

# UNION National Bank

"Where Arch Street Crosses Third"  
A Commercial Convenience in a Commercial Community

STATEMENT OF NOVEMBER 17, 1919

Resources	
Loans and Investments	\$18,493,246.60
Due from Banks	3,069,825.57
Exchanges for Clearing House	727,057.02
Customers' Liability on Account of "Acceptances" executed by this Bank	107,667.20
Cash and Reserve	1,552,306.88
<b>Total</b>	<b>\$23,950,203.27</b>
Liabilities	
Capital	\$500,000.00
Surplus and Net Profits	\$681,524.31
Unearned Discount	792,457.33
Amount Reserved for Taxes Accrued	47,040.66
Amount Reserved for Interest Accrued	18,337.69
Circulation	455,997.50
Acceptances Executed for Customers	107,667.20
Bills Payable with Federal Reserve Bank secured by U. S. Liberty Bonds and Certificates of Indebtedness	4,504,000.00
Bills Payable with Federal Reserve Bank	1,751,000.00
War Loan Deposit	\$184,391.37
Deposits	\$15,589,311.52
<b>Total</b>	<b>\$23,950,203.27</b>

J. S. McCulloch, President  
LOUIS S. SPIELBERGER, Vice Pres. and Cashier  
SAMUEL CAMPBELL, Assistant Cashier

**DIRECTORS**  
W. H. CARPENTER, Chairman of the Board  
John C. Martin  
Louis S. Spielberger  
Henry H. Barton, Jr.  
Nathan T. Folsom  
Samuel E. Landis

Wm. D. Oelbermann  
Jonathan Brink  
Charles J. Clark  
Henry M. McAdoo  
S. K. Conderman

CHARTER No. 1  
THE FIRST BANK CHARTERED UNDER THE NATIONAL BANK ACT

## FIRST NATIONAL BANK OF PHILADELPHIA

315 CHESTNUT ST.

Condensed report at close of business Nov. 17, 1919

RESOURCES	
Loans and Investments	\$44,733,212.19
Customers' Liability for Acceptances	1,221,224.52
Interest Earned but Uncollected	60,328.98
Due from Banks	8,587,753.23
Exchange for Clearing House	2,080,656.45
Cash and Reserve	3,953,184.98
<b>Total</b>	<b>\$60,636,360.35</b>
LIABILITIES	
Capital	\$1,500,000.00
Surplus and Undivided Profits	2,346,763.65
Interest and Discount Collected but not Earned	220,947.75
Reserved for Taxes, Interest, etc.	622,711.52
Acceptances Executed for Customers	1,221,224.52
Rediscouts Federal Reserve Bank	2,445,810.00
Bills Payable (Federal Reserve Bank)	6,290,000.00
Liberty Bonds Borrowed	600,000.00
Deposits	45,358,902.91
<b>Total</b>	<b>\$60,636,360.35</b>

W.M. A. LAW, President  
KENTON WARNE, Vice Pres. CHAS. H. JAMES, Asst. Cash.  
HARRY J. HAAS, Vice Pres. CARL H. CHAPPEE, Asst. Cash.  
THOS. W. ANDREW, Cashier HOWARD D. SORDON, Asst. Cash.


**DIRECTORS**  
F. W. Ayer  
Chas. S. Child  
Joseph S. Clark  
Walton Clark  
Cyrus H. K. Curtis  
Franklin D'Olier  
William F. Geet  
Sydney E. Hutchinson  
E. C. Irvin  
Livingston E. Jones  
William A. Law  
Joseph H. McCall  
Fred McGovern  
J. Henry Scattergood  
J. W. Van Dyke

## MARKET STREET NATIONAL BANK OF PHILADELPHIA

November 17th, 1919

RESOURCES	
Loans and Investments	\$17,304,638.32
Customers' Liability under Credit and Acceptances	964,650.06
Due from Banks	4,099,007.95
Exchanges for Clearing House	719,636.48
Cash and Reserve	1,667,264.01
<b>Total</b>	<b>\$24,755,191.93</b>
LIABILITIES	
Capital Stock	\$1,000,000.00
Surplus and Net Profits	1,811,958.56
Circulation	589,100.00
Commercial Letters of Credit and Acceptances	1,214,650.00
Bills Payable Federal Reserve Bank	5,365,000.00
Deposits	14,775,343.37
<b>Total</b>	<b>\$24,755,191.93</b>

FRED F. SPELLISSY, Cashier.



