

RECORD.

ending Record.
Saturday Morning at May's
Landing, N. J.

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E. C. SHAKER,
Editor and Publisher.

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

MAY'S LANDING, NOVEMBER 27, 1909.

As usual, the optimist gave thanks Thursday last for the doughnut while the pessimist grumbled at the hole.

With all the clamor of the suffragettes in England and America the womanly woman maintains her quiet dignity and enjoys the peace and happiness of home with her husband and children. Verily, the hard-working laborer in jeans shall still exercise the duties of his natural domain in spite of Pankhurst in petticoats and her strenuous sisters.

Old deer hunters seem to agree with natural histories, that deer fauna do not develop "spikes" and become "bucks" until after a year's growth. This being true, no hunter knew himself to be within the law during the past season when he shot an animal whose spikes or dog-antlers he could not see. No doubt the Legislature will see fit this year to render the deer law more explicit on this point.

Dealers need to be frequently reminded of the law prohibiting the sale of cigarettes to minors. Boys of tender years are often seen smoking in public and in order to supply them with cigarettes someone must violate the law. The sentiment of parents and teachers is strongly against the use of cigarettes by their children and dealers should show an honest respect for the law and their wishes by refusing to sell tobacco to boys under age.

Weather conditions during the month have been unusually mild, but old Winter is reserving some frigid temperature for us all the same. Prophets disagree as ever over the signs of the approaching season, but the chances are that it will be very much the same Boreas this year who will chill us with cold winds from the frigid zones. It is hardly likely that the voyages of Cook and Peary or the return of Halley's Comet will lessen the usual rigors of the season.

Immunity from contagious diseases has been enjoyed during the last few years by the people of this municipality, partly because May's Landing is naturally a very healthful place of residence, its physicians able practitioners and because the town is practically free of stagnant pools, rubbish heaps and places where vermin and disease germs have their origin. Pure water from artesian wells contributes materially to general healthfulness. No community can prevent contagion from outside sources, however careful its health authorities may be, and whenever a serious illness develops prompt measures to avoid its spread are at all times advisable.

Two hundred years ago, so far as records show, a house was built on the Great Egg Harbor River and later a new dot, called May's Landing, was added to the map. So far as the outside world is concerned, it has been little more than a mere dot ever since. Because the town has been practically a standstill while others in South Jersey have sprung up and flourished is no reason why the present generation should walk to their graves in the paths of their ancestors. It behooves us to ponder over the reasons why May's Landing has not developed in the past and to do our best to make it, in the future, more than a dot on the map of New Jersey.

Harmony of effort is needed in May's Landing to make greater progress in municipal enterprise. If the people will get together and pull one way the old town is bound to go ahead, but it will never get anywhere while they pull in contrary directions, no matter how hard they work. Another reason why progress is slow is the lack of interest among a large number of residents. Among these are people who think the town is good enough as it is, others who grab the reverse lever for pure contrariness whenever progress is mentioned, and still others, who have the "hook-worm" disease, sitting supinely by while others do the work. 'Tis true that we cannot all think alike nor act alike; but we can at least reconcile our differences, bury the hatchet, and get together for a greater May's Landing.

The old-fashioned schoolmaster had his faults, but he managed to turn out pupils well equipped for getting on in the world. He was usually a man that practiced what he taught, who instructed his pupils in manners and morals and set a shining example by sincere devotion to duty and a circumspect life. He was upright, temperate, God-fearing and a preceptor in the community second only to the preacher. He believed that the "rule of three" was more adaptable to the needs of children than whole tomes of science, and that correct reading and speaking were of more practical value in life than the arts. In short, he built his system of education on the principle that the useful should precede the ornamental.

We have outgrown the methods of the past generation. We have taken wonderful strides forward in educational work; but we have also forgotten sometimes the humble truths that constitute the foundation of our admirable superstructure of system and advanced study. Measured by the old schoolmaster's standards, we are oftentimes found wanting.
Back to nature, back to the practical needs of life and back to the everlasting truth must we go to make our progress in education enduring. Remember the parable of the house built upon the sand.

