

REPORT OF THE CONDITION OF The Atlantic Safe Deposit & Trust Co. OF ATLANTIC CITY, N. J.

At the close of business, December 31, 1915.

RESOURCES	
Bonds and Mortgages Owned.....	\$382,146.41
Stocks and Bonds Owned.....	667,447.50
Notes and Bills Purchased.....	878,556.87
Loans on Collaterals.....	727,572.00
Banking House.....	223,653.29
Cash and Reserve.....	329,778.43
Other Real Estate Owned.....	45,322.02
	\$3,254,476.52
LIABILITIES	
Capital Stock.....	\$150,000.00
Surplus Fund.....	400,000.00
Undivided Profits (Net).....	86,954.14
Deposits.....	2,595,022.38
Dividend January 1, 1916.....	22,500.00
	\$3,254,476.52

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

OFFICERS

JOSEPH THOMPSON, President
LEWIS EVANS, Vice-President and Trust Officer.
M. D. YOUNGMAN, Second Vice-President.
SILAS SHOEMAKER, Secretary and Treasurer.

DIRECTORS

Silas Shoemaker,	William B. Loudenslager	E. V. Corson
M. D. Youngman	Joseph Thompson	J. L. Baler
James T. Bew	I. G. Adams	Daniel W. Myers
J. Estell Evans	James H. Mason	Isaac Bacharach
Warren Somers	C. L. Cole	Charles E. Schroeder
Lewis Evans	Walter J. Buzby	W. E. Shackelford

REPORT OF THE CONDITION OF The Second National Bank, ATLANTIC CITY, N. J.

At the close of business, December 31, 1915.

RESOURCES	
Loans and Investments.....	\$1,505,291.28
Due by Banks.....	49,038.95
Cash and Reserve.....	448,559.47
	\$2,002,889.70
LIABILITIES	
Capital.....	\$100,000.00
Surplus.....	235,000.00
Undivided Profits.....	48,390.30
Circulation.....	98,700.00
Deposits.....	1,520,799.40
	\$2,002,889.70

Your Business Success

We believe in "constructive banking" and aim not only to make good loans, but to lend money in such a manner as to help our depositors to the best advantage.
YOUR CREDIT IS WHAT YOU MAKE IT
Such a small beginning as a well-kept checking account has led to many a man's business success.

OFFICERS

WARREN SOMERS, President.
LEWIS EVANS, 1st Vice-President.
C. L. COLE, 2d Vice-President.
W. S. COCHRAN, Cashier.

DIRECTORS

C. L. Cole	I. G. Adams	Isaac Bacharach
Stewart R. McShea	J. Estell Evans	E. V. Corson
Joseph Thompson	Walter J. Buzby	Warren Somers
Samuel C. Clark	James T. Bew	Lewis Evans
John H. Moore		

Report of the Condition of the First National Bank OF MAY'S LANDING, N. J.

At the close of business December 31, 1915.

RESOURCES	
Loans and discounts.....	\$174,730.77
U. S. Bonds to secure circulation.....	7,000.00
Other bonds to secure postal savings.....	7,000.00
Securities other than U. S. bonds.....	28,207.17
	35,207.17
Subsc. to stock of Federal Reserve Bank.....	2,400.00
Less amount unpaid.....	1,200.00
	1,200.00
Banking house.....	8,675.00
Due from Federal Reserve Bank.....	5,300.00
Due from approved reserved agents in New York, Chicago and St. Louis.....	13,411.91
Due from approved reserve agents in other reserve cities.....	10,211.85
	23,623.76
Outside checks and other cash items.....	180.60
Fractional currency, nickels and cents.....	336.01
	516.61
Notes of other national banks.....	115.00
Federal Reserve notes.....	270.00
Coin and certificates.....	11,976.80
Legal tender notes.....	1,395.00
Redemption fund with U. S. Treasurer.....	350.00
Total.....	\$270,360.11
LIABILITIES	
Capital stock paid in.....	\$25,000.00
Surplus fund.....	15,000.00
Undivided profits.....	9,015.29
Less current expenses.....	2,289.95
	6,725.34
Circulating notes outstanding.....	7,000.00
Due to banks and bankers.....	250.96
Individual deposits subject to check.....	84,978.32
Certified checks.....	77.00
Cashier's checks outstanding.....	2,981.30
Postal savings deposits.....	3,056.05
Total demand deposits, Items 32 to 39.....	91,092.67
Other time deposits.....	125,291.14
Total of time deposits, Items 40 to 42.....	125,291.14
Total.....	\$270,360.11

State of New Jersey, County of Atlantic, ss:

I, Mell. R. Morse, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. MELL. R. MORSE, Cashier.

