

# BANKING INTERESTS.

## The Scranton Monetary Institutions Conducted on a Sound and Conservative Basis.

The banking interests of Scranton have necessarily kept pace with the other institutions, and some of the foremost establishments of the country are today situated within its limits. Within the past few years the stock of all of the banks in Scranton has increased beyond the expectations of the most sanguine, and the effect of conservative management is recognized everywhere as the corner-stone of the success of the banking institutions of the "Electric City."

The facilities of the city banks for coping with financial emergencies have been increased by the organization of a clearing house association. The banks and trust companies of the city effected this organization on November 14, 1893, and the scheme has been very satisfactory in accelerating business in the matter of daily exchanges.

The First National bank of Scranton, located at the corner of Lackawanna and Wyoming avenues, was one of the first National banks organized in the state. It was incorporated in 1863. The capital stock is \$200,000. The executive officers are James A. Linen, president; George L. Dickson, vice-president; Isaac Post, cashier.

The Third National bank was originally established March 1, 1872, and commenced business April 15, 1872. The capital stock is \$200,000. Mr. Alfred Hand was its first president. The present officers are William Connell, president; Henry Bellin, Jr., vice-president; and William H. Peck, cashier.

The Traders' National bank, located at the corner of Wyoming avenue and Spruce street, was organized in 1890. This bank has a capital stock of \$250,000, all of which is paid in. The officers are: John T. Porter, president; W. W. Watson, vice-president; and F. L. Phillips, cashier.

The Merchants and Mechanics' bank, located at 420 Lackawanna avenue, was organized and chartered under the state banking laws of 1867. The authorized capital stock of the bank is \$250,000. The officers are: James J. Williams, president; A. J. Casey, vice-president; C. W. Gunster, cashier.

The Lackawanna Trust and Safe Deposit company is located at 404 Lackawanna avenue. This company was organized in May, 1887. Its capital stock is \$200,000. A prominent feature of its business is that of its safety deposit vaults. These vaults are constructed after the most modern improved plans and are secured by every appliance known that would be calculated to defy the ravages of fire or resist an attack of robbers or a mob, and they may be said to be absolutely fire and burglar proof. The officers of the company are: William T. Smith, president; Henry J. Anderson, vice-president; and John W. Fowler, treasurer.

Scranton Savings bank, 122 Wyoming avenue, was organized in 1867. Capital stock, \$100,000. The officers of the bank are: S. B. Price, president; H. C. Shaffer, cashier, and A. B. Blair, assistant cashier.

Dime Deposit and Discount bank of Scranton, Pa., corner of Wyoming avenue and Spruce street. This bank was incorporated in 1890 with a capital stock of \$100,000. The officers are: Charles du Pont Breck, president; Reese G. Brooks, vice-president; Harry G. Dunham, cashier.

Scranton Savings Bank and Trust company, 420 Lackawanna avenue. This banking institution was incorporated in 1873 with a capital stock of \$50,000. It transacts a regular banking business; also savings and discounts. The officers are: L. A. Watres, president; O. S. Johnson, vice-president; A. H. Christy, cashier.

West Side bank, 109 North Main avenue. This bank was incorporated in 1874 with a capital of \$20,000; does a regular banking and savings business, discounts, etc. Its officers are: B. Hughes, president; Reese G. Brooks, vice-president; A. B. Eynon, cashier; Thomas J. Davis, treasurer.

### RAILROADS OF SCRANTON.

#### Unlimited Transportation Facilities to All Parts of the Compass.

To the growth of a great municipality like Scranton, railroad facilities must of necessity constitute a valuable aid. Without proper means of transportation in every line of trade it is impossible for any city to make rapid progress in the development of the enterprises that go to make up a thriving and prosperous locality. With the increasing demands in this important field of labor, the railroad enterprises of the Middle States have kept pace, and today Scranton is one of the most favorably situated points away from the Atlantic coast. Aside from Philadelphia and Pittsburgh, this city is probably the leading one in the matter of industrial enterprises and probably produces a greater variety of staple wares than any other. In response to the demands of trade, the enterprise of railroad building has extended lines in almost every direction to and from Scranton, and the list numbers some of the important roads of the world.

The importance of the tonnage of Scranton has not been properly recognized by the great trunk lines of the country, but the railway facilities are nevertheless excellent. The Delaware, Lackawanna and Western Railroad connects it with New York and Philadelphia on the east, and with the western cities through its Buffalo extension. The Erie and Wyoming connects with the main line of the Erie at Hawley and also forms another southern outlet to Wilkes-Barre. The line of the New York, Susquehanna and Western is gradually creeping towards Scranton, and the road promises to become a formidable rival to the Delaware, Lackawanna and Western in the near future.

