

# *Scenes of Yesterday*

*By Kenneth F. Myers*

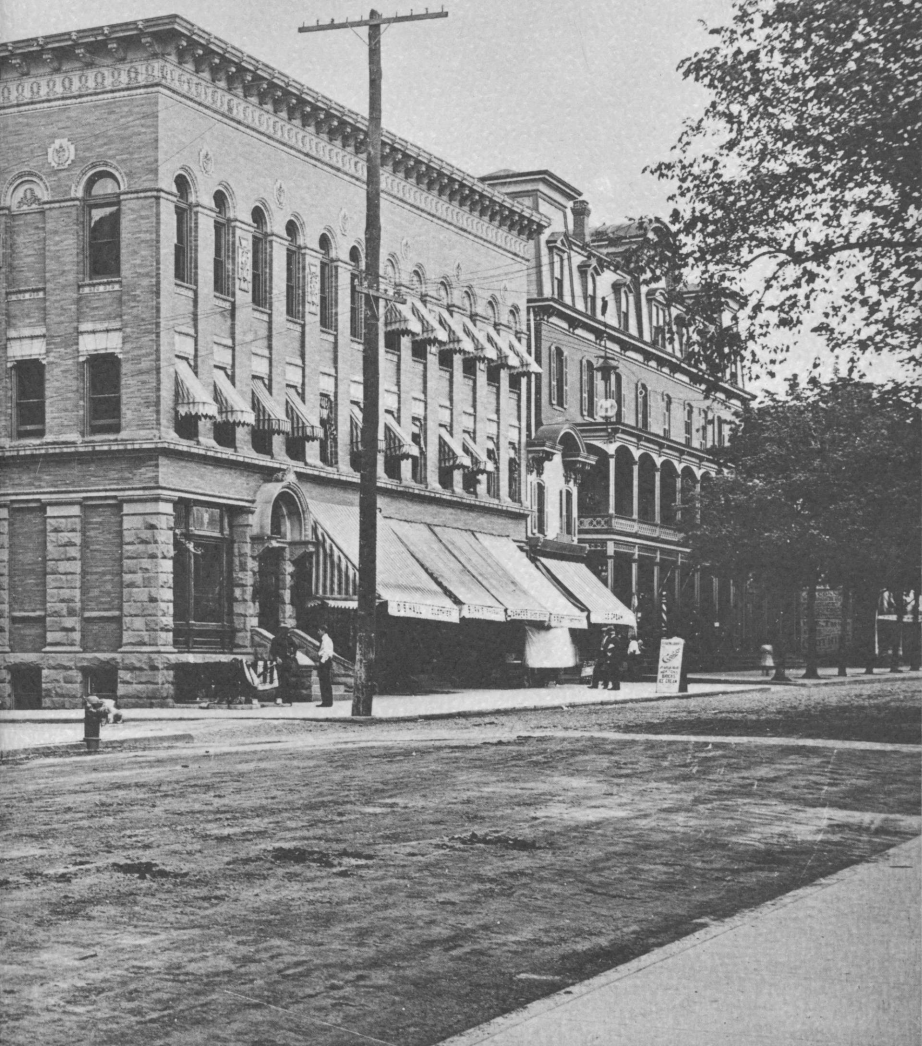
*100th Anniversary*

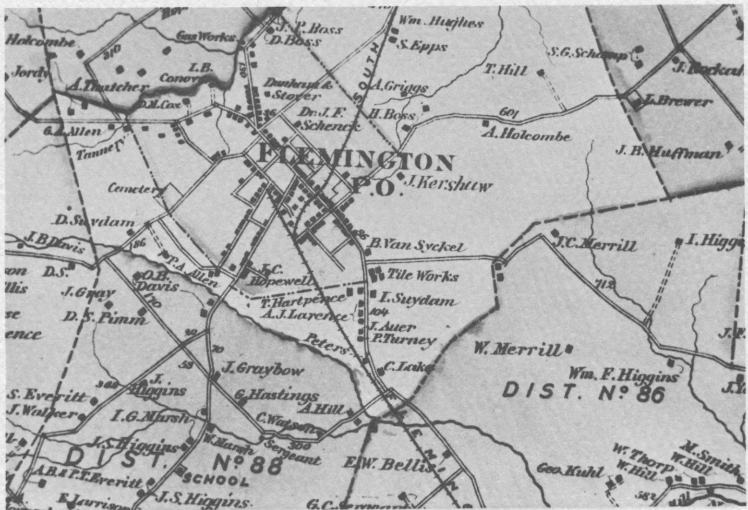
*Published by*

**FLEMINGTON NATIONAL**  
BANK AND TRUST COMPANY

# *Scenes of Yesterday*

*by Kenneth V. Myers*





# *Scenes of Yesterday*

*1876 A Century of Service 1976*

## **FLEMINGTON NATIONAL** **BANK AND TRUST COMPANY**

Main Street Office — Corner of Main & Bloomfield Avenue — Flemington

Circle Office — South Main Street Traffic Circle — Flemington

Amwell Valley Office — Boss Road & Old York Road — Ringoes

Three Bridges Office — Rt. 202 at Main & Broad

Delaware Office — Rt. 523 — Sergeantsville

Member Federal Deposit Insurance Corporation

©1976 FLEMINGTON NATIONAL BANK & TRUST COMPANY

Flemington, New Jersey



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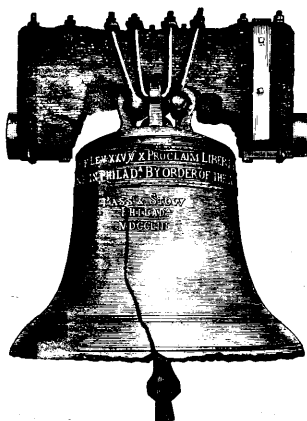
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©1976 FLEMINGTON NATIONAL BANK & TRUST COMPANY

Flemington, New Jersey

*I have but one lamp by which my feet  
are guided  
And that is the lamp of experience  
I know no way of judging the future  
but by the past*

*—Patrick Henry—*



#### CREDITS

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Wm. Orville Buchanan

## Foreward

A 100th birthday is an occasion for great celebration, whether it be for a man, a woman, a country, or a corporation. And so it is with great pride that Flemington National Bank announces the reaching of this very special milestone.

When one thinks back over 100 years, it becomes very clear what a great achievement a Centennial really is. One hundred years ago, our nation was just emerging from the ravages of a Civil War. The rebuilding of a unified America was just beginning.

