JUNIORS PICNIC ON GRASSY LAWNS

SUBURBAN CLUB TRANSPORTED TO BELVEDERE.

THE TENNIS COURT AND ALL

Function of Jewish Folk a Huge Success—Decorations on All Sides Suggestive of Quarters of Organization—Stein Room Especially Realistic—Emory Grove Car Not Overlooked — Guests Garbed for Summer Evening.

The fancy ball, or picnic, of the Junior Assembly held last evening at the Belvedere was a great success. The guests stepped from the snow and chilly breezes of winter without to the grassy lawns and trees of midsummer. The entire ballroom floor of the Belvedere was transformed into a miniature Suburban Club, one of the show places of Park Heights avenue. No detail was lacking to make the reproduction complete.

At the foot of the steps leading from the dressing-rooms to the dancing floor the guests entered a little station with benches on either side, a miniature of the one at the foot of the lawn on Park Heights avenue. Green lawns stretched before them in every direction, offering the choice of a visit to the tennis courts or to the clubhouse.

The walls of the corridor and banquet hall were covered with scenery painted especially for the occasion. The residences seen on the slopes were homes of prominent people near the club and were painted so cleverly from photographs of the same that no one could be mistaken. On a hill just before reaching the club was shown the ruins of Ingram Hall, the residence of James E. Ingram, which was burned last spring and has never been rebuilt. Handsome homes were to the right and left of it. Walking over the grass, one entered the ballroom, which was arranged as the dance hall of the club, everything being complete, even to the big fireplace at the end of the room, with big chairs on either side, brought from the club for the occasion.

The niches in the sides were made into miniature rooms, such as are found on the first floor of the clubhouse. One of the most remarkable of these was the steinroom, with the big fireplace, the bay windows looking out on the road, the collection of steins on the walls. Then there was the dining-room, the chinaware all bearing the initials of the club; the reading-room, office, poolroom and bowling alleys, all good reproductions of the original, even to the doors and windows.

Car Seen From Tennis Courts.

Passing over the lawn again to the tennis courts, one found a rope swing and a double swing. In the distance could be seen the little electric car marked "Emory Grove," which runs past the lawn of the club, and the lights and the ringing of its bells made it one of the hits of the evening for realism. The banquet-room, with its walls of woodlawn scenery and carpet of grass, contained the golf links and tennis courts.

The stage was made into the porch of the club and there a vaudeville performance was given by some of the members of the club. The tall water tank, one of the distinctive marks of the club, was reproduced. Benches were placed against the wall and a band of serenaders went among the guests, playing and singing, during the intermissions.

The guests came dressed as a jolly lot of picnickers or as familiar characters about the club, and the lawn and courts were dotted with people attired as for a summer evening.

With the usual cleverness of the Junior Assembly officers, no detail was forgotten to make one forget the chilly winter outside. The dance programs were the most unique yet attempted. A tiny market basket filed with fruit was given each guest. On the top of this was the dance card, each of the dances printed in a picture of something that is usually found in a picnic basket. The program was as follows:

1, twostep; 2, waltz; 3, two-step 4, waltz; 5, two-step; 6, waltz; 7, two-step; 8, waltz; 9, two-step; 10 waltz; ladies' dance.

Vaudeville as Tennis Sets.

The program for the vaudeville performance was inclosed in a small tennis racket, being cut in the shape of the racket and containing sketches of tennis girls, men playing baseball and golf. The program follows:

Set 1. Eight Little Tennis Girls—Miss Reada Leopold, Miss Edith Bear, Miss Marion Kemper, Mrs. Joel G. Nassauer, Miss Rita Strauss, Miss Rachael Nathan, Mrs. Charles I. Weiller, Mrs. James Nathan.

Set 2. A "Kaffee Klatch" on the Club Porch—List of Klatchers: Mr. Hugo Dalsheimer, Mr. Henry S. Frank, Mr. Benjamin Frank, Mr. Bertram S. Berney, Mr. Louis A. Sinsheimer, Mr. Melvin S. Freidman, Mr. James Nathan, Mr. William H. Kraus.

Set 3. Those Two Hunters, Munch and Dave. What are they hunting for? (Watch the window).

Set 4. After the Game—C., Ben Frank; 1b., Mack Gordon; ss., Hen Frank; rf., Bert Berney; lf., Jimmy Nathan; p., Will Kraus; 2b., Hughie Dalsheimer; 3b., Gus Binswanger; cf., Sid Berney; utility, Lew Sinsheimer.

