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- Foreign Exchange in all its branches.

BANKS OF HARRISBURG BEGIN YEAR 1914 IN FINE CONDITION

Harrisburg's banks are in splendid condition. Their several statements show a big gain in deposits during the past year and their stock is all away above par.

One of the peculiar developments of the past few years in the banking circles of the city has been the tremendous growth of the saving funds. Christmas clubs last year paid out nearly \$700,000 and this year promises to set a new record as the number of banks catering to this form of patronage is greatly increased. It is resulting in many new deposits and to an interest in banking among small depositors never before dreamed of. The operations of the Harrisburg Clearing House Association show the

general financial status of Harrisburg as it can be illustrated in no other way. The association reports that the bank clearings during 1913 totaled over \$14,000,000 more than during 1912. Bankers of the city attribute the increase to good general business conditions. The total bank clearings for 1913 were \$84,346,822.13. In 1912 they were \$70,220,673.81. Never in the history of the Harrisburg Clearing House Association has there been so great a total for the year, and the increase over 1912 is four million dollars greater than the increase of any other year. This is due to good business conditions in the city and the fact that the Harrisburg association has added

Duncanson and Mechanics to its list of clearing banks.

The total clearings month by month in 1913 and 1912 follows:

Month	1913	1912
Jan.	\$6,881,019.28	\$5,801,362.25
Feb.	6,022,901.44	5,012,857.50
March	6,572,118.31	5,241,951.53
April	7,196,593.75	5,994,602.85
May	6,789,974.84	4,635,659.17
June	6,720,833.59	5,759,946.49
July	7,226,737.96	5,980,950.71
August	6,732,735.41	5,624,833.41
Sept.	7,838,604.53	6,637,815.05
Oct.	7,219,263.26	6,113,698.45
Nov.	7,654,974.06	6,463,383.59
Dec.		
Total	\$84,346,822.13	\$70,220,673.81

The record for the past six years: 1908.....\$54,325,442.59 1909.....\$64,247,131.92 1910.....\$63,597,285.28 1911.....\$67,590,322.15 1912.....\$70,220,673.81 1913.....\$84,346,822.13

The year will be marked in banking circles by the removal of the Mechanics' bank from its temporary quarters to its new building. The Union Trust Company has added special quarters for its Christmas savings fund employees and has redecorated its main room.

NEW CHAMBER OF COMMERCE COMMENCES USEFUL CAREER

Succeeds Old Harrisburg Board of Trade; Is Modeled Along Lines of Successful Organizations Elsewhere

The present year marks the passing of the old Harrisburg Board of Trade and the organization of the Harrisburg Chamber of Commerce to succeed it. The new association is already preparing to justify its formation by inaugurating a campaign for the advertisement of the city and the extension of our trade among our neighbors of nearby towns and cities.

In the language of Munson Havens, of the Cleveland Chamber of Commerce, at the first noonday luncheon of the organization, "the movement to abandon the new for the old, the forsaking of the obsolete Board of Trade for the newer and more efficient Chamber of Commerce, is not confined to Harrisburg, but is part of a nation-wide movement.

The new association will have offices in a modern building, instead of a large building and will operate along strictly business lines.

George B. Trapp, its energetic president, and Robert M. Wadsworth, secretary-manager, are already planning a year of including trade excursions and advertising, while a number of well-known experts along various business and professional lines have been engaged for noonday luncheon talks, a feature that is proving very popular among Harrisburg people.

It is believed that much good will result from this organization inasmuch as many of the most active and influential of the citizens of Harrisburg have already identified themselves with it. It is proposed to develop Harrisburg as a manufacturing and distributing center and to advertise its advantages abroad. While the general purposes of the new organization are not widely different from those of the old Board of Trade, yet the methods have been radically changed, and the financial support is certain to be of a character to assure definite results.

A classified list of the members of the new commercial organization to date follows. The total on January 7, 1914, is \$86 for \$8,450.

Manufacturers—Adding machines, Burroughs Adding Machine Company, Ralph W. Dowdell; bags and boxes, Harrisburg Bag and Box Company, S. P. Eby; bakers, Harrisburg Baking Company, A. W. Andrews; Schmidt's Bakery, Bernard Schmidt; brass foundry, Harrisburg Brass and Bronze Foundry, R. V. Weaver; confectionery, The D. Bacon Company, Arthur D. Bacon; hosiery, New Idea Hosiery Company, W. G. Stary; iron and steel, Central Iron and Steel Company, Robert H. Irons; nursery, Berryhill Nursery Company, O. P. Beckley; shoes, Devine & Yungel Shoe Company, Frank Payne; steam engines, Harrisburg Foundry and Machine Works, W. P. Mackenzie; stone, Hummelstown Brownstone Company, Allen K. Walton; wheelbarrows, Jackson Manufacturing Company, William Jennings.