Another great beginning took place in 1876. A group of Flemington area residents, with a vision of a growing Hunterdon County, joined together to form The Flemington National Bank and Trust Company. And so, the base was established for the bank that was to become known as the financial leader of the Flemington area.

To chronicle our "one hundred years of progress", and honored by its record of providing the most progressive services in Hunterdon County for one hundred years, the Board of Directors of Flemington National Bank has commissioned Kenneth Myers, noted Hunterdon County historian, to record the people and the events that make up our history. True, it is a history of a bank, but even more, it is a history of the people that have led Hunterdon County to its present position of prominence in the State of New Jersey.

We are proud to present the fruits of Mr. Myers' research, together with a treasury of historical photographs of the Flemington area, in our 100th Anniversary Booklet, entitled "*Scenes of Yesterday*".

Since our nation's Bicentennial and our Bank's Centennial take place in the same year, 1976, it is fitting that we commission a work of historical significance, which we hope will become a valued part of our County's historical archives, to be read and used by future generations.

It is with this thought in mind that the first copies off the press of "*Scenes of Yesterday*" will be presented to the Hunterdon County Library and the Borough of Flemington as part of their history sections.



Charles R. Fisher  
Chairman of the Board



J. Kirby Fowler  
President



Opened February 25, 1963



Circle office, South Main St. Circle, Flemington, N.J.

Opened September 21, 1964



Amwell Valley office, Ringoes, N.J.

Established April 1876

At this location since 1896



Main office, Main St., Flemington

Opened November 25, 1970



Three Bridges office, Route 202, Three Bridges, N.J.

Opened November 19, 1971



Delaware office, Sergeantsville, N.J.



