932,987.03
LIABILITIES	
Capital stock paid in.....	\$100,000.00
Surplus fund.....	125,000.00
Undivided profit, less expenses and taxes paid.....	8,815.20
National Bank notes outstanding.....	25,000.00
Due to other Nat. Banks.....	711.48
Due to State Banks and Bankers.....	1,187.90
Dividends unpaid.....	300.00
Individ. deposits subject to check.....	398,037.25
Demand certificates of deposit.....	131,935.20
Bills payable, including certificates of deposit for money borrowed.....	142,000.00
Liabilities other than those above stated.....	142,000.00
Total.....	\$932,987.03

State of New Jersey, County of Atlantic, ss:

I, James M. Alkman, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. M. ALKMAN, Cashier.

Subscribed and sworn to before me this 21st day of May, 1908.

LEWIS HONAN, Notary Public.

Correct Attest:

JOSEPH A. McNAMEE, Secy. and Treas.

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nd \$30.00; now \$15.00.

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