

NEWARK TRUST AND SAFE DEPOSIT COMPANY

STATEMENT OF CONDITION
CLOSED BUSINESS DECEMBER 31ST, 1909

1909

RESOURCES

LOANS AND DISCOUNTS—This item represents money loaned to responsible parties on notes, mortgages and other first-class security	\$129,585 10
STOCKS AND BONDS—This item represents money invested in first-class stocks and bonds that are easily convertible into cash on short notice if necessary	22,729 63
FURNITURE AND FIXTURES—Included in this item are the vault equipment, steel safe and all other fixtures and furnishings of every description	4,883 78
CASH AND DUE FROM BANKS—Cash in our safe and money due us from banks subject to our order at any time	18,909 44
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	76,107 95

LIABILITIES

CAPITAL STOCK—This is the amount invested and paid in by our stockholders	0,000 00
UNDIVIDED PROFITS—Accumulated profits which can be used for paying dividends or for meeting operating expenses	224 93
DEPOSITS—Money deposited in our care by people who appreciate the advantages of doing business through a reliable conservative up-to-date bank. Part of this represents checking accounts upon which we allow interest at 2 per cent. A part represents the savings accounts of thrifty depositors who receive 3 per cent. interest	130,14 64
TREASURER'S CHECKS OUTSTANDING—This item includes checks which have been given in payment of bills but as yet have not been presented for payment	58 00
DUE TO BANKS—This is the money which we owe to other banks	4,00 00
CERTIFIED CHECKS—These are ordinary checks of our depositors which have been certified to by the treasurer, that the drawers have sufficient funds on deposit to meet the checks and for which this bank is responsible for the payment thereof	752 00
DIVIDENDS DUE STOCKHOLDERS—This is the share of the earnings for the past six months which the stockholders receive	900 00
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	\$176,107 05

THE past year has been one of success for the NEWARK TRUST AND SAFE DEPOSIT COMPANY, which success has been due in great part to the kind consideration of our bank by our patrons. We have appreciated your business. The business that you have given us during the year 1909, just passed, has been a part of the success contributed by our many customers. We wish to thank you for this and we trust you have received in return many real benefits from our service.

NOW FOR THE FUTURE

We want to help you make the year 1910 a still better one, so far as a bank can be helpful. It is our hope that you will still continue to give us your business; it is our aim to render to you and every other customer beneficial bank service—a service that will help your financial interests.

INTEGRITY

All the many safeguards thrown around financial institutions will amount to little if the men behind these institutions were not absolutely trustworthy in every respect. The honesty of the officers, directors and employes of the Newark Trust and Safe Deposit Company is more than on the surface honesty—it is the result of inherent character and principle. It is "probity"—good honesty tried and proved, extending through every feature of our business and in things beyond the legal requirements. We invite careful inspection of the personnel of the officers and directors of this institution. These men stand on their record of character and achievements in the business life of this community, even without the strict oversight of the State and the large financial responsibility back of the institution. Your interests in the care of such men would be perfectly secure and looked after with great advantage to you.

PERSONNEL OF DIRECTORS

S. J. WRIGHT, President of Continental Fibre Co., Newark, Del. President of H. B. Wright Co., Hardware, Newark, Del.
H. G. M. KOLLOCK, M. D.
C. B. EVANS, Attorney-at-Law, Treasurer of Delaware College. Director Security Trust and Safe Deposit Co., Wilmington, Del.
President New Castle County Bar Association.
J. W. DAYETT, Merchant Miller.
D. C. ROSE, President Newark Building and Loan Association, Newark, Del.

OFFICERS

S. J. WRIGHT, President. GEO. D. KELLEY, JR., Treasurer
H. G. M. KOLLOCK, Vice President. C. B. EVANS, Secretary.
WM. H. TAYLOR, Trust Officer.



WE PAY INTEREST ON ALL DEPOSITS—2 PER CENT. ON CHECKING ACCOUNTS. 3 PER CENT. ON SAVINGS ACCOUNTS.
(Since commencing business July 17, 1905, \$8,000.00 have been paid in interest to depositors. We invite your banking business, whether small or large.)

NEWARK TRUST AND SAFE DEPOSIT COMPANY

OPERA HOUSE BUILDING

NEWARK

DELAWARE

Sunday School Lesson

By R. S. Holmes

Lesson V. January 30, 1910.

SOME LAWS OF THE KINGDOM

(Matt. 5: 17-26 and 38-48.)
Golden Text: "Be ye therefore perfect, even as your Father which is in Heaven is perfect." Matt. 5: 48.

The citizen of the Kingdom must know its laws. The King makes them known at the beginning of his work.

1. I am not a destroyer. I am an accomplice.

Vss. 17-18. "Think not that I am come, etc." The Jews looked for a destroyer of old conditions. There was to be a new order. Rome was to be overthrown. Judea was to be set up. The Gentiles were to perish. Abraham's children were to possess all power.

The King declares, I will not destroy an old law. It shall hold. I will not destroy what the prophets have declared. Fulfillment, accomplishment, not destruction, was to be the principle of his Kingdom. A "jot" was the smallest character of the Hebrew alphabet. A "tittle" was something equally small. Jesus was no tearer down of the authority of the Old Scriptures.

2. Standing in the Kingdom will depend upon fidelity to the law. (a) Fidelity that keeps the law. (b) Fidelity that teaches others to keep it.