# History of the

## Flemington National Bank

### and Trust Company



In 1876 a century had passed since the signing of the Declaration of Independence marked the birth of our nation. Flemington had been the county seat of Hunterdon County almost from the beginning of the country's independence, and when Mercer County was carved from Hunterdon in 1838 Flemington was left in the geographic center of the county. Largely through its commerce, court jurisdiction, news media, schools and churches, the county seat became a center of influence in the development of the county. The accommodating nature of the village and its citizens kept the county seat in Flemington even though several unsuccessful attempts were made through the years to remove it to another place.

An important accommodation to Flemington's residents and its neighbors came in the spring of 1876. Despite the fact that the country was in a post-Civil War depression (some 20,000 businesses in the nation had recently failed) faith in the area's future was seen when a group of Flemington's leading citizens on March 11, 1876 met in the County Hotel operated by William Force. The group agreed to petition the U.S. Comptroller of Currency for approval of the formation of a national bank in Flemington. The bank was formed with 65 stockholders who lived in a score of different towns throughout the countryside. It is interesting that a century later many descendants of the original stockholders still maintain an investment interest in the bank.

On April 22, 1876 the bank was authorized by John J. Knox, U.S. Comptroller of Currency, to do business with capital of 1,000 shares at \$100 per share under the name of Flemington National Bank. The stockholders, meantime, had met and elected the first board of directors of the bank. Leaders of the local area were selected to guide the destiny of the bank, thus a tradition was established that made the bank so responsive to the community's needs through the years to come.

Peter Emery, an important leader in the Flemington Presbyterian Church, was the bank's first president. He served but a little over a year, however, when he moved to Kansas he was succeeded by John L. Jones, the first elected vice-president of the bank. Mr. Jones had been sheriff of the county and was judge of the County Court of Common Pleas from 1878 to 1883. These gentlemen were joined on the first board by C.C. Dunham, a brother-in-law of V.P. Jones. Dunham was especially helpful in getting the bank started as he had had previous banking experience. Others included John N. Voorhees and Edward P. Conkling, prominent local attorneys; Thomas Fidler, a director of the Flemington Railroad Company; Hiram Deats, a manufacturer of farm machinery; John Shields, a railroad builder whose contracts included work throughout the country and Canada; and Moses K. Everitt, who was the County Clerk. Leading merchants who completed the list were Peter I. Nevius, Zenius Nevius, William Richards, Jr., and Miller Kline.

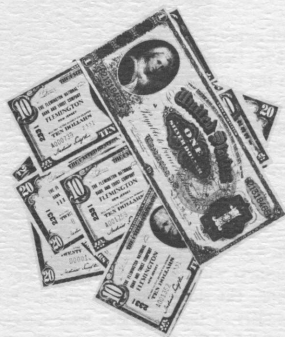


On or about the day authorized to do business the Flemington National Bank opened its doors to the public in the George Rea building on the opposite side of Bloomfield Avenue from the bank's present Main Street office. The Rea building was also known as the Town Clock building because of the large clock on its roof. Thus by coincidence there was an association of the bank and a public timepiece which was later to become an identifying symbol of the institution. By May 12th, 1876 the bank's financial condition was published, showing that \$76,950 of the authorized capital stock had been sold. Loans of \$31,268 had been made to borrowers, and balances totaled \$37,199. The statement also showed deposits of \$30,000 to secure circulation of currency issued by the bank. Issuing of paper currency was a service the bank rendered for over 50 years. The National Bank Act of 1863 had as one of its purposes the provision of a national currency secured by a pledge of U.S. Bonds. The last of the bonds eligible to "back" bank notes were retired by the U.S. Treasury in 1935. Since then the Federal government has devised other ways to issue national currency.



The old "Town Clock" building

A typical note signed by Nedwill Sutphin, Cashier and F.R. Williamson, President of the bank, as pictured, is now a matter of history. Silver certificates to take the place of coins were first issued in 1878 about the time of the bank's beginning. They have been discontinued after about 100 years.