Head waiter, Ed. Goldman; waiters, Armand Kemper, Joel Nassauer, Ralph Ephraim, Bob Fox.

On the Mississippi, by Mr. Ephraim; That Old Girl of Mine, by Mr. Bluswanger; Those Ragtime Melodies, by Mr. Fox; Base Ball Rag, by Messrs. Nassauer and Kemper.

Entire performance under direction of and all parodies written by Lennie and Milton Werthelmer.

Between the first and second dances there was a sack race for the men and between the second and third a potato race for the ladies. The ices and cakes were in the shape of baseballs and tennis rackets.

The success of the affair was largely due to the efforts of the president and board of governors, who were as follows: President, Mr. Albert Berney; governors, Messrs. Joel G. Nassauer, Robert Fox, Mark Hamburger, Armand Kemper, William Kraus, Stanley Brager, Adolph Sinsheimer and Samuel Fetchenbach.

Women in Summer Attire.

The costumes consisted of shirtwaist suits and lingerie gowns. Many handsome linens were worn in all of the newest styles. All of the skirts were very tight, some were split directly in front, while others were slit on the side and had an insertion of accordion chiffon or lace. Among those present were:

Mr. and Mrs. James Nathan, Mr. and Mrs. Beno Kohn, Mr. and Mrs. Bertram Bernheimer, Mr. and Mrs. Sidney P. Thanhouser, Mr. and Mrs. Eli Hecht, Mr. and Mrs. M. I. Strouse, Mr. and Mrs. Max Grumbacher, of York, Pa.; Mr. and Mrs. Seymour Maudelbaum, Mr. and Mrs. Adolph Roten, Mr. and Mrs. Jesse Heinman, Mr. and Mrs. Albert J. Fleischman, Mr. and Mrs. Louis Hutzler, Mr. and Mrs. David Lowenstein, Mr. and Mrs. Milton Heineman, Mr. and Mrs. Moses B. Strouse, Mr. and Mrs. Henry Mayer, Mr. and Mrs. Samuel Fletchenbach, Mr. and Mrs. Leonard Greif, Mr. and Mrs. Simon Kann, of Washington; Mr. and Mrs. Philip Hamburger, Mr. and Mrs. William Gildeon, Mr. and Mrs. Louis Hamburger.

Mesdames Meyer Strauss, Sidney Schiff, Herman Greenbaum, Walter Katzenstein, Adolph Sinsheimer, William Hanstein, Nonie Dillenberg, Walter Kohn, Sol Miller, Milton Greenbaum, Charles Weiller, James Nathan, Katie Miller, Eli Strouse, Henry Goldsmith, Bertram Thanhouser, Bertram Heineman, Leon Lauer, Ephraim Rosenfeld, Lee Hartman; H. Anstein, of Atlantic City.

Misses Rita Strouse, Abbie L. Moses, Loraine Reinhard, Florence Hochschild; Edna Eliel, of Philadelphia; Evelyn Loewry, Louise Fisher; Mabel Bennett, of Philadelphia; Marian Kemper, Rita Strauss, Mosella Lauer, Mary Kraus; Madeline Mayer, of Philadelphia; Edith Baer, Hilda Katz, Mignon Arnold, Rita Frank; Beatrice Neill, of Lancaster, Pa.; Rachel Nathan, Rita Leopold.

Messrs. Armond Heavenrich, of New York; Edward Goldman, Mark Hamburger, Sidney Sondheim, of New York; Moses Goldenberg, Samuel Dealham, Albert Berney, Adolph Sinsheimer, David E. Schloss, Milton Newman, Henry Moyer, Frank Nachman, Arthur Nathans, Abe Miller, of New York; Henry Morris, Jr., David T. Rosenstock, Jack H. Mayer, A. Stanley Brager, Martin Goldberg, Armond Kemper, Robert Fox, Julius Goldenberg, Robert Skutch, Abram Frank, Walter Nathan, Walter Katzenstein, Eli Oppenheim, Goody Rosenfeld, Eugene Rosenfeld, Sidney Schiff, H. Schoeneman, Joel G. Nassauer, Moses B. Strouse M. B. Thanhouser, Bertram Berney, Henry Frank, James Nathan, M. Fields, Arthur Rosenberg, Jesse Rosenfeld, H. S. Rosenstock, Nathan Schloss, Louis Sinsheimer, David Scheihein, Samuel Thalheimer, S. P. Thanhouser, Hugo Dalsheimer, William Kraus, Sidney Berney.

LOCAL BANKS FLOURISHING

Reports of National Institutions Reflect Prosperity.