CHEMICAL.
Kill San Jose Scale
by using
SALOMINE
Best Insect Destroyer on the market.
Sold in any Quantity.
Price per gallon.....30 cents
By the barrel, per gallon.....40 cents
Manufactured by the
Monmouth Chemical Works,
For sale by
George Hoenes, Agent,
Cologne, N. J.

STATIONERY & PRINTING.

'Tis a Fact

That our line of Holiday
Greeting Cards this year
surpass those shown by
us at any previous time,
and that's saying a great
deal.

Ernest Beyer,

Quick Printer and Stationer,
Pacific and Kentucky Aves.,
Atlantic City, N. J.

CIGARS.

HARRIS BROS.,
Wholesale Dealers in Cigars,
Cigarettes, Tobacco, Etc.
We carry the largest stock in South Jersey.
Sole agents for Cincio, Dorothea Dix and
Oxus 5c. Cigars.
Prices on application.
Corner Atlantic and Virginia Avenues,
ATLANTIC CITY, N. J.

REAL ESTATE.

Real Estate Bought, Sold and
Exchanged.
Mortgages and Fire Insurances.
WALTER TOWNSEND,
11 South Pennsylvania Avenue,
ATLANTIC CITY, N. J.

LUMBER ETC.

**The Somers
Lumber Co.**
**Lumber and
Mill Work,**

Both Phones 32.
OFFICE,
209 N. Missouri Ave.,
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Mill and Yard:
Missouri Above Baltic Avenue.

When You Are In Need of

Lumber and
Mill Work

Give us a Trial.
We Make Prompt Deliveries
To May's Landing.

**Henry Kann
Lumber Co.,**
Phone 2-02. Egg Harbor City, N. J.

AMUSEMENTS.

Young's
Million Dollar
PIER

Admission.....10 Cents

MARINE THEATRE

Afternoon 3.30 TO-DAY Evening 8.30
MOTION PICTURES

A full two-hour entertainment. A complete
new display four times weekly showing all
the latest groups of interesting subjects.

ILLUSTRATED SONGS

By that popular baritone basso
George Beech.

Adgie and her Famous Lions

Every Evening at 8.00

DANCING

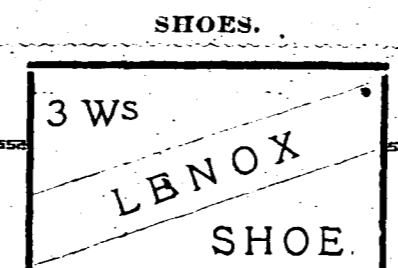
ROYAL ITALIAN ORCHESTRA
in attendance.

Nightly at 9.00

INDOOR BASE-BALL

Grand prize drawings every Monday and
Saturday evenings.

11.15 A. M.—NET HAULS—4.35 P. M.



SHOES

Boys and Girls

Let the above trade mark
be your guide when buying
shoes for your children.

It means that shoes so
stamped will fit well, retain
their shape, and wear well.
We carry all leathers and
styles of these shoes.

**May's Landing
Water Power Co.**

WAGON BUILDER.

Wagon Building and
Repairing

Spring Wagons, Carriages and Express
Wagons On Hand at Lowest Prices.
First Class Repairing Guaranteed.

Joseph B. Mattison,
Wagon Builder, Estelville, N. J.

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Cut Flowers and Plants.

Beautiful Blooming Plants.
Artistic Floral Emblems for Funerals
Arranged at Short Notice.
Long Distance Phone.

EDWARDS FLORAL HALL CO.,
107 South Carolina Ave., South,
ATLANTIC CITY, N. J.

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PILES and other diseases of
the rectum Cured without
the knife. Treatment painless.
No delay from business. The
most careful and rigid investi-
gation invited.
Send for Pamphlet.
Office hours:—9 a. m. to 2 p. m.

Dr. R. Reed.

Room 720, Witherspoon Building,
Philadelphia.

OPTICIAN.

EYES
are an Every Day Possession. They don't
seem very wonderful until you lose them.
It doesn't make the affliction any easier
to bear, to know that you are probably to
blame for not consulting us in time—that
the right glasses at the right time would
have saved them.

Don't let this be your experience.
Consult us in time.