Vss. 19-20. Here is something strange. One may be in the Kingdom and yet may be not always quite loyal. He may disregard a very little law; and teach such disregard to others. He will be small, very small in the Kingdom. Who wants to be least in the Kingdom? The title to promotion in the Kingdom is fidelity.

Entrance comes along the pathway of real righteousness. The Pharisees have what they call righteousness, but it will not admit them to the Kingdom. Yours must be greater than theirs or it will not admit you.

The righteousness which comes from accepting the King and obeying his law admits to the Kingdom. Here then are three conditions. In the Kingdom, great, because keeping even the smallest requirement of the law.

In the Kingdom, small, because not keeping the very least commandment.

Not in the Kingdom at all, because of a righteousness like that of Scribes

and Pharisees.

Having stated the principle the teacher gave illustrations. (1) From the commandment, "Thou shalt not kill."

Jesus stated the law as a tradition handed down from antiquity. "Ye have heard that it hath been said by them of old time." That is as much as to say, "there are among you certain traditions."

Then he adds, "But I say unto you," That is, "I myself accept the tradition as a commandment, and I will tell you what it means."

Hence this series of teachings may be called:

First—Traditions.

Second—Interpretations.

Vss. 21-26 all belong together. To kill is to mount to the height of hate.

The old tradition says do not climb to that height. I say, do not go up the steps. The final step is anger; causeless anger. The second step is epithet hurling. The third step is profanation of humanity. He who takes the first step is liable to have adverse judgment passed on him. Who takes the second step will probably be tried by the courts. The one who takes the third is in danger of scaling the height of hate, and that means hell.

Vss. 23-24 show how hate may be working to make another sin. Someone may have a cause of offense against you. Beware lest it be fanned to a fire of hate. If you do not know it, you are guiltless. If you do know it, do not try to offer sacrifice to God; offer the sacrifice of reconciliation to your brother, first. Get right with men first. Get right with the one man who has a grievance against you. No better Christianity was ever preached than that, and no harder. It is far easier to ask God to forgive our sins than it is to ask our neighbor.

Vss. 25-26 show the importance of the precept. When you have found the man who has something against you agree with him. Waste no time about it. Do it. Don't quarrel about it. Settle up the trouble and get it out of the way. There is danger if you do not.

The second illustration is from the traditional code concerning justice between men. In our day we phrase it as follows, "I'll get even with him if it is the last thing I do." That is the voice of the past still crying "an eye for an eye." Tradition said, exact restitution in kind. Evil for evil, good for good. The interpretation of Jesus says no, that can never be the law in the Kingdom of Heaven.

Vss. 38-42. These are also a unit

dealing with this principle of human action. It is from these verses George Fox deduced his doctrine of friendship. Three larger words than "Resist not evil" cannot be found in the legal codes of the world.

Vs. 39. Jesus made the most absolute contrast to this principle that language admits. This is not an "eye for an eye", but an eye after an eye. Does a man put out one of your eyes, let him put out the other. "Did he mean it?"

Vs. 40. This is a little different illustration, but the same principle.

Vs. 41. Still another illustration. In a personal quarrel (vs. 39), in a legal quarrel (vs. 40), in an act of tyranny (vs. 41) endure wrong doubly rather than do wrong once. This is the highest moral code of the world.

The last of these traditions and interpretations finishes the chapter. It is an enlargement of the last. That is "love for love," "hate for hate." It was a tradition based on the idea that a neighbor was one with whom we had friendly relations; on the principle that every man must have enemies, and that the way to deal with them was to make them even more hostile than before.

Jesus negatives all this. Convert all enemies into friends.

Vs. 44 is a wonder. "Oh, he did not mean it," says the world. Why did he say it, then?

"Love your enemies," says Christ. "I cannot," says the world.

"Bless the cursers," says Christ. "Impossible," says the world.

"Do good to your haters," says Christ. "Nonsense," says the world.

"Pray for your persecutors," says Christ. "Oh, what folly," says the world.

Vs. 44 lived means the whole world loved.

Vs. 45. What will be the outcome? He who does it will be a child of God.

"Like father, like child," will then, indeed, be the law. That is the sort of thing God does. He makes his sun to rise on the evil, and not on the good alone. Does he send drouth and famine on the unjust? No! He sends rain on all alike.

Vss. 46-47. These are those who live on the basis of the old tradition. But it is no credit to them. They are not the only ones who do so. The publicans whom the Pharisees hate do the same thing. The publicans are as good as the Pharisees in these things. Would you know the sum of my interpretation of the old tradition?

Vs. 48. Be perfect. Your Father which is in heaven is the model. He is

no publican. He is no Pharisee. He does those things which I have been telling you are the way in which to live. Make him your model.

REFLECTIONS.

Jesus believed in the reign of law. The world of today believes in the reign of money.

The question Jesus would have a man ask himself is, not Have I anything against some other man? Has he anything against me?

Reconciliation with an enemy is better than an offering to God.

Get right with God, is a good cry, if it be made at the right time.

Can a man love his enemy? Jesus says, "do it." Did he ever command the impossible?

Can a man hate his enemy and love God?

The greatest prayer the world ever heard was made on Calvary, when Jesus prayed for four Roman soldiers.

Some things to ponder. The relation of man to law (a) He must know its letter. (b) He must interpret its meaning. (c) He must regard it as made for him alone.

The law for social relation. Let every one love every other one wholly, making no account at all of another's enmity. Is that possible?

Would there be any enmity if every one loved his enemies?

If verse 44 ever becomes incarnate in every living person, expect the second coming of Christ.

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The Newark Post

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