Showing their healthy condition many of the banks of Baltimore, in the advertising columns of The American this morning, give their statements of resources and liabilities at the end of the business day February 4. That the banks are doing a good business is evidenced by the accountings. All of the institutions show increased business over a year ago.

In the column of its resources the National Bank of Baltimore gives the folloying: Loans and discounts, $5,960,230.37; Baltimore city stock, $731,500; stocks and bonds, $375,814.89; United States bonds to secure circulation, $1,000,000; United States bonds to secure United States deposits, $125,000; premium on United States bonds, $21,000; banking-house, $282,000; real estate, lot 33 South street, $25,000; other real estate, $4,750; furniture and fixtures, $17,812.84; cash and sight exchange, $3,396,627.20, or total resources of $11,939,735.50. In the column of liabilities are the following figures: Capital, $1,210,700; surplus and undivided profits, $399,299.95; circulation, $1,000,000; deposits, $9,329,735.34. The officers of the bank are: President, T. Rowland Thomas; vice president, W. Bernard Duke; vice president, J. Albert Hughes, cashier, William J. Delcher; assistant cashier, Snowden Hoff.

The statement of the Second National Bank shows the loans and discounts to be $1,984,955.91, with total resources of $3,074,777.06. The capital stock paid in is $500,000 and the surplus fund $500,000. The individual deposits subject to check amount to $1,105,987.87.

The German-American Bank reports loans and discounts of $917,782.04, total resources of $1,553,362.50, capital stock paid in $300,000, surplus fund $75,000, and individual deposits subject to check, $639,567.81.

In its report the Old Town National Bank shows loans and discounts of $1,409,387.49, and total resources of $2,165,794.76. The capital stock paid in is $200,000, and surplus fund $40,000. The individual deposits subject to check equal $1,348,685.26.

The report of the Citizens' National Bank gives its loans and discounts as $9,197,366.60, and total resources as $16,404,631.99. The capital stock paid in is $1,000,000, and surplus fund $1,500,000. The individual deposits subject to check total $5,439,146.17.

The Mercantile Bank shows loans and discounts of $692,599.68, and total resources of $1,339,671.37. The capital stock paid in is $100,000, and surplus fund $65,000. The deposits subject to check equal $556,891.06.

In the report of the Mercantile Trust and Deposit Company it is shown that the loans and discounts equal $5,742,271.44, and total resources, $13,765,742.06. The capital stock paid in is $1,500,000, and surplus fund, $2,700,000. The deposits, subject to check, equal $6,508,688.30.

The Maryland National Bank shows loans and discounts to be $1,615,585.36, and total resources, $3,185,189.84. The capital stock is $500,000 and the surplus fund, $100,000. The individual deposits, subject to check, equal $993,675.57.

The Merchants' Mechanics' National Bank shows loans and discounts to be $14,495,107.60, and total resources, $24,537,335.75. The capital stock paid in is $2,000,000, and the surplus fund, $2,000,000. The individual deposits are $8,206,405.86.

The Canton National Bank shows loans and discounts equaling $613,732.35, and total resources of $995,250.41. The individual deposits, subject to check, total $749,620.87.

In its report, the Western National Bank shows loans and discounts equaling $2,139,849.64, and total resources of $3,947,627.81. The capital stock paid in is $500,000 and surplus fund $500,000. The individual deposits, subject to check, are $1,779,064.18.

The Drovers and Mechanics' National Bank's loans and discounts equal $4,388,038.49, and the total resources of $8,238,672.53. The capital stock paid in is $600,000 and surplus fund, $450,000. The individual deposits, subject to check, equal $2,871,966.13.

The National Howard Bank report shows loans and discounts of $829,956.58. The total resources are $1,741,043.47. The capital stock paid in is $230,000 and the surplus fund $120,000. The individual deposits subject to check are $1,077,445.52.

The National Exchange Bank shows loans and discounts equaling $4,493,649.11 and total resources of $7,747,995.83. The capital stock paid in is $1,000,000, and the surplus fund $600,000. The individual deposits subject to check are $2,737,224.12.

The report of the Fidelity Trust Company shows its loans and discounts equals $3,157,442.83 and total resources $10,958,013.40. The capital stock paid in is $1,000,000 and the surplus fund is $1,000,000. The deposits subject to check are $7,196,626.13.

The First National Bank's loans and discounts amount to $4,504,133.15 and total resources $8,728,425.31. The capital stock paid in is $1,000,000, and the surplus fund $250,000. The individual deposits subject to check are $3,033,214.82.