## The Philadelphia National Bank

INCORPORATED 1803  
Philadelphia, November 17, 1919

RESOURCES	
U. S. Bonds and Certificates of Indebtedness	\$11,892,050.00
Loans, Discounts and Investments	102,340,903.14
Accrued Interest Receivable	421,146.10
Customers' Liability Under Letters of Credit and Acceptances	15,381,744.56
Due from Banks	30,533,945.28
Exchanges for Clearing House	7,515,026.33
Cash and Reserve	12,756,546.75
<b>Total</b>	<b>\$180,841,362.16</b>
LIABILITIES	
Capital Stock	\$3,000,000.00
Surplus and Net Profits	8,280,058.52
Unearned Discount	710,283.88
Reserved for Taxes and Interest	876,275.39
Letters of Credit and Acceptances	16,064,883.75
Acceptances of Other Banks Sold	756,606.43
U. S. Bond Account	7,270,050.00
Bills Payable with Federal Reserve Bank Secured by U. S. Bonds	6,000,000.00
Rediscouts with Federal Reserve Bank Secured by U. S. Bonds	18,801,295.00
Deposits	
Individual	\$78,125,573.26
Bank	37,855,017.03
U. S. Government	3,101,318.90
<b>Total</b>	<b>\$180,841,362.16</b>

LEVI L. RUE, President  
CHARLES P. BLINN, Jr., Vice Pres. WM. S. MADDOX, Vice Pres.  
HOWARD W. LEWIS, Vice Pres. HORACE FORTESCUE, Vice Pres.  
O. HOWARD WOLFE, Cashier

**DIRECTORS:**  
George Wood  
Alfred C. Harrison  
Levi L. Rue  
George H. McFadden  
Randal Morgan  
Samuel Rea  
Pierre S. duPont  
Aaa S. Wing  
Samuel M. Vauclair  
William H. Donner  
Wallace D. Simmons  
Samuel D. Warriner  
Eldridge R. Johnson  
J. Howard Pew  
J. Kearsley Mitchell  
Henry G. Brengle  
S. P. Hutchinson  
G. Colesberry Purves

## PENN NATIONAL BANK

Comptroller's Call  
November 17th, 1919

ASSETS	
Immediately Available:	
Cash and Reserve	\$2,025,199.49
Exchanges for Clearing House	339,342.16
Due from Correspondents	322,468.64
Eligible Paper Discountable in the Federal Reserve Bank	8,136,232.78
Liberty Bonds and Certificates	1,281,558.00
<b>Total</b>	<b>\$13,114,804.98</b>
Other Loans & Discounts:	
Due within 30 days	\$2,095,587.52
Due 30 to 90 days	\$15,200.00
Due after 90 days	1,691,615.31
United States and other bonds	1,644,946.74
Banking House	265,000.00
<b>Total</b>	<b>\$18,747,154.57</b>
LIABILITIES	
Deposits	\$13,637,568.60
Due Federal Reserve Bank	1,524,200.00
Circulation	150,000.00
Capital Stock	1,000,000.00
Surplus and Profits	2,425,385.97
<b>Total</b>	<b>\$18,747,154.57</b>

"ALWAYS COMMERCIAL"  
Market at Seventh

**OFFICERS**  
M. G. BAKER, President  
W. B. WARD, Cashier  
H. C. BEITZEL, Assistant Cashier  
E. H. DEISS, Assistant Cashier  
H. G. POLHEMUS, Assistant Cashier