One of the important transportation lines of Scranton is the Central Railroad of New Jersey. It was among the early roads to come in for a share of the traffic which followed the era of prosperity which began a dozen years ago, and has continued to the present time. The Jersey Central first extended its lines to this city in 1853, and since that time has enjoyed a large share of the business that has been distributed between the great lines that have controlled the trade in years past. The handsome station of the road which appears in view at the western terminus of the Lackawanna avenue bridge, is among the pleasing features of interest that attract the eye of the visitor to the city, and is one of the monuments to the prosperity of the town. The Lehigh Valley railroad as yet has no station in this city, but the interests of the great line are ably represented by the courteous representatives in charge of the ticket office on Lackawanna avenue, and at no distant day it is probable that a Lehigh Valley railroad station will be among the features of the city. The Pennsylvania railroad, which owns lands in the city, at present has a terminus in Wilkes-Barre, and without doubt will in time extend lines to this city. The Ontario and Western railroad has become an important coal carrying line, opening up the markets of the north-west, and also does a large traffic in summer travel.

While the business of the railroads leading to and from Scranton consists largely in coal carrying business, the arrangements for the accommodation of passenger traffic are of the best. The fast trains to New York and Philadelphia and to the seashore and mountains are equipped with the most elegant rolling stock, and are provided with all accessories for the comfort and safety of patrons. Elegant day and sleeping palace coaches are attached to the trains, and the officials are selected from the trusty and intelligent railroad people of the northern tier.

Nothing more emphatically illustrates the progress and prosperity of Scranton than the marvelous growth of the real estate interests of the city. It is seldom that a typical mushroom western town can boast of a more rapid advance in property during the excitement of a proverbial boom than that which has marked the real estate interests of Scranton during the past few years. And the pleasing peculiarity about the advance of property in this city is the fact that the advance-

ment has been continuous. There has been backward movement as is usual in cases of unprecedented booms. Many investors who two or three years ago paid what was considered exorbitant, you, even reckless prices for property, could today sell out with profit. The advance which has so many times reached the "high water mark" there seems to be actually no limit. Judging from past history it is safe to aver that there is scarcely a locality within the city's limits where one may not purchase property with reasonable expectations of a sufficient advancement to make the venture profitable in the end. In addition to the rapid advance of real estate in the business centers, the success of the suburban park schemes has been astonishing. Handsome dwellings have been springing up on these plots each year, lending value to bleak surroundings, with a rapidity that is seldom equaled outside of the city of Abilene and his wonderful lamp. As a consequence much capital has been utilized in furthering the real estate interests and many brokers make handsome incomes for their services in the big deals that are constantly being effected.

Scranton is known as the city of homes, and those who do not own a home would do well to call at rooms 508 and 509 Mears' building, and see the map of the Fairview Park Land company's addition to West Scranton, but there are still many desirable lots left. The lots are good size, with alleys in the rear. Location is high, so there is the best of drainage. The view is unsurpassed. The location is but twenty minutes' walk from the central city, with two lines of street cars, one at each end of the plot.

The property is also within a few minutes' walk of the large steel mills of the Lackawanna Iron and Steel company and the silk and woolen mills and other large manufacturing concerns of the South Side. No restrictions in the deeds. Two large new school houses and gas and water on the plot. See advertisement in another column.

Miss Robinson, ex-Mayor Fellows and Herat N. Patrick have purchased fifteen acres of land about the Colonel Tripp residence, on North Main avenue, and are now plotting the same into city lots. The grading of the streets, putting in of gas, water and sewers is being pressed as rapidly as possible, and if the weather permits this work will soon be completed. This plot is high, dry, commands a grand view of the city, is on the line of the electric railway, and well worthy of your investigation.

The opening sale will take place on Saturday, 4th of December, next, and will afford a splendid opportunity for securing a home plot centrally located, and where every lot will appreciate rapidly in value, and yield sure returns to those desiring a good investment.

The Silk Industry. The Silk Industry, of Scranton, is of a magnitude that is seldom appreciated by those not acquainted with the various manufacturing interests of the city. For many years the looms and spindles have furnished employment for hundreds of men and girls, and have been among the most constant of institutions of this region that furnish means of support and steady occupation for the ambitious. Some of the

largest mills in the country are found in Scranton, and several others are soon to be located in this vicinity. The silk industry is among the most staple. The mills are not usually affected to any great extent by the fluctuations in trade that sometimes in an instant paralyze an important enterprise and throw hundreds out of employment. No matter what the temporary condition of trade may be the mills spin merrily day by day like the worm in the cocoon, preparing a staple product that must find ready purchasers, eventually. In the Scranton mills the art of spinning has been brought to a state nearing perfection by the employment of thousands of dollars worth of the most intricate machinery and the other accessories necessary in first-class work, and the silkworms, from the cocoon, furnish a better thread than any other. The silkworms furnish a better thread than any other. The silkworms furnish a better thread than any other.