The report of the Commonwealth Bank shows loans and discounts equaling $1,846,285.10 and total resources of $3,551,799.30. The capital stock paid in is $200,000 and the surplus fund $100,000. The individual deposits subject to check are $2,282,604.39.

In its report the Farmers and Merchants' National shows loans and discounts equalling $2,358,885.21 and total resources of $4,716,052.11. The capital stock paid in is $650,000 and the surplus fund $225,000. The individual deposits subject to check are $2,091,210.28.

The report of the condition of the National City Bank of Baltimore shows that it has resources amounting to $2,301,010.90. The capital stock paid in is $500,000. The surplus funds amounts to $125,000. The individual deposits amount to $1,379,383.24. Harry M. Mason is the cashier.

MISS WILSON NOT COMING

President-elect's Daughter Cannot Pose in Tableaux.

Miss Jessie Wilson, daughter of President-elect Woodrow Wilson, will not take part in the Angels in Art Tableaux, which will be given at Albaugh's Theater tomorrow afternoon and Monday night for the benefit of the Light Street Free Kindergarten.

This fact was made known to Mr. Charles E. Ellicott by telegram yesterday from Miss Wilson, which stated that her engagements would not permit her to accept the invitation to pose here. It was through Mrs. Ellicott that Mrs. Henry Wood extended her the invitation to take the part in place of Baroness Elsi von Biegeleben in the Angels of the Annunciation, by Schonghauer, in the performance Monday night.

City College Alumni to Dine.

The twenty-eighth anniversary banquet of the Alumni Association of the Baltimore City College will be held at the Caswell next Tuesday night at 7 o'clock. There will be about 150 members of the association present. Frederick Singley, president of the association, will preside. Other speakers will be Mayor Preston, Rev. J. Richard Smith, Harrisburg; Albert C. Ritchie and Rev. Dr. Charles Fiske.

PHTHISIS CURE AT THE HOPKINS

BEING PERFECTED BY DRS. HAMMAN AND AUSTRIAN.

MAY TRY FOR FINLAY PRIZE

After Inoculating Rabbits and Monkeys With Tubercular Germs the Physicians Injected Their Serum, and the Animals Recovered—Inverted Experiment Equally Decisive—Composition of Serum Is Being Guarded Carefully.

While there have been no announcements of entry, there are probably a number of other physicians in the race for the Finlay prize of $1,000,000 for a serum that will cure tuberculosis besides Dr. Freidman, of Berlin, who, it is said, will not come to the United States. In view of the fact that for some months a serum prepared in the Phipps Tuberculosis Dispensary of the Johns Hopkins Hospital, under the direction of Drs. Louis V. Hamman and Charles J. Austrian, has succeeded in combating the germs of tuberculosis, which were inoculated in a number of rabbits, it is anticipated by those who are familiar with the work in the dispensary that in a few weeks an announcement will be forthcoming of another cure for the white plague and it is also probable that one of the physicians in the Phipps Dispensary will go to New York and attempt to win the prize.

The serum, or tuberculosis antitoxin, prepared by Drs. Hamman and Austrian, was inoculated into a number of rabbits about three months ago and a few days ago the animals recovered. A final examination of them failed to reveal the presence of tubercular germs, which had been inoculated into them previous to the inoculation of the serum. As yet the serum has failed where human beings are concerned, but it is thought by the physicians that the strength of the fluid can be gauged to effect more difficult cures. It is upon this that they are working now.

The composition of the serum is a secret. Drs. Hamman and Austrian refuse absolutely to discuss its formula and this fact leads to the belief that they are in the race for the Finlay prize.

Not only have the cases of the rabbits proved satisfactory to the physicians, but monkeys have also been inoculated with tuberculosis germs and cured by the fluid within several months. The serum applied to the monkeys is said to be stronger than that injected into the rabbits.

Several months ago Dr. Austrian returned from a trip to Germany, where he studied the tuberculosis question thoroughly. He consulted with a number of world-renowned physicians on the administration of various formulae of serum, and while there read a number of papers written by Dr. Friedman, whose discovery was at that time in its infancy. Dr. Austrian returned, convinced that his ideas had not been materially improved upon and set about the preparation of a formula to combat tubercular germs. For years he has devoted his time to the study of the germs and their enemies, and while he will not admit that he is assured of the success of the discovery, the average of patients who have improved with its administration speaks in his stead.