L. W. Betts, R. D.,

The Eye Specialist and Jeweler,
Atlantic Avenue,
Near Maryland Ave., Atlantic City, N. J.

JEWELRY.

M. Friedeberg,
Jeweler,
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ATLANTIC CITY, N. J.
Watches, Jewelry,
Optician. Fine Watch and Clock Repairing.
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**Diamonds,
Watches & Jewelry,**
Repairing a Specialty.
Cut Glass, Clocks & Silverware,
OPTICAL DEPARTMENT—Eyes Tested Free.

Henry Bolte, Jr.,
926-928 Atlantic Ave., Atlantic City, N. J.

Skin Cracks, Chaps

If you would keep your skin from
chapping and cracking or becoming
rough and dry, or if you are now
annoyed by these winter skin troubles
and would rid yourself of them,
you surely need

St. Regis Cold Cream

"It melts on the skin"

For it is a certain preventive as well
as a speedy and positive cure for all
forms of skin irritations caused by
cold or inclement weather.
Sold in 10c. collapsible tubes and
in 25c. and 50c. jars.

For Sale by Leading Druggists Everywhere.

Manufactured solely by
The St. Regis Drug Co.,
Philadelphia, Pa.

Headaches.

If my glasses do not relieve your headache
I will refund your money. Eyes examined
without drops. Newest up-to-date methods.
Satisfaction guaranteed. For first-class Optical
work there is no necessity of going to Phila-
delphia. My stock of Eye Glasses and
Spectacles is as complete as can be found in
any city. Prescription lenses duplicated at
short notice. Accuracy guaranteed. Prices
consistent with good work. All work done
on the premises. A. W. Ely, 1000 Atlantic
Avenue, cor. Virginia, Atlantic City, N. J.
Established 1890.

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Cluett Coat Shirts

Fine Underwear

Fancy Vests

Arrow Collars

Manhattan Shirts

Keiser Cravats

Bath Robes

HILL & FARRELL

Furnishers to Gentlemen

ATLANTIC CITY, NEW JERSEY.

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English Caps

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High-grade Gloves

Fine Handkerchiefs

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Is the Talk of the Town

Abbott's
"Pan Dandy" Bread

One loaf will prove 'tis the bread
of quality and has no equal.
Cup Cakes and Pies.
My wagon will call at your door daily with
fresh wholesome bakery products.

ABBOTT'S BAKERY.
Charles T. Abbott, Prop.

The Housewife

need not spend all her time cooking
over a hot stove when

Schusler's
Bakery

is at her service. Try our products
and be convinced.
Our wagon will call at your door
daily. Fresh, wholesome bakery
products.

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May's Landing, New Jersey.

GROCERIES.

John Truempy & Sons

(Successors to D. W. McClain)

Dealers in
Fancy and Staple Groceries,
Hardware, Paints, Baled
Hay, Feed, Etc.,

MAIN ST. & FARRAGUT AVE.,
Under Arcadium Hall,
Bell Phone. MAY'S LANDING, N. J.

CIGARS ETC.

FULL LINE OF
Cigars and Tobacco

All Standard Brands, the
Kind You Like; also

CANDY and STATIONERY.

George N. Beebe,
May's Landing, N. J.

PAINTER.

Harry Jenkins,

Painter & Glazier,
Estimates furnished upon application,
Address P. O. Box 42,
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INSURANCE.

FIRE INSURANCE

Any Part of Atlantic County.

Reduction of 10 Per Cent. on
May's Landing Properties.

Real Estate.

L. W. CRAMER May's Landing, N. J.

BOAT BUILDING.

Boats

I am equipped at my yard
on the Great Egg Harbor River to
build all manner of craft.
Catalogues of all standard
makes. Workmanship guaran-
teed. Prices upon application.
Address

William S. Lewis,
May's Landing, N. J.

When something sweet you'd
like to eat ask for Guiffra's

Confectionery

For sale at the Water Power Co.
Store. Fresh and pure.
Apollo and Lowney Chocolates,
fresh weekly

**May's Landing Water
Power Co.,**
May's Landing, New Jersey.

GENTS' FURNISHINGS.

First
National
Bank
of May's Landing.