**DIRECTORS**  
Samuel S. Sharp, Chairman of Board  
Winthrop Smith  
John F. Steer  
Abram C. Mott  
Ralph H. North  
Gretel Collins  
Evan G. Chandler  
Melville G. Baker  
Edwin L. Blabon  
Irving Kohn  
William S. Pilling  
Wm. L. Turner

Lawrence E. Brown & Co.  
CERTIFIED PUBLIC ACCOUNTANTS  
1615 REAL ESTATE TRUST BLDG.  
Investigate and adjust partnership and corporation accounts. Also prepare U. S. Income Tax Returns.

## "Prosperity Needs No Guardian"

Any kind of banking service may do when times are good and prices keep advancing from day to day.

Now is the time to choose a bank with the business viewpoint—one that will help you plan for the future. The Corn Exchange

November 17, 1919.

RESOURCES	
Loans and Investments	\$53,819,055.24
Customers' Liability under Letters of Credit and Acceptances	2,091,124.50
Due from Banks	18,374,543.31
Exchanges for Clearing House	2,632,243.49
Cash and Reserve	8,458,809.87
<b>Total</b>	<b>\$85,375,776.41</b>
LIABILITIES	
Capital Stock	\$3,000,000.00
Surplus and Profits	7,676,459.61
Reserved for Taxes and Expenses	201,330.81
Letters of Credit Issued to Customers and Acceptances	2,091,865.50
Deposits	69,906,120.49
Bills Payable with Federal Reserve Bank secured by Government Obligations	2,500,000.00
<b>Total</b>	<b>\$85,375,776.41</b>

Every Form of Domestic and Foreign Banking. Unexcelled Facilities.

E. F. SHANBACKER, President  
R. J. CLARK, Vice-Pres. and Cashier; F. SHAW, JR., Asst. Cashier  
W. K. HARBUTT, Vice-President; ARTHUR MACNICHOIL, Asst. Cashier  
W. H. HUMPHREYS, Vice-Pres.

**DIRECTORS**  
Sidney F. Teizer, Chairman  
Frank T. Patterson  
William A. Dick  
W. K. Nicholson  
James L. Gilson  
James M. Wilcox  
William de Kraft  
Frank G. Rogers  
George C. Johnson  
Harry A. Berwind  
William J. Fotts  
George Dallas Dixon  
Jonathan C. Neff  
Chas. A. Daniel  
A. E. Newbold, Jr.  
Irene du Pont  
Isaac H. Candler, Jr.  
George F. Tyler  
W. Averell Harriman

## Fourth Street National Bank

Philadelphia, November 17, 1919.

RESOURCES	
Loans and Discounts	\$53,819,055.24
Customers' Liability under Letters of Credit and Acceptances	2,091,124.50
Due from Banks	18,374,543.31
Exchanges for Clearing House	2,632,243.49
Cash and Reserve	8,458,809.87
<b>Total</b>	<b>\$85,375,776.41</b>
LIABILITIES	
Capital Stock	\$3,000,000.00
Surplus and Profits	7,676,459.61
Reserved for Taxes and Expenses	201,330.81
Letters of Credit Issued to Customers and Acceptances	2,091,865.50
Deposits	69,906,120.49
Bills Payable with Federal Reserve Bank secured by Government Obligations	2,500,000.00
<b>Total</b>	<b>\$85,375,776.41</b>

Every Form of Domestic and Foreign Banking. Unexcelled Facilities.

E. F. SHANBACKER, President  
R. J. CLARK, Vice-Pres. and Cashier; F. SHAW, JR., Asst. Cashier  
W. K. HARBUTT, Vice-President; ARTHUR MACNICHOIL, Asst. Cashier  
W. H. HUMPHREYS, Vice-Pres.