The antitoxin is administered in the same manner in which typhoid antitoxin is inoculated into typhoid patients. The number of lives of rabbits and monkeys that have been sacrificed is enormous, but in recent months the number has decreased, which goes far to show that the serum is in a measure, at least, successful. Dr. Austrian and Dr. Hamman are now bending their energies in efforts to ascertain in just what way the serum may be gauged to suit human beings.

Several weeks ago the experiment with animals was inverted. A rabbit was first inoculated with the antitubercular serum and later did not thrive, proving that the serum rendered the subject immune to the ravages of the white plague.

GREATEST OF ALL BANQUETS

Report of Col. Boykin to M. & M. Association Committee.

At the meeting of the executive committee of the Merchants and Manufacturers' Association yesterday afternoon reports of many committees were received and approved and 32 new members elected to the association, giving it a total membership of 789 firms and corporations. The large number of members elected yesterday shows the result of the campaign for new members which was launched at the annual meeting of the association last month and by March the membership committee expects to have at least 1,000 members enrolled.

Col. William A. Boykin, chairman of the hospitality committee, reported that the annual banquet of the association this year was the most successful ever held in the history of the organization, both from the standpoint of attendance and from the standpoint of detail. The report was received with great enthusiasm, and all of the members of the executive body united in expressing their approval.

It was also announced that as a result of the efforts of Secretary Beacham, of the association, who complained to the City Council that the association found it difficult to follow current municipal legislation due to the fact that only one copy of every ordinance existed, which was usually tucked away in the pocket of its sponsor, the Council had changed its rules and ordered that two copies of every ordinance be prepared, one of which is to be kept on file in the department of legislative reference. It was also announced that the City of Baltimore had subscribed to the magazine issued by the association, copies of which will be sent to all of the secondary schools in the city for the purpose of familiarizing the pupils with the great commercial possibilities and activities of Baltimore. The magazine will also be put on sale at all of the newsstands in the city.

In the matter of charities indorsement the president was authorized to appoint a committee consisting of two members from the association, two representing the Chamber of Commerce, two from the City Club and a seventh to be elected by the other six to look after the work in Baltimore. The Waterways Committee reported that the bill to widen the York Spit Channel had been passed and Col. Lansing Beach and his associates were thanked for their co-operation in the matter. The committee on currency reported that it found the currency laws of this country antiquated and resolutions were adopted urging Congress to give the matter of currency reform its earliest possible attention.

The excess baggage committee reported that $195 had already been raised of the sum of $500 which will be necessary for the association to provide to fight the case before the Interstate Commerce Commission. A telegram was sent to the International Custom Cutters' Association, which is holding its annual convention in Philadelphia, inviting them to hold their next convention in this city. It was also reported that the association is co-operating with the Automobile Club in formulating plans for the automobile show to be held in this city and that it is co-operating with the Knoxville Conservation Exposition and that many Baltimore firms will send exhibits to that place.

Mr. Owens to Talk on Lincoln.

The Association of German Masons of Maryland at their meeting next Sunday at Claggett's Hall will listen to an address on Lincoln by former State's Attorney A. S. J. Owens. Mr. Max Honig, of 108 Light street, is president of the association.

Odd Fellows' Valentine Party.

Naomi Rebekah Lodge, No. 6, Independent Order of Odd Fellows, will hold a valentine party and dance on Friday evening next in the armory of the Odd Fellows' Temple, Saratoga and Cathedral streets. The committee in charge consists of Mrs. Laura V. Wittekindt, chairman; Mrs. Ella Hofstatter, Mrs. Blanche Hofstatter, Mrs. Mary E. Bailey, Mrs. Margaret M. Groom and Miss Lena Witzgall.

Safe for Woman's Use

Nothing is more annoying to a refined woman than offensive perspiration or body odors. Those who have used Tyree's Antiseptic Powder know it to be the one remedy which never disappoints. For general uses—dependable in all cases—it should be in every household. Unequaled as a douche. Recommended by physicians everywhere, as it contains no poisons. One 25c box makes two gallons standard solution. All druggists or write for booklet and free sample.

J. S. Tyree, Chemist, Washington, D. C.

.... BANK STATEMENTS ....

REPORT OF THE CONDITION OF THE NATIONAL BANK OF BALTIMORE, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS FEBRUARY 4, 1913.

RESOURCES.