Every merchant and pro-
gressive business man should
have a Bank Account and
pay his bills with checks. His
standing among business men
is better; there is no danger
of losing money, and every
check is a receipt for the
payment made.

In our Interest Department
we pay you 3 per cent. interest
on your savings.

As little as one dollar to
start with.

Let us start you right with
your Bank Account.

C. D. MAKEPEACE, President.
M. R. MORSE, Cashier.

MAY'S LANDING
BUILDING & LOAN ASSOCIATION.

RALPH S. VANNAMAN,
Secretary.

Atlantic City National
Bank,

ATLANTIC CITY, N. J.

Capital.....\$50,000
Surplus.....\$50,000
Undivided Profits.....\$46,000

Charles Evans, President;
Joseph H. Borton, Vice-President;
S. D. Hoffman, Second Vice-President;
Edwood S. Bartlett, Cashier.

DIRECTORS
Charles Evans, **Joseph H. Borton,**
J. Haines Lippincott, **S. D. Hoffman,**
David Fitzsimons, **Edward S. Lee,**
Dr. Thos. K. Reed, **George Allen,**
William H. Bartlett.

**Safe Deposit Boxes For Rent in Burglar
Proof Vaults.**

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

Capital Paid In.....\$200,000.00
Surplus.....\$235,000.00

Many persons keep their money
in this Bank that they may
have it within ready reach
when needed for daily use; some
keep it here awaiting opportunities
for investment, others, to avoid
the risk and annoyance of loaning.
Three Per Cent. Interest allowed
on Time Accounts.

CLEANING & PRESSING.

ENDICOTT'S

Clothing cleaned, repaired and
pressed, also lace goods, curtains,
robes, gloves and dresses by sci-
entific sanitary process at reasonable
prices.

Without walking distance of
the electric railroad.

**French Dry Cleaning
Shop,**
36 S. New York Ave., Atlantic City.

FINANCIAL.

Camden Safe Deposit & Trust Co.

224 Federal Street, Camden, N. J.

Capital.....\$100,000.00
Surplus and Undivided Profits.....\$951,530.53
Assets.....\$7,333,826.13

Trust Funds
not included in above, \$1,500,000.00

Acts as Executor, Trustee, Guardian, etc. Send for booklet relative to
wills and kindred subjects.

Pays
2 Per Cent. on deposits subject
to check at sight on average balances
of \$20 and over.
3 Per Cent. on Time Deposits,
15 days' notice to withdraw.

SAFE DEPOSIT BOXES—early rental \$2.00 and upward.

ALEXANDER C. WOOD, President.
BENJAMIN C. REEVE, Vice-President and Trust Officer.
JOSEPH LIPPINCOTT, Secretary and Treasurer. **GEORGE J. BERGEN, Solicitor.**
EPHRAIM TOMLINSON, Assistant Trust Officer.

DIRECTORS
George Reynolds, **William J. Bradley,**
Joseph H. Borton, **George J. Bergen,**
William Joyce Sewell, **Joseph W. Cooper,**
Edmund S. Reed, Jr., **Ephraim Tomlinson,**
George W. Jessup.

William S. Seal, **Benjamin C. Reeve,**
Alexander C. Wood, **William S. Price,**

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, \$3.00 UP.

Capital and Profits \$460,000
Deposits, \$1,600,000

The Atlantic Safe Deposit & Trust Co.,
N. E. Cor. Atlantic & New York Aves., Atlantic City, N. J.

FURNITURE & CARPETS.

**We have constantly in Stock a Full Line
of**

Mission Furniture

Best Quality at Standard Prices. Also Fine
Dining Room Furniture, Parlor Suits, Latest
Designs in High Grade Bed-room Fixtures.

Carpet and Matting

Best and Biggest Line in the City

Let Us Furnish Your Home.

Bell, Gorman & Higbee
Atlantic & Tennessee Aves.,
Opposite City Hall, Atlantic City, N. J.

ELECTRICAL.

Atlantic
County
Electric Co.