It was appropriate enough to start a bank in Flemington in 1876 for it was then a part of Raritan Township and that was the richest municipality in the county. Its real estate assessments were \$2,428,180, with personal property assessments being \$1,731,948. There were 927 registered voters. This last number was not indicative of population, however, since women's suffrage was not to be for nearly another 50 years. The bank began in a very modest way and those served lived under equally modest circumstances. Richards and Sutphin in the Hunterdon County Democrat on March 14, 1876 advertised, "Do you want to avoid vexations usually attending making men's shirts? Then buy ready made shirts from us." The editor commented in his column that week, "That ready made shirt at Richards and Sutphin is a first rate thing." In 1876 John Van Fleet of Three Bridges was operating a furniture store which included caskets and undertaking services. In Ringoes at the same time P.W. Shepherd and Sons were advertising "Wool taken in and made to order in cashmeres, tweeds, blankets, flannels, stocking and mitten yarns for sale or exchange for wool."

Times were changing in the neighborhood, however. In 1878 the Humphreys built the impressive brick Union Hotel, having demolished the frame structure that preceded it. The new hotel was reported to be one of the finest hotels in the state. Then in 1884 the Lehigh Valley R.R. branched to Flemington, with much fanfare. Among the welcoming delegation was bank president Jones and



director Hiram Deats. There is little doubt that the improvement of rail service had a great deal to do with the developing of the already well-established and flourishing agricultural economy of the area.

Through the early years the bank benefited from the sound judgment and ability of C.C. Dunham, the bank's first cashier. By 1891 the bank's deposits had grown to \$142,490. He died in 1891 and was replaced by N.D. Stiger with B.H. Berkaw as teller. Mr. Stiger served until 1900 when he left to be controller for a leading drug firm in Newark. His successor was Mr. Berkaw, who kept the job for twenty years. In that day it was customary to offer at auction in front of the courthouse investments of a decedent's estate. On March 15, 1892, 16 shares of the bank's stock was offered in this manner and brought \$131.00 per share, making it quite obvious that the bank was a respected financial institution. The year 1893 was a milestone in the life of the bank, for an old town landmark, Blackwell's Row, was sold to Wm. Richards, then bank president who had two years before replaced John J. Jones. The bank was now the joint owner of the dilapidated frame Blackwell Row building and it made plans for the brick structure to be its main office for the next three quarters of a century.

The bank's seeking larger quarters was in keeping with the developement going on around it. Flemington in 1893 authorized a sewerage plant. Electric lighting was provided in 1895 to Flemington by a company started by Furman Williamson, later president of the bank. Town voters at Reading Academy had voted free text books and school supplies to the students for the first time. That the idea was not universally popular is indicated by the local editor's note in March of 1893 to the effect, "Let's give free books a fair trial."

In February 1898 the bank moved to its new home opposite the corner where it had started in 1876. We may assume the bank was efficiently equipped for that time. The vault door was reported to have weighed four tons. The newspaper reported the new banking room as "light and cheerful, pleasant and inviting. It must be a delight to do business there." The building had for many years other tenants, one of whom was Joseph VanMarter, the keeper of a harness shop in the basement. A faulty gas jet caused a fire in 1908 and but for the metal ceiling in the room the whole building might have been set afire. Previous to that tenancy the room had been occupied by Clinton Rittenhouse, one of the town's fine barbers. These two merchants eventually left the basement quarters, since being in the bank's basement perhaps gave them a large financial overhead.



The bank prospered in its new home and in the next few years it saw Flemington grow with new industry and expansion of those already on the scene. An unfortunate loss came to the bank in the death of its president Mr. Richards in 1906. He had come to Flemington from Steelton, Pa., to join in the mercantile business with Howard Sutphin in the year the bank began, 1876. He lived next to the Presbyterian Church and was a highly respected member of the town's business community.