Loans and discounts	$5,959,926.38
Overdrafts, secured and unsecured	303.79
U. S. bonds to secure circulation	1,000,000.00
U. S. bonds to secure U. S. deposits	125,000.00
Other bonds to secure U. S. deposits—Postal savings	10,000.00
Premiums on U. S. bonds	21,000.00
Bonds, securities, etc	1,097,314.89
Banking-house, furniture and fixtures	282,812.84
Other real estate owned	29,756.60
Due from national banks (not reserve agents)	169,110.27
Due from state and private banks and bankers, trust companies and savings banks	301,653.13
Due from approved reserve agents	2,662,341.13
Checks and other cash items	18,117.95
Exchanges for clearing-house	392,429.43
Notes of other national banks	20,000.00
Fractional paper currency, nickels and cents	2,982.79
Lawful money reserve in bank, viz.:	
Specie $336,012.50	
Legal-tender notes 28,000.00	364,012.50
Redemption fund with U. S. Treasurer (5% of circulation)	50,000.00
Due from U. S. Treasurer	16,000.00
Total	$11,939,735.50

LIABILITIES.

Capital stock paid in	$1,210,700.00
Surplus fund	300,000.00
Undivided profits, less expenses and taxes paid	99,299.95
National bank notes outstanding	1,000,000.00
Due to other national banks $1,327,197.65	
Due to state and private banks and bankers	358,397.67
Due to trust companies and savings banks	802,382.65
Due to approved reserve agents	122,904.38
Dividends unpaid	766.68
Individual deposits subject to check	5,742,063.39
Demand certificates of deposit	236,527.46
Certified checks	33,629.25
Cashier's checks outstanding	41,089.14
United States deposits	159,826.55
Deposits of U. S. Postal Savings System	2,950.52
Time certificates deposits, City Baltimore, due 1927	500,000.00
	9,329,735.34
Total	$11,939,735.50

STATE OF MARYLAND, CITY OF BALTIMORE, ss.: I, WM. J. DELCHER, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

WM. J. DELCHER, Cashier.

Subscribed and sworn to before me this 6th day of February, 1913.

NELLIE T. RYAN, Notary Public.

[Seal]

Correct—Attest:

LOUIS E. YOUNG,
JNO. O. MUTH,
ROBT. E. TUBMAN,
Directors.

It

REPORT OF THE CONDITION OF THE NATIONAL MARINE BANK, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS FEBRUARY 4, 1913.

RESOURCES.

Loans and discounts	$1,991,192.85
Overdrafts, secured and unsecured	309.33
U. S. bonds to secure circulation	100,000.00
U. S. bonds to secure U. S. deposits	1,000.00
Other bonds to secure postal savings	8,000.00
Premiums on U. S. bonds	6,268.75
Bonds, securities, etc	367,791.17
Banking-house, furniture and fixtures	172,472.39
Other real estate owned	10,020.00
Due from national banks (not reserve agents)	89,681.87
Due from state and private banks and bankers, trust companies and savings banks	20,446.56
Due from approved reserve agents	190,311.80
Exchanges for clearing-house	274,933.33
Notes of other national banks	25,585.00
Fractional paper currency, nickels and cents	485.24
Lawful money reserve in bank, viz.:	
Specie $318,474.50	
Legal-tender notes 22,000.00	340,474.50
Redemption fund with U. S. Treasurer (5 per cent. of circulation)	9,500.00
Total	$3,548,456.59

LIABILITIES.

Capital stock paid in	$400,000.00
Surplus fund	160,000.00
Undivided profits, less expenses and taxes paid	63,133.75
National bank notes outstanding	188,700.50
Due to other national banks $78,861.69	
Due to state and private banks and bankers	9,919.78
Due to trust companies and savings banks	133,705.89
Due to approved reserve agents	5,133.87
Dividends unpaid	641.53
Individual deposits subject to check	2,282,604.39
Demand certificates of deposit	4,205.00
Certified checks	42,866.20
Cashier's checks outstanding	570.38
U. S. deposits	1,000.00
Postal savings deposits	1,113.82
	2,557,622.84
Bills payable, including certificates of deposit for money borrowed	175,000.00
Reserved for taxes and insurance	4,000.00
Total	$3,548,456.59

STATE OF MARYLAND, CITY OF BALTIMORE, ss.: I, YATES PENNIMAN, cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

YATES PENNIMAN, Cashier.

Subscribed and sworn to before me this 6th day of February, 1913.

WILLIAM J. ROTH, Notary Public.

[Seal.]

Correct—Attest:

J. BARRY MAHOOL,
MATTHEW S. BRENAN,
W. L. STRAUS,
Directors.

It

REPORT OF THE CONDITION OF THE FARMERS AND MERCHANTS' NATIONAL BANK, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS FEBRUARY 4, 1913.

RESOURCES.