**DIRECTORS**  
Sidney F. Teizer, Chairman  
Frank T. Patterson  
William A. Dick  
W. K. Nicholson  
James L. Gilson  
James M. Wilcox  
William de Kraft  
Frank G. Rogers  
George C. Johnson  
Harry A. Berwind  
William J. Fotts  
George Dallas Dixon  
Jonathan C. Neff  
Chas. A. Daniel  
A. E. Newbold, Jr.  
Irene du Pont  
Isaac H. Candler, Jr.  
George F. Tyler  
W. Averell Harriman

## THE CENTRAL NATIONAL BANK OF PHILADELPHIA

CHESTNUT ST. AT FIFTH  
Close of Business, November 17, 1919

RESOURCES	
Loans & Investments	\$26,850,378.07
Exchanges for Clearing House	341,819.94
Due from Banks and Bankers	3,914,612.87
Cash and Reserve	1,865,477.32
<b>Total</b>	<b>\$33,472,288.20</b>
LIABILITIES	
Capital	\$1,000,000.00
Surplus & Undivided Profits (earned)	4,283,587.06
Reserved for Taxes & Unearned Discount	128,762.85
Circulation	55,000.00
Loans - Federal Reserve Bank	1,500,000.00
Rediscouts - Federal Reserve Bank	5,672,028.27
Deposits	20,832,910.02
<b>Total</b>	<b>\$33,472,288.20</b>

WILLIAM POST, President. A. D. SWIFT, Asst. Cashier.  
WILLIAM Y. CONRAD, V. Pres. & Cash. ALBERT H. ASHBY, Asst. Cashier.  
STANLEY E. WILSON, Asst. Cashier. D. R. A. CARSON, Asst. Cashier.

**DIRECTORS**  
GEORGE BURMAN, Jr. SAMUEL M. CURWEN C. FREDRICK C. STOUT  
WILLIAM WOODRUFF CLARENCE M. BROWN BENJAMIN RUSH  
CHARLES WHEELER STEVEN HECKSCHER WILLIAM POST  
CHARLES E. INGERSOLL AVELEY D. ANDREWS WM. W. CONRAD  
A. A. JACKSON J. BARTON TOWNSEND CLEMENT B. NEWBOLD

## FRANKLIN NATIONAL BANK

Chestnut Street West of Broad  
Philadelphia  
Statement at the Close of Business November 17, 1919

RESOURCES	
Loans and Discounts	\$52,016,167.22
Liability Under Letters of Credit and Acceptances	268,425.72
Interest Earned Uncollected	130,944.88
Due From Banks	13,314,442.44
Cash and Reserve	5,645,921.90
Exchanges for Clearing House	3,391,630.20
<b>Total</b>	<b>\$74,767,532.36</b>
LIABILITIES	
Capital	\$1,000,000.00
Surplus	4,000,000.00
Undivided Profits	894,138.45
Reserved for Taxes	176,587.82
Discount and Interest Unearned	123,933.32
Letters of Credit and Acceptances	268,425.72
Rediscouts at Federal Reserve Bank Secured by Government Obligations	8,315,550.00
Deposits	59,988,897.05
<b>Total</b>	<b>\$74,767,532.36</b>

J. R. McALLISTER, President.  
J. A. HARRIS, Jr., Vice-President. E. E. SHRIER, Asst. Cashier.  
J. WM. HARDE, Cashier. W. M. GERMANN, Jr., Asst. Cashier  
M. D. REINHOLD, Assistant Cashier

**DIRECTORS**  
Samuel F. Bodine  
Henry Zetani  
V. Rutherford McAllister  
Frederick L. Baily  
C. W. Morris  
John Andrew Harris, Jr.  
John Hampton Barnes  
Morris L. Clothier  
C. S. W. Packard  
Charles Tarbell  
W. W. Atterbury  
Edgar C. Felton  
Edward F. Besse  
Arthur W. Sewall  
Joseph Moore, Jr.  
Lewis Hille  
Jas. Cash

FOREIGN EXCHANGE IN ALL ITS BRANCHES

## CORN EXCHANGE NATIONAL BANK PHILADELPHIA

CHESTNUT at SECOND

Special Notices  
DONATION DAY AT THE LANXENA HOSPITAL THURSDAY, NOVEMBER 21, 1919 (Thanksgiving Day)  
Donations in cash will be gratefully received by the Treasurer, Edmund R. Teubner, at the office of Drexel & Co., Chestnut and 6th sts., or at the Hospital, 30th and Girard aves. Contributions in kind may be sent to the Hospital or will be called for. All checks payable should be made payable to the Treasurer, EDWARD J. PAUL, President.