**Egg Harbor City.
May's Landing.**

DANIEL W. GREEN, Supt.
Telephone 47-02

RATES:
Flat Rate—Per light per month burning from
dusk till 10 p. m.:
For November, December, January.....\$1.00
February, March......75
April, May, June, July, August......60
September, October......75
Meter Rate—Per 1000 Watts......15
Minimum charge of 75 cts. per month.
Discounts—From meter and flat rates:
10 per cent. on bills of \$4.00 or over
15 per cent. on bills of \$5.00 or over
20 per cent. on bills of \$10.00 or over
25 per cent. on bills of \$20.00 or over
10 per cent. additional discount on all bills paid
by 5th of month in Egg Harbor City or the
8th in May's Landing.

Ingalls Electric Construction Co.,
Electrical Engineers and Contractors,
Gas and Electrical Fixtures, Incandescent
Lamps, Electric Signs and Electric
Supplies.
Sole Agents for Crocker-Wheeler Motors
and Dynamos.
22 South Tennessee Ave.,
Atlantic City, N. J.
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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.

**Now Is The Time To Paint Your
House, Use**

Wetherill's
Atlas Ready Mixed
Paint,
Every Gallon Guaranteed To Give
Satisfaction.

May's Landing Water Power Co.
— Catalogue and Prices. —

REPORT OF THE CONDITION OF The Second National Bank,

ATLANTIC CITY, N. J.

At the close of business, November 16, 1909.

RESOURCES

| | |
|----------------------------|----------------|
| Loans and Investments..... | \$1,143,217.15 |
| Due by Banks..... | 6,273.74 |
| Cash and Reserve..... | 260,039.19 |
| | \$1,409,530.08 |

LIABILITIES

| | |
|------------------------|----------------|
| Capital..... | \$100,000.00 |
| Surplus..... | 180,000.00 |
| Undivided Profits..... | 39,621.00 |
| Circulation..... | 99,000.00 |
| Deposits..... | 990,909.08 |
| | \$1,409,530.08 |

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 I. G. Adams Isaac Bacharach
Levi C. Albertson James H. Mason E. V. Corson
Joseph Thompson Walter J. Buzby Warren Somers
Louis Kuehnle Lewis Evans

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

OF ATLANTIC CITY, N. J.

At the close of business, November 16, 1909.

RESOURCES

| | |
|---------------------------------|----------------|
| Bonds and Mortgages Owned..... | \$474,334.50 |
| Time Loans on Collateral..... | 446,645.00 |
| Notes and Bills Purchased..... | 635,432.24 |
| Stocks and Bonds Owned..... | 532,557.50 |
| Demand Loans on Collateral..... | 112,900.00 |
| Cash and Reserve..... | 383,458.63 |
| Banking House..... | 135,000.00 |
| | \$2,720,327.87 |

LIABILITIES

| | |
|------------------------------|----------------|
| Capital Stock..... | \$150,000.00 |
| Surplus Fund..... | 300,000.00 |
| Undivided Profits (Net)..... | 72,715.37 |
| Accrued Interest..... | 12,000.00 |
| Dividends Unpaid..... | 30.00 |
| Individual Deposits..... | 2,184,872.87 |
| Due Other Banks..... | 709.63 |
| | \$2,720,327.87 |

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

OFFICERS

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

DIRECTORS

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

Report of the Condition of The Boardwalk National Bank,

At Atlantic City, in the State of New Jersey, at the close of business, November 16, 1909.

RESOURCES

| | |
|--|--------------|
| Loans and discounts..... | \$254,315.17 |
| Overdrafts, secured and unsecured..... | 14.00 |
| U. S. Bonds to secure circulation..... | 80,000.00 |
| Premiums on U. S. Bonds..... | 3,300.00 |
| Bonds, securities, etc..... | 33,375.00 |
| Banking house, furniture and fixtures..... | 281,073.69 |
| Due from National Banks (not reserve agents)..... | 1,612.84 |
| Due from State Banks and Bankers..... | 51.60 |
| Due from approved reserve agents..... | 5,071.61 |
| Checks and other cash items..... | 4,322.65 |
| Notes of other Nat'l Banks..... | 2,510.00 |
| Fractional paper currency, nickels and cents..... | 850.12 |
| Lawful money reserve in Bank, viz:..... | |
| Specie..... | 12,363.35 |
| Leg. tend. notes..... | 1,500.00 |
| | 13,863.35 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation)..... | 4,000.00 |
| Total..... | \$684,360.03 |