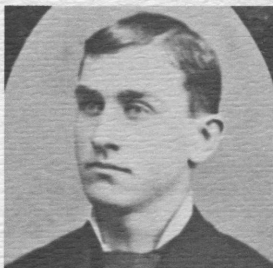
With the passing of Mr. Richards, John B. Case, lumber merchant, became the bank's fourth president. In the next year a link in the chain of management was forged to serve the bank for over a half century. Nedwill Sutphin, son of the town's merchant Howard Sutphin, had studied at Lafayette College and Rider College and after being the bank's bookkeeper for seven years, became a teller. In 1912 he made assistant cashier to B.H. Berkaw. This office he held until 1921 when he was promoted to cashier. His banking career saw him serve as vice-president, and finally president for twenty-two years prior to his retirement in 1963. This was an outstanding lifetime of devotion to the bank and its patrons, typical of the loyalty the management strives to engender among its employees. When John B. Case was made president of the bank, John Foran, the owner of one of the town's leading industries became the vice president. This team served until 1912 when Mr. Foran died and was followed by Furman Williamson. Encouragement of thrift has always been a strength of the bank, and in 1907 the accompanying advertisement (reproduced on the next page) indicated the board of directors heeded the advice of Benjamin Franklin "A penny saved is a penny earned".

With the death of John B. Case in 1915 Furman Williamson became president and served in that office until 1933. He was reputed to be an unassuming gentleman and yet he found himself much involved in community projects. He was president of Dural Rubber Co., Flemington Water Company and had been president of Flemington Light and Power until it sold to New Jersey Power and Light Co., in 1921. During Mr. Williamson's term of office, many noteworthy things happened in the bank's history. The chime clock was installed in front of the bank in 1921 and became such a popular object on the local scene that the bank became known as the Bank with the Clock. In 1926, under the authority of the National Banking regulations and New Jersey law, the Bank was granted power to perform trust functions so that it could act as trustee, executor and administrator of wills and could fill other fiduciary responsibilities. The trust powers were an important service which the bank was able to render to the community, and to better alert patrons of the bank of the offering of such a service, its stockholders on April 2, 1930 changed the bank's name to Flemington National Bank and Trust Co.

In 1927 the banking facilities of the home office had again become outgrown and an extensive renovation



John Barton Case



Furman Williamson  
Wedding picture 1882



Arthur Foran



Nedwill Sutphin





# Flemington National Bank Adopts New Savings System.

## Home Savings Banks Will be Loaned Free of Charge to Residents of Fleming- ton and Vicinity.

Most people have often felt the need of just such a savings system as the one now being inaugurated by the Flemington National Bank.

The Bank has purchased several hundred beautiful leather-covered and embossed pocket savings banks, which will be loaned free of charge to all who wish to start a savings account.



This is the Bank's "actual size."

You keep the little bank in your pocket or in your home and drop into it from time to time such small amounts as you can conveniently spare.

The key is kept at the Bank, where you may present the pocket bank as often as you wish to have it opened, and its contents credited on your bank book.

Compound interest at the rate of 3 per cent. per annum is allowed on all money deposited in this manner. The following table shows the result of continuous, systematic saving of small amounts for five years:

DAILY SAVINGS FOR FIVE YEARS.	AMOUNT DEPOSITED.	INTEREST EARNED.	TOTAL AMOUNT.
5 cents per day	\$ 50.00	\$ 1.70	\$ 51.70
10 "	100.00	3.40	103.40
15 "	150.00	5.10	155.10
20 "	200.00	6.80	206.80
25 "	250.00	8.50	258.50
30 "	300.00	10.20	310.20
35 "	350.00	11.90	361.90
40 "	400.00	13.60	413.60
45 "	450.00	15.30	465.30
\$1.00	1,000.00	170.00	1,170.00

Persistent, systematic saving is the one sure road to financial independence. By this plan you can readily accumulate the purchase price of a farm, a home in town, or the capital to start in business. **START NOW.**

There is no better means of developing and fostering the savings habit in children. Get one of the little banks for your child.

**SPECIAL.**—In order to accelerate the work of placing these banks we have decided to loan them free of charge to all who start a savings account by depositing only 50 cents on or before November 25.

For the accommodation of those who wish to secure one, the Bank will be open every evening between 7 P. M. and 8 P. M., until November 25.