The magnitude of the interests devoted to the manufacture of machinery and supplies is seldom appreciated by one who has not given the subject deep study. With the facilities for cheap fuel and rapid transportation, Scranton has been able to successfully compete with the world not only in the crude iron industries but in the manufacture of fine machinery. A tour of the ware houses of the machine-manufacturing firms of this city would be a pleasing revelation to many of our citizens. These big store rooms contain lathes and cutting machines of intricate design calculated to make easy and accurate the labor of the wood-worker and machinist; milling and milling appliances, pulleys, belting, shafting, steam pumps, engines, and in fact everything that could be needed in the establishment of almost any manufacturing industry either in city or country, making it unnecessary for the manufacturer of Northeastern Pennsylvania to proceed beyond Scranton when in search of supplies of any description. The list of machine manufacturing firms of Scranton includes the Scranton Supply and Machinery company, Finch Manufacturing company and C. B. Scott. These firms through traveling salesmen furnish large quantities of machinery not only to firms in this vicinity but also to the trade everywhere, and assist materially in making Scranton famous as a manufacturing centre.

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interior of the building, which is devoted to the postoffice department, is finished in solid oak of a massive pattern, designed with an eye to durability. Delivery windows, stamp windows, and windows devoted to the money order and postal note department, where a sort of banking business is transacted daily, and handsome brass trimmed boxes greet the eye of the visitor at the front, while in the rear of the building are the private offices of the postmaster and his assistants, the mail receiving and distributing rooms, etc.

From this center a system of free delivery has been inaugurated, which is second to none in the land. The delivery department is in the hands of experienced carriers who have an acquaintance with the city and its people that makes mistakes or delay in the delivery of mail almost impossible in ordinary instances. Few persons not acquainted with the workings of the office have an idea of the difficulties encountered in distributing mail to a population of the character of the inhabitants of Scranton. For instance, the directory contains nearly seven pages devoted to the Williams family, and in the list there are fifty-two who answer to the name of "William Williams." In spite of the many drawbacks, however, little complaint is heard of mistakes or delay in delivery.

The Scranton postoffice being under the civil service rules, it is impossible for any but the highest grade of efficiency to gain recognition on the reserve list of employees. The officials of the Scranton postoffice are as follows: Postmaster—Ezra H. Ripple. Assistant Postmaster—David W. Powell. Superintendent of Mails—L. G. Schantz. Money Order Clerk—T. James Egan. Register Clerk—J. F. Schwenk. Stamp Clerks—G. J. Duhig, P. J. Messersmith.

Delivery, Mail and Distributing Clerks—Evan G. Reese, Rush Wright, Christian Neher, J. H. Mathias, G. J. W. Hill, T. F. McDonough, D. H. Jenkins, Elias Williams, E. P. Janne and Frank H. Jones. Superintendent of Carriers—William D. Roche.

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### A PALATIAL HOTEL.

Elegant Appointments and Magnificent Service of the Jermyn—Unsurpassed in Pennsylvania. There is probably no one institution in Scranton that exerts a more favorable influence in making the city famous as the home of progress than the magnificent Hotel Jermyn, which adorns the corner of Wyoming avenue and Spruce street. This spacious house of entertainment, which is almost without a peer in the state, is named for the owner and builder, Mr. John Jermyn, the well known coal operator, whose ambition to supply Scranton with one of the finest hotels of modern times seems to have been realized in the imposing edifice which stands as a monument to his energy and enterprise.

Hotel Jermyn, as it stands today, represents an investment of \$1,000,000. It is seven stories high, contains two hundred and fifty rooms, is built entirely of stone, brick and iron, and is absolutely fireproof. Located in the heart of the city, it is accessible to all points, as the trolley car pass the door, and a luxurious bus line connects the building with all trains that arrive at or leave the city, night or day. In the matter of interior appointments and furnishings, the scheme of elegance indicated in the building proper has been fully carried out. The main office on Spruce street, which may also be entered from Wyoming avenue, is of the ideal design, with its luxurious leather furniture and handsome office fixtures, in which mahogany, plate glass and polished brass are arranged in a manner to please the eye, and is in charge of a corps of courteous attendants, who constantly look after the