Wholesalers—Cigars and tobacco, John C. Herman & Co., Ed. Herman; confectionery, The D. Bacon Company, Arthur D. Bacon; flour and feed, Paxton Flour and Feed Company, J. Austin Brandt; grocers, Evans-Burnett



GEORGE B. TRAPP President Harrisburg Chamber of Commerce.

aldson Paper Company, Johnston Paper Company.

Retailers—Books and stationery, D. W. Ceterel; cigars, United Cigar Stores Company; cloaks and suits, Witmer, Bair & Witmer, D. H. Witmer; confectionery, John S. Weaver; delicatessen, Samuel S. Rulienard; department stores, Bowman & Co., Dives, Pomeroy & Stewart, William H. Benethum, Kaufman's Underselling Store, Twenty-five Cent Store, John C. Souter; druggists, George A. Gargas, E. J. Grockroll Keller; furniture, Rothert Company, A. W. Moul; grocers, S. S. Pomeroy; hardware, Henry Gilbert & Son; jewelry, Henry C. Claster, P. G. Diener; men's clothing, etc., Doutrich & Co., Samuel Kuhn Clothing Company, Morris E. Jacobson; motor cars, Crispin Motor Car Company, C. C. Crispin; shoes, Jerald Place, D. P. Jerald; sporting goods, George W. Bogar; tea, coffee, etc., Grand Union Tea Company, George E. Zellers; wines, etc., Hanlen Bros., S. G. Jean.

Central Trust Company, Dauphin Deposit Trust Company, First National Bank, John Brady; Harrisburg National Bank, Harrisburg Trust Company, Merchants' National Bank, Union Trust Company, Commonwealth Trust Company.

Bridge Companies—Harrisburg Bridge Company.

Business Schools—School of Commerce, D. L. M. Raker.

Contractors—Central Construction and Supply Company, Charles E. Covert; S. W. Shoemaker & Son.

Electricity and Electric Supplies—Dauphin Electric Supply Company, Harrisburg Electric Supply Company, George L. Ericker; Harrisburg Light and Power Company, H. W. Stone.

Newspapers—The Patriot Company, Richard W. H. Wharton; The Telegraph Printing Company, E. J. Stackpole, president.

Printers and Publishers—J. Horace McFarland Company, J. Horace McFarland; Publishing House United Evangelical Church, James J. Nussesser.

Real Estate—Investor Realty Company, Miller Brothers.

Street Railways—Harrisburg Railways Company.

Theaters—Wilmer, Vincent & Appel, A. E. Hopkin.

Individuals—M. R. Alleman, Arthur H. Bailey, Edward Bailey, G. Irwin Beatty, George W. Bogar, B. F. Blough, Charles S. Boll, H. H. Bowman, J. K. Bowman, J. W. Bowman, J. L. Brinser, Martin A. Brinton, A. E. Buchanan, the Rev. James F. Bullitt, Dr. C. C. Cocklin, F. M. Davis, Henry C. Demming, P. G. Diener, J. A. Don-