All who wish to secure a pocket bank are respectfully requested to call as soon as possible, and in the evening, so that we may not be overcrowded during regular business hours.

and expansion program was begun. A new vault was added; new counters and furnishings included plenty of marble and bronze, as was the custom of that day, together with coin counters and up-to-date bookkeeping machines. On May 2, 1930, to encourage greater marketability of the bank's shares and thereby to have a greater number of stockholders participate in the bank's operation, a matter of concern of the bank's management, the number of shares of the bank's capital stock was increased from 1,000 to 5,000. This was the first change in the bank's capital structure in 64 years of its existence.

In 1933 Arthur Foran, prominent public figure as well as president of Foran Foundry with Wm. J. Case, local lumber merchant, became the bank's president and vice-president, respectively. The bank maintained its services through the difficult years of the great depression. And then following these difficult years, as related before, Nedwill Sutphin became president in the year 1941.

The bank grew so much during the World War II period that an enlargement of capital was required; so in 1946 the number of shares was increased to 7,500. The next thirty years saw the most dramatic change and expansion of the bank, exceeding all previous years put together. Starting with the remodeling of the lobby and the rear of the Main Street building in 1953, there followed the acquisition of the old Opera House to provide increased parking in 1958. While providing for physical expansion, the bank management was increasing the capital of the bank to accommodate its growth and fiscal capacity. In 1957 the existing shares were increased to 15,000, while an additional 5,000 shares were being sold. This was the first outside financing the bank had engaged in since it first organized. It happened again in the following year when 4,000 more shares were sold.

A walk-up window was added to the Main Street building in 1961 and the second floor was altered to accommodate the expanding bookkeeping department. In that year also an important new acquisition of real estate on Main Street took place when the bank purchased the building bordering it on the southerly side and was annexed to be remodelled in 1970 for administrative purposes.



While the capital make-up and the physical plant of the Main Street office were altered during the nineteen sixties, something else of material importance was happening. Its management team was being expanded to bring in personnel with special talents and training. No longer did management consist of just the president, vice-president and cashier. Authority was delegated to accommodate the modern banking needs of the customers. While organizational changes were taking place, another career employee was making a significant contribution to the leadership in the bank's affairs. Following Mr. Sutphin's retirement, John C. Huff became president, culminating his many officer responsibilities. He had started his employment in 1929 as clerk and became assistant cashier in 1940.



John Huff

The bank's first branch was opened at the Route 12 and South Main Street Circle shopping center under the charge of Knud Holmsen on February 23, 1963. The venture met with such success that the management of the bank was encouraged to expand further and on September 21, 1964 another branch was opened at Boss Road and Route 179 in Ringoes with Paul Nosal as the local manager.

In 1968 it was found advisable to increase again the number of shares of capital stock from 24,000 to 60,000 and an additional 12,000 shares were sold to bring the number in total to 72,000. In this same year the front of the Main Street office was remodelled, and when the third floor of the building was altered to provide space for a vastly increased bookkeeping load together with the addition of air-conditioning and modern lighting arrangements in 1974 the major improvements to the Main Street office as we see them today had been completed.



Opening of Drive-up at Ringoes

The Three Bridges community on November 25, 1970 saw the opening of the bank's third branch on Route 202. This activity along with greatly expanding business in other areas required the bank to make further capital increases so that in 1971 the existing shares of stock was increased by 24,000 and in the next year another 24,000 were sold to the public. In 1974 by way of a stock dividend 6,000 more shares were added to bring the total number of authorized shares to 126,000 at the present time. This figure may be dramatically compared to the original 1,000 shares of 1876.

The most recently opened branch of the bank took place in Sergeantsville on November 19, 1971 and had as its manager John McCloughan.

On the framework of the banks history just outlined can be placed the many and varied banking services that have been developed to make Flemington National Bank and Trust Company a source



of satisfaction to all who find a need for such services in this part of New Jersey. Patrons and stockholders may be assured that the management of the bank will continue progressive in its outlook, as has been amply demonstrated over the past century. From its modest beginning with two employees in a rented room in 1876, the bank has grown to have a staff of approximately ninety officers and employees trained to serve in the most modern facilities. Even though its operations have become more complex in this modern age the direction of the bank is still, as at the beginning, under that of a board of directors selected from outstanding leaders in the local community. By this close relationship the management of the bank is enabled to better know and understand the needs of Hunterdon County people and be most responsive to them.