LIABILITIES

| | |
|--|--------------|
| Capital stock paid in..... | \$200,000.00 |
| Surplus fund..... | 50,000.00 |
| Undivided profits, less expenses and taxes paid..... | 4,682.21 |
| National Bank Notes outstanding..... | 79,000.00 |
| Due to other Nat'l Banks..... | 2,662.54 |
| Due to Trust Companies and Savings Banks..... | 565.76 |
| Due to approved reserve agents..... | 3,200.33 |
| Individual deposits subject to check..... | 177,074.59 |
| Demand certificates of deposit..... | 7,301.00 |
| Certified checks..... | 1,018.00 |
| | 185,393.59 |
| Bills payable, including certificates of deposit for money borrowed..... | 10,000.00 |
| Reserved for taxes..... | 3,855.60 |
| Liabilities other than those above stated..... | 145,000.00 |
| Total..... | \$684,360.03 |

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.

Subscribed and sworn to before me this 19th day of November, 1909.
WALTER K. CAVILEER,
Notary Public.

Correct—Attest:
Theo. J. Lapres,
D. Lamponi,
George H. Berke,
Directors.

Report of the Condition —OF THE— Marine Trust Co.,

ATLANTIC CITY, N. J.

At the close of business November 16, 1909.
Opened for business, November 3, 1902.

RESOURCES

| | |
|----------------------------|--------------|
| Loans and Investments..... | \$894,122.44 |
| Cash and Reserve..... | 68,682.52 |
| | \$962,804.96 |

LIABILITIES

| | |
|------------------------|--------------|
| Capital Stock..... | \$100,000.00 |
| Surplus earned..... | 85,000.00 |
| Undivided Profits..... | 13,692.72 |
| Deposits..... | 739,112.24 |
| Bills Payable..... | 25,000.00 |
| | \$962,804.96 |

Amount expended in dividends, \$18,000.
Three per cent. interest allowed on Time Accounts.
Safe Deposit Boxes to rent, \$5.00 per year, up.

OFFICERS

LOUIS KUEHNLE, President.
MAX WEINMANN, Vice President.
JOSEPH A. McNAMEE, Secy. and Treas.
THEO. W. SCHIMPF, Solicitor.

DIRECTORS

LOUIS KUEHNLE W. H. BURKARD
MAX WEINMANN HARRY BACHARACH
JOHN L. KELLY W. E. SHACKELFORD
RICHARD McALLISTER JAMES B. REILY
WILLIAM RIDDLE GEO. A. BOURGEOIS
DONATELLO LAMPONI MAHLON W. NEWTON

Report of the Condition of The Union National Bank,

At Atlantic City, in the State of New Jersey, at the close of business, November 16, 1909.

RESOURCES

| | |
|---|----------------|
| Loans and discounts..... | \$570,518.57 |
| Overdrafts, secured and unsecured..... | 53.74 |
| U. S. Bonds to secure circulation..... | 25,000.00 |
| Bonds, securities, etc..... | 149,013.58 |
| Banking house, furniture and fixtures..... | 38,819.04 |
| Other real estate owned..... | 72,113.77 |
| Due from National Banks (not reserve agents)..... | 2,703.25 |
| Due from State & Private Banks & Bankers, Trust Co's & Savings Banks..... | 3,403.10 |
| Due from approved reserve agents..... | 140,406.05 |
| Checks and other cash items..... | 8,799.69 |
| Notes of other Nat. Banks..... | 4,832.00 |
| Fractional paper currency, nickels and cents..... | 538.26 |
| Lawful money reserve in Bank, viz:..... | |
| Specie..... | 12,004.25 |
| Leg. tend. notes..... | 48,955.00 |
| | 60,959.25 |
| Due from U. S. Treasurer..... | 250.00 |
| Total..... | \$1,077,410.30 |