Subscribed and sworn to before me this 11th day of January, 1916. THOMAS C. STEWART, Notary Public.

Correct—Attest: H. C. James, Charles D. Makepeace,
Albert C. Abbott, Directors.

Report of the Condition of the Marine Trust Company, ATLANTIC CITY, N. J.

At the close of business December 31, 1915.

RESOURCES.	
Loans and Investments.....	\$1,327,141.93
Cash and Reserve.....	263,224.56
Accrued Interest.....	6,832.46
	\$1,597,198.95
LIABILITIES.	
Capital Stock.....	\$100,000.00
Surplus Earned.....	150,000.00
Undivided Profits.....	38,933.80
Bills Payable.....	50,000.00
Deposits.....	1,252,265.15
Dividend No. 19.....	6,000.00
	\$1,597,198.95

The first duty considered by this bank is to Safeguard Your Interests.

It will be a great pleasure to us to have Your Account in the "White Bank."

Four Per Cent. Certificates.
Deposits received from One Dollar up.
The best way to handle funds is through a checking account. The Marine solicits your deposit.
Safe Deposit Boxes to rent from One Dollar up.
The same courteous treatment is extended to all patrons, regardless of their volume of business.

OFFICERS.

RICHARD McALLISTER..... President
WALTER E. EDGE..... Vice President
JOSEPH A. McNAMEE..... Vice Pres. & Trust Officer
ERNEST A. LORD..... Secretary & Treasurer
GEORGE A. BOURGEOIS..... Solicitor

DIRECTORS.

Joseph A. McNamee,	Mahlon W. Newton,	Herbert W. Hemphill,
Richard McAllister,	Wm. H. Burkard,	Walter E. Edge,
David Braunstein,	Samuel Hanstein,	Wilbert Beaumont,
John L. Kelly,	Jacob Weikel,	Geo. A. Bourgeois.

Report of the Condition of the Guarantee Trust Company, ATLANTIC CITY, N. J.

At the close of business December 31, 1915.

RESOURCES.	
Mortgages.....	\$205,304.13
Stocks.....	1,800.00
Bonds.....	608,804.50
Real Estate (Guarantee Trust Building).....	404,237.35
Other Real Estate.....	3,244.11
Furniture and Fixtures.....	7,500.00
Notes and Bills Purchased.....	1,384,415.81
Cash and Reserve.....	866,566.08
Accrued Interest and other Assets.....	34,152.66
	\$3,516,024.64
LIABILITIES.	
Capital Stock.....	\$600,000.00
Surplus.....	360,000.00
Undivided Profits.....	28,596.38
Deposits.....	2,490,147.63
32d Semi-annual Dividend, Payable Jan. 1, 1916.....	36,000.00
Accrued Interest and Other Liabilities.....	1,280.63
	\$3,516,024.64

Trust Funds (not included in above statement)..... \$1,607,112.28

The Capital and Surplus and Undivided Profits of this Company are now over \$1,000,000, affording to our depositors most unquestioned security for their funds.

On the basis of this Bulwark of Safety coupled with our Splendid Equipment and Courteous Service we render to our Patrons, Your Account is solicited.

OFFICERS.

CARLTON GODFREY..... President
DANIEL S. WHITE..... Vice President
HERMAN M. SYPHERD..... Vice Pres. & Trust Officer
CHARLES H. JEFFRIES..... Secretary and Treasurer

DIRECTORS.

Carlton Godfrey,	William F. Wahl,	Albert Beyer,
Hulings Lippincott,	William M. Pollard, M. D.	H. H. Hallman.
James Parker	Silas R. Morse,	J. Vaughn Mathis,
George P. Eldredge,	Walter E. Edge,	Lewis T. Bryant,
William A. Faunce,	R. B. Scull,	Harry E. Tietjen,
Hubert Somers,	Daniel S. White,	Herman M. Sypherd,
Clement J. Adams,		Charles A. Bartlett.