aldson, W. M. Donaldson, S. S. Eberts, Robert A. Enders, William S. Eslick, P. G. Farquharson, Howard C. Fry for Harrisburg Rotary Club, Henderson Gilbert, Lyman D. Gilbert, Robert G. Goldborough, Francis J. Hall, John Heathcote, E. D. Hilleary, H. F. Hope, Robert W. Hoy, Forrest Hunter, George F. Jeffers, William Jennings, Joseph S. Klinedinst, C. A. Kunkel, Samuel Kunkel, H. B. Lau, W. J. Lesure, C. L. Long, Fred W. Long, John O'Connell, W. B. McCaleb, T. P. McCabbin, Donald McCormick, Henry McCormick, Jr., James Lutz, Charles P. Walter, G. A. Hall, Harry M. Bretz, Andrew S. Patterson, H. Lloyd Myers, Russell S. Sayford, Herman P. Miller, The Hub, Jennings Manufacturing Company, McCreath Brothers, Augustus Wildman, Sr., Frank F. Seiss, Henry B. McCormick, James McCormick, Jr., Robert McCormick, Vance C. McCormick, John P. Melick, B. F. Meyers, Walter L. Montgomery, F. B. Musser, E. S. Nielson, Martin R. Nissley, J. H. Nixon, E. M. Ogelsby, W. M. Ogelsby, Dick Oliver, John T. Olin, W. E. Orth, F. R. Oyster, Samuel B. Rambo, George W. Reilly, George S. Reineohel, W. M. Robison, J. F. Rohrer, I. P. Romberger, John J. Royal, S. E. Satterthwaite, Charles L. Schupp, Edward H. Schell, George A. Shreiner, Frank A. Smith, Frederick R. Smith, F. Herbert Snow, J. Henry Spicer, J. L. Stewart, Benjamin Strouse, William Strouse, David E. Tracy, George B. Tripp, Joseph H. Wallaz, E. Z. Wallower, Edgar Z. Wallower, G. F. Watt, S. B. Watts, Paul P. Wagner, John S. Weaver, John Fox Weiss, Albert A. Wert, John G. Young, Colonel L. V. Rausch, Waller & Seel, Charles E. Pass, E. E. Taylor, A. C. Stamm, Edw. S. Nissley, Earnest Keys, Ira C. Kinder, L. S. Williams, Miller & Kades, Moorehead Knitting Company, W. J. Rose, John E. Fox, Joseph Montgomery, 2d, Ensminger Lumber Company, Harrisburg Transfer Company.

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Phone 1399L. Lingletown Road.

Mechanics Bank

CAPITAL \$100,000 SURPLUS \$200,000

C. A. KUNKEL - - - Cashier GEO. A. SALTSMAN, Asst. Cash.

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The Bank Will Occupy Their New Building By April 1st, 1914

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It will require two trains of forty-three car loads each to deliver the cars contracted for the Harrisburg territory. Get your orders in early as the cars are being sold as fast as delivered.

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- We manufacture Barrows, Concrete Carts and Coal Wagons. If you are interested, write or telephone for a copy of our catalog.
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ROBERT M. WADSWORTH Secretary-Manager Harrisburg Chamber of Commerce.

Company, E. W. Burtnett; Witman-Schwartz Company, C. K. Deen; milk, Pennsylvania Milk Products Company; notions, Joseph C. Claster; paper, Don-

HEALTHY PLACE IS OLD HARRISBURG

Harrisburg, through its special open-air schools, the State dispensaries, its visiting nurse, its active Board of Health, its pure milk association and its milk inspection, is doing a great work in ridding its confines of tuberculosis. Indeed, the constant warfare is, according to the reports of Dr. J. M. J. Raunick, doing more than was expected by the most confident when it was started. The annual report of the Board of Health shows that there were 34 less cases during the past year than the year before and 15 fewer deaths. In 1912 there were 87 cases of tuberculosis, with 35 deaths; last year there were 153 cases, with 70 deaths. The work is to be extended during 1914.

The general health of Harrisburg is good. If 1914 maintains the fine record of 1913, the city will have cause to congratulate itself. The past year was marked by a high birth rate, a low death rate and the least number of contagious diseases in five years.

Star Carpet Cleaning Works

In March, 1887, Charles A. Miller, now clerk of the City of Harrisburg, opened the Star Carpet Cleaning Works in Montgomery street in the building formerly owned by Charles Behring. In 1888, on account of increase in business, and poor conveniences, a corrugated iron building was erected in Cameron street along the Paxton creek by Mr. Aldinger. After the installation of three large cleaning wheels and a thirty-horsepower engine by Mr. Miller, the company moved to this building. Here they remained until the entire industry was purchased from Mr. Miller by Martin G. Stoner. They then moved to the corner of Cameron and Walnut streets where they are to-day enjoying an ever-increasing business.

The establishing of this company gave Harrisburg the first modern carpet cleaning works in Central Pennsylvania, and to-day, it has the reputation of being one of the best in the United States. There are three cleaning wheels in constant operation, and steam power has long ago been replaced by modern electric machinery. The Star process is modern in every way, in that no moisture is used, thereby they eliminate the possibility of mold or mildew, and at the same time preserve as well as lengthen the life of the carpet. After the dirt is removed, the nap is again raised, and the colors brightened. A trial of this process is enough to convince anyone that it is equal to and even more efficient than either the steam or vacuum process. Particularly is this the case in that the process used by this concern removes all of the dirt in the carpet from foundation to nap and does not tear out the nap which is a common fault of the other processes.