Loans and discounts	$2,358,885.21
Overdrafts, secured and unsecured	27.05
U. S. bonds to secure circulation	370,000.00
U. S. bonds to secure U. S. deposits	1,000.00
Premiums on U. S. bonds	17,423.93
Bonds, securities, etc	252,595.00
Banking-house, furniture and fixtures	200,000.00
Due from national banks (not reserve agents)	497,369.00
Due from state and private banks and bankers, trust companies and savings banks	65,842.77
Due from approved reserve agents	456,724.25
Checks and other cash items	11,882.47
Exchanges for Clearing-house	170,036.14
Notes of other national banks	87,445.00
Fractional paper currency, nickels and cents	206.70
Lawful Money Reserve in Bank, viz.:	
Specie $182,723.00	
Legal-tender notes 20,000.00	202,723.00
Redemption fund with U. S. Treasurer (5% of circulation)	18,950.00
Total	$4,716,052.11

LIABILITIES.

Capital stock paid in	$650,000.00
Surplus fund	225,000.00
Undivided profits, less expenses and taxes paid	67,750.47
National bank notes outstanding	375,097.50
Due to other national banks	$923,826.94
Due to state and private banks and bankers	172,165.86
Due to trust companies and savings banks	84,376.44
Due to approved reserve agents	68,984.66
Dividends unpaid	1,503.67
Individual deposits subject to check	2,091,210.28
Demand certificates of deposit	56.45
Certified checks	19,068.84
Cashier's checks outstanding	36,017.00
U. S. deposits	1,000.00
	3,398,204.14
Total	$4,716,052.11

STATE OF MARYLAND, CITY OF BALTIMORE, ss.: I, CHAS. T. CRANE, President of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

CHAS. T. CRANE, President.

Subscribed and sworn to before me this 6th day of February, 1913.

AUGUSTUS W. BRADFORD, Notary Public.

Correct—Attest:

CHARLES H. DICKEY,
ALFRED R. L. DOHME,
F. H. HACK,
Directors.

It

REPORT OF THE CONDITION OF THE MERCHANTS-MECHANICS' NATIONAL BANK, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS FEBRUARY 4, 1913.

RESOURCES.

Loans and discounts	$14,295,107.60
Overdrafts, secured and unsecured	574.18
U. S. bonds to secure circulation	1,525,000.00
U. S. bonds to secure U. S. deposits, $225,000; to secure postal savings, $8,000	233,000.00
Other bonds to secure postal savings	11,000.00
Premiums on U. S. bonds	24,806.55
Bonds, securities, etc	1,151,092.72
Banking-house	395,000.00
Other real estate owned	465,000.00
Due from national banks (not reserve agents)	1,275,492.95
Due from state and private banks and bankers, trust companies and savings banks	566,792.00
Due from approved reserve agents	1,490,643.03
Checks and other cash items	83,011.64
Exchanges for clearing-house	1,247,381.60
Notes of other national banks	154,000.00
Fractional paper currency, nickels and cents	2,618.55
Lawful money reserve in bank, viz:	
Specie $1,567,493.00	
Redemption fund with U. S. Treasurer (5% of circulation)	76,250.00
Due from U. S. Treasurer	20,000.00
Total	$24,537,335.72

LIABILITIES.

Capital stock paid in	$2,000,000.00
Surplus fund	2,000,000.00
Undivided profits, less expenses and taxes paid	182,509.01
National bank notes outstanding	1,505,200.00
Due to other national banks $4,830,279.97	
Due to state and private banks and bankers	894,185.07
Due to trust companies and savings banks	3,201,774.77
Due to approved reserve agents	557,867.62
Dividends unpaid	43,539.14
Individual deposits subject to check	8,266,405.86
Demand certificates of deposit	34,881.08
Postal savings deposits	8,898.40
Certified checks	660,114.00
Cashier's checks outstanding	55,881.91
U. S. deposits	211,783.32
Deposits of U. S. disbursing officers	8,925.39
	18,799,826.71
Bonds borrowed	50,000.00
Total	$24,537,335.72

STATE OF MARYLAND, CITY OF BALTIMORE, ss.: I, JOHN B. H. DUNN, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JOHN B. H. DUNN, Cashier.

Subscribed and sworn to before me this 6th day of February, 1913.

FELIX R. SULLIVAN, Notary Public.

Correct—Attest:

ALEX. BROWN,
CHAS. A. WEBB,
MORRIS WHITRIDGE,
Directors.

It

REPORT OF THE CONDITION OF THE DROVERS AND MECHANICS' NATIONAL BANK, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS FEBRUARY 4, 1913.