# *The Bank and its People*

## *The Directors Since Organization*

William M. Amerman \*\*  
 William E. Anderson  
 George T. Arnwine  
 Martin Alles  
 Clarence M. Alles  
 Bergen H. Berkaw  
 William H. Bodine  
 Guy R. Bell  
 George A. Berkaw  
 John B. Case  
 William J. Case  
 Jacob Chantz \*\*  
 Edward P. Conkling  
 Clarkson C. Dunham  
 Hiram Deats  
 Hiram E. Deats  
 George Dunham  
 William V. Dunham  
 Peter E. Emery  
 Moses K. Everitt  
 Thomas B. Fidler

Charles R. Fisher \*\*  
 Henry H. Fisher \*\*  
 William W. Fisher  
 C. Lloyd Fisher  
 Henry A. Fluck  
 Linton A. Fluck  
 Arthur F. Foran  
 John Foran  
 J. Kirby Fowler \*\*  
 Joseph Haines  
 Jacob R. Hall  
 C. Ryman Herr, Jr. \*\*  
 Atkinson J. Holcombe  
 Charles Holcombe  
 John C. Huff \*\*  
 Joseph W. Hylan  
 John J. Jones  
 Sidney Kirchen  
 Miller Kline  
 Hervey Kuhl  
 William Kuhl

Edwin K. Large, Jr.  
 Charles McMullen  
 George D. Muller \*\*  
 Ralph J. Muller  
 Peter I. Nevius  
 Zenus L. Nevius  
 Willard C. Parker  
 John Quick  
 William Richards  
 John W. Reading  
 John Shields  
 Samuel Stothoff  
 W. Luther Stothoff, Sr.  
 W. Luther Stothoff, Jr.  
 Fred W. Styler, Jr.  
 Nedwill Sutphin  
 John N. Voorhees  
 George K. Weller  
 Jacob C. Williamson  
 Furman R. Williamson  
 \*\* Serving Currently



William M. Amerman  
*Real Estate*



Jacob Chantz  
*Attorney*



Charles R. Fisher  
*Director, Holcombe Fisher Funeral Home*



Henry H. Fisher  
*Farmer*



J. Kirby Fowler  
*President*



C. Ryman Herr, Jr.  
*Attorney, Herr and Fisher*



John C. Huff  
*President - Retired*



George D. Muller  
*Vice President  
 Flemington Cut Glass Co., Inc.*





## Officiary Since Organization

### Chairman of the Board

Samuel Stothoff	1933 - 1936
Arthur F. Foran	1941 - 1955
Joseph W. Hylan	1956 - 1960
Clarence M. Alles	1962 - 1965
Charles R. Fisher	1965 -

### President

Peter E. Emery	1876 - 1877
John L. Jones	1878 - 1890
William Richards	1891 - 1906
John B. Case	1906 - 1915
Furman R. Williamson	1915 - 1933
Arther F. Foran	1933 - 1940
Nedwill Sutphin	1941 - 1963
John C. Huff	1963 - 1975
J. Kirby Fowler	1975 -

### Executive Vice President

George K. Weller	1941 - 1949
Fred W. Styler, Jr.	1950 - 1959
John C. Huff	1960 - 1963
Wm. Orville Buchanan	1963 -

### Vice President

John L. Jones	1876 - 1877
Peter I. Nevius	1877 - 1894
Henry A. Fluck	1894 - 1901
John B. Case	1901 - 1906
John Foran	1906 - 1912
Furman R. Williamson	1912 - 1915
Jacob R. Hall	1915 - 1924

### Vice President (cont'd)

B. H. Berkaw	1921 and 1927 - 1933
Willard C. Parker	1924 - 1933
William J. Case	1933 - 1940
Nedwill Sutphin	1937 - 1940
Charles McMullen	1940 - 1942
Charles Holcombe	1942 - 1954
Guy R. Bell	1953 - 1957
W. Luther Stothoff, Sr.	1957 - 1960
Clarence M. Alles	1960 - 1961
Joseph W. Woodward	1961 - 1973
Charles R. Fisher	1962 - 1965
William M. Amerman	1965 -
John E. Tine, Jr.	1970 -
Robert R. Cameron	1970 -
F. Raymond Pidcock	1970 -
Robert A. Kennedy	1970 - 1975
Joseph F. Gutowski	1970 -
J. Kirby Fowler	1971 - 1975