Annual Elections  
THE FRANKLIN FIRE INS. CO. OF PHILADELPHIA  
Philadelphia, November 22, 1919.  
The annual election for Directors of the Company will be held at the office of the Company, No. 421 Walnut St., Philadelphia, Pa., on Tuesday, January 28, 1920. Polls open from 12 noon to 1 P. M.




## Second National Bank of Philadelphia

INCORPORATED 1864

Close of Business November 17, 1919.

RESOURCES	
Loans and Investments	\$6,494,462.10
United States Bonds	485,050.00
U. S. Treasury Certificates	250,000.00
Due from Banks	676,858.39
CASH and RESERVE	988,657.81
<b>Total</b>	<b>\$8,974,028.90</b>
LIABILITIES	
Capital Stock	\$250,000.00
Surplus and Net Profits	809,484.77
Circulation	144,600.00
Bills Payable with Federal Reserve Bank	200,000.00
Interest	53,970.49
Reserved for Taxes and Expenses	7,485,978.64
DEPOSITS	7,485,978.64
<b>Total</b>	<b>\$8,974,028.90</b>

FRANK ADSEHEAD, Cashier.

**DIRECTORS**  
William de Kraft  
Frank G. Rogers  
George C. Johnson  
Harry A. Berwind  
William J. Fotts  
George Dallas Dixon  
Jonathan C. Neff  
Chas. A. Daniel  
A. E. Newbold, Jr.  
Irene du Pont  
Isaac H. Candler, Jr.  
George F. Tyler  
W. Averell Harriman

## The Bank of North America

(National Bank)  
THE OLDEST BANK IN AMERICA

REPORT OF CONDITION  
Philadelphia, November 17, 1919

RESOURCES	
Loans and Discounts	\$24,117,879.58
Due from Banks and Bankers	5,511,873.83
Cash, Reserve and Clearing House Exchange	3,460,096.91
Customers' Liabilities, Account Acceptances and Letters of Credit	588,351.90
Interest Earned Not Collected	108,145.58
<b>Total</b>	<b>\$33,769,343.53</b>
LIABILITIES	
Capital	\$1,000,000.00
Surplus and Undivided Profits	3,294,032.33
Circulation	48,613.75
Deposits	23,587,676.44
Bills Rediscouted Secured by Government Securities	4,623,018.32
Reserved for Taxes and Interest	69,858.89
Acceptances Executed and Letters of Credit Issued	568,351.90
Bills Payable	1,000,000.00
Unearned Discount and Interest	156,185.85
<b>Total</b>	<b>\$33,769,343.53</b>

CHARLES H. HARBING, Pres. E. S. KROMER, Cashier.  
SAMUEL D. JORDAN, Vice Pres. W. J. MURPHY, Asst. Cash.  
R. S. McKINLEY, Vice Pres. C. M. PRINCE, Asst. Cash.

**DIRECTORS**  
CHAS. H. HARBING C. C. FERRISS HARRY S. SHRYVE  
L. K. BISHOP W. F. BISHOP EDWARD F. HENSON  
JOHN W. PEARCE W. F. BISHOP THOMAS J. BROWN  
JOHN J. HENNINGSON CHAS. F. BUNN CHARLES W. WOOD  
GEO. F. BAKER, M.D. CHARLES E. SMITH WM. F. POWELL, Jr.  
R. BYRNE TITLER ROBERT E. SMITH

FOR OTHER BANK STATEMENTS SEE PAGE 18