RESOURCES.

Loans and discounts	$4,388,038.49
Overdrafts, secured and unsecured	313.86
U. S. bonds to secure circulation	411,000.00
U. S. bonds to secure U. S. deposits	1,000.00
Bonds, securities, etc	691,455.47
Banking-house, furniture and fixtures	200,000.00
Other real estate owned	8,989.02
Due from national banks (not reserve agents)	761,331.00
Due from state and private banks and bankers, trust companies and savings banks	146,080.70
Due from approved reserve agents	915,549.00
Checks and other cash items	38,067.99
Exchanges for Clearing-house	162,303.71
Notes of other national banks	9,700.00
Fractional paper currency, nickels and cents	5,960.09
Lawful money reserve in bank, viz.:	
Specie $266,565.00	
Legal-tender notes 124,368.00	390,933.00
Redemption fund with U. S. Treasurer (5% of circulation)	20,550.00
Total	$8,238,672.53

LIABILITIES.

Capital stock paid in	$600,000.00
Surplus fund	450,000.00
Undivided profits, less expenses and taxes paid	121,899.80
National bank notes outstanding	571,899.80
Due to other national banks	402,995.00
Due to other national banks	$1,990,635.11
Due to state and private banks and bankers	941,632.58
Due to trust companies and savings banks	470,728.06
Due to approved reserve agents	95,748.07
Dividends unpaid	12,231.00
Individual deposits subject to check	2,871,966.13
Demand certificates of deposit	9,600.00
Certified checks	19,164.93
Cashier's checks outstanding	81,645.85
	6,462,777.73
U. S. deposits	1,000.00
Bills payable, including certificates of deposit for money borrowed	200,000.00
Total	$8,238,672.53

STATE OF MARYLAND, CITY OF BALTIMORE, ss.: I, CHARLES S. MILLER, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

CHARLES S. MILLER, Cashier.

Subscribed and sworn to before me this 6th day of February, 1913.

FELIX R. SULLIVAN, Notary Public.

Correct—Attest:

CHARLES ADLER,
G. W. ATKINSON,
H. S. FANT,
Directors.

It

REPORT OF THE CONDITION OF THE WESTERN NATIONAL BANK, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS, FEBRUARY 4TH, 1913.

RESOURCES.

Loans and discounts	$2,139,849.64
Overdrafts, secured and unsecured	409.82
U. S. bonds to secure circulation	150,000.00
U. S. bonds to secure U. S. deposits	150,000.00
Premiums on U. S. bonds	7,500.00
Bonds, securities, etc	349,953.75
Banking-house furniture and fixtures	146,132.31
Due from national banks (not reserve agents)	313,509.96
Due from state and private banks and bankers, trust companies and savings banks	50,015.21
Due from approved reserve agents	3,371,871.05
Checks and other cash items	22,198.10
Exchanges for clearing-house	107,658.62
Notes of other national banks	20,500.00
Fractional paper currency, nickels and cents	4,076.83
Lawful money reserve in bank, viz.:	
Specie $284,822.50	
Legal-tender notes 4,000.00	288,822.50
Redemption fund with U. S. Treasurer (5% of circulation)	7,500.00
Total	$3,947,627.81

LIABILITIES.

Capital stock paid in	$500,000.00
Surplus fund	500,000.00
Undivided profits, less expenses and taxes paid	100,945.82
National bank notes outstanding	150,000.00
State bank notes outstanding	468.00
Due to other national banks	$76,032.69
Due to state and private banks and bankers	16,107.59
Due to trust companies and savings banks	676,477.11
Due to approved reserve agents	117,205.36
Dividends unpaid	2,191.29
Individual deposits subject to check	1,779,064.18
Certified checks	27,955.86
Cashier's checks outstanding	490.00
United States deposits	1,000.00
	2,696,513.99
Total	$3,947,627.81

STATE OF MARYLAND, CITY OF BALTIMORE, ss.: I, WILLIAM MARRIOTT, Cashier of the above-named bank, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

WILLIAM MARRIOTT, Cashier.

Subscribed and sworn to before me this 6th day of February, 1913.

JOHN O. ROBINSON, Notary Public.

Correct—Attest:

W. BURNS TRUNDLE,
WILLIAM K. BARTLETT,
CHARLES E. RIEMAN,
Directors.

It

REPORT OF THE CONDITION OF THE COMMONWEALTH BANK, AT BALTIMORE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS FEBRUARY 4, 1913.

RESOURCES.