LIABILITIES

| | |
|--|----------------|
| Capital stock paid in..... | \$100,000.00 |
| Surplus fund..... | 130,000.00 |
| Undivided profits, less expenses and taxes paid..... | 16,238.79 |
| National Bank notes outstanding..... | 25,000.00 |
| Due to other Nat. Banks..... | 311.97 |
| Dividends unpaid..... | 780.09 |
| Individual deposits subject to check..... | 507,172.84 |
| Demand certificates of deposit..... | 262,906.70 |
| | 770,079.54 |
| Liabilities other than those above stated..... | 35,000.00 |
| Total..... | \$1,077,410.30 |

State of New Jersey,
County of Atlantic, ss:

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

Subscribed and sworn to before me this 19th day of November, 1909.
MINA J. FREAS,
Notary Public.

Correct—Attest:
Edward C. Ryan,
A. D. Cuskaden,
Geo. W. Jackson,
Directors.

Report of the Condition of the Guarantee Trust Company,

ATLANTIC CITY, N. J.

At the close of business November 16, 1909.

RESOURCES

| | |
|----------------------------|----------------|
| Loans and Investments..... | \$2,486,795.74 |
| Cash and Reserve..... | 275,512.48 |
| | \$2,762,308.22 |

LIABILITIES

| | |
|----------------------------|----------------|
| Capital Stock Paid In..... | \$600,000.00 |
| Surplus..... | 265,000.00 |
| Undivided Profits..... | 39,894.21 |
| Dividends Unpaid..... | 120.00 |
| Deposits..... | 1,848,401.03 |
| Interest accrued..... | 8,892.98 |
| | \$2,762,308.22 |

Trust Funds (not included in the above statement) \$1,176,663.33
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. SYPHERD, Trust Officer.

DIRECTORS

William F. Wahl, Clement J. Adams,
James Parker, Daniel S. White,
Nelson Ingram, M. D., Albert Beyer,
William D. Ballard, M. D., John W. Hackney,
Silas R. Morse, Harry E. Tietjen,
Walter E. Edge,
James B. Reilly,
Lewis T. Bryan,
Hubert Somers.

Report of the Condition of Atlantic City National Bank

At Atlantic City, in the State of New Jersey, at the close of business, November 16, 1909.

RESOURCES

| | |
|--|----------------|
| Loans and discounts..... | \$1,440,346.35 |
| Overdrafts, secured and unsecured..... | 69.67 |
| U. S. Bonds to secure circulation..... | 50,000.00 |
| Bonds, securities, etc..... | 284,253.75 |
| Banking house, furniture and fixtures..... | 60,000.00 |
| Due from National Banks (not reserve agents)..... | 3,155.43 |
| Due from State and Private Banks & Bankers, Trust Companies and Savings Banks..... | 3,680.78 |
| Due from approved reserve agents..... | 208,070.99 |
| Checks and other cash items..... | 28,689.35 |
| Notes of other National Banks..... | 5,385.00 |
| Fractional paper currency, nickels & cents..... | 1,248.72 |
| Lawful money reserve in Bank, viz:..... | |
| Specie..... | 106,825.20 |
| Legal tender notes..... | 17,925.00 |
| | 124,750.20 |
| Redemption fund with U. S. Treasurer (5 per cent. of circulation)..... | 2,450.00 |
| Total..... | \$2,212,600.24 |

LIABILITIES

| | |
|--|----------------|
| Capital stock paid in \$..... | 50,000.00 |
| Surplus fund..... | 350,000.00 |
| Undivided profits, less expenses and taxes paid..... | 31,411.00 |
| National Bank notes outstanding..... | 49,500.00 |
| Due to other National Banks..... | 1,913.31 |
| Due to Trust Companies and Savings Banks..... | 229.53 |
| Dividends unpaid..... | 162.00 |
| Individual deposits subject to check..... | 1,611,431.35 |
| Demand Certificates of deposit..... | 112,949.05 |
| Certified Checks..... | 5,004.00 |
| Total..... | \$2,212,600.24 |

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.

Subscribed and sworn to before me this 19th day of November, 1909.
CHAS. C. BABCOCK,
Notary Public.

Correct—Attest:
Charles Ryan,
J. Haines Lippincott,
Edw. S. Lee,
Directors.