### Cashier

Clarkson C. Dunham	1876 - 1890
N. D. Stiger	1891 - 1900
B. H. Berkaw	1900 - 1920
Nedwill Sutphin	1921 - 1936
George K. Weller	1937 - 1940
Guy R. Bell	
John C. Huff	1953 - 1959
Wm. Orville Buchanan	1960 - 1963
John E. Tine, Jr.	1963 - 1969
Robert R. Cameron	1969 -

## Officers

CHARLES R. FISHER  
*Chairman of the Board*

J. KIRBY FOWLER  
*President*

WM. ORVILLE BUCHANAN  
*Executive Vice President -  
Trust Officer*

WILLIAM M. AMERMAN  
*Vice President*

JOHN E. TINE, JR.  
*Vice President and Comptroller*

ROBERT R. CAMERON  
*Vice President and Cashier*

F. RAYMOND PIDCOCK  
*Vice President and Auditor*

JOSEPH F. GUTOWSKI  
*Vice President*

PAUL NOSAL  
*Vice President -  
Assistant Trust Officer*

H. RICHARD ZIEMBA  
*Assistant Vice President*

RUSSELL J. KENDIG  
*Assistant Vice President*

IDA P. OAKES  
*Assistant Vice President*

JOHN W. McCLOUGHAN  
*Assistant Vice President*

FANNIE L. CHARLES  
*Assistant Cashier*

RICHARD E. VLEREBOME  
*Assistant Cashier*

ARTHUR E. DENT  
*Assistant Cashier*

BARBARA C. GAULRAPP  
*Assistant Cashier*

WILLIAM L. ZOLDI  
*Installment Loan Officer*





O. Buchanan, C. Fisher, K. Fowler, W. Amerman



J. Tine, R. Reich



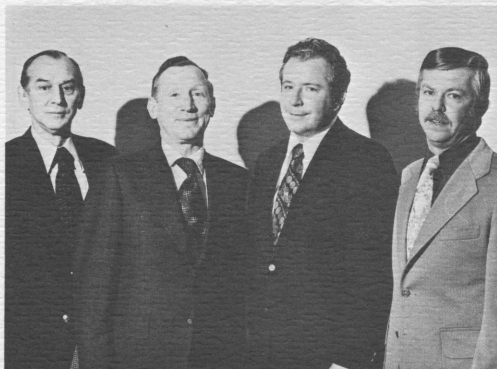
J. Gutowski, F.R. Pidcock, R. Cameron



J. McCloughan, B. Gaulrapp, P. Nosal, R. Vlerebome



I. Oakes, F. Charles



R. Ziemba, R. Kendig, A. Dent, W. Zoldi

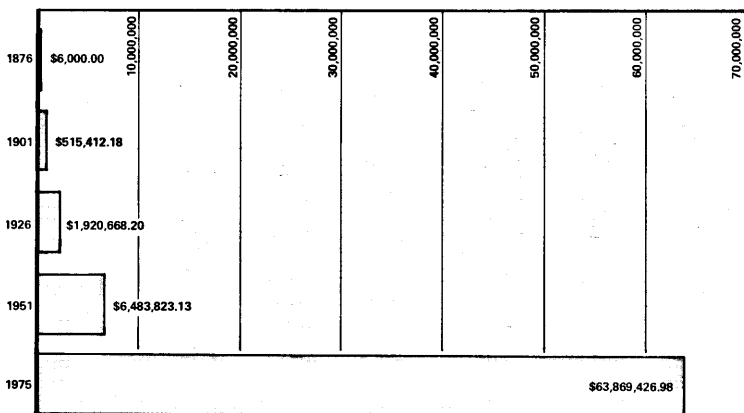
# Flemington National Bank and Trust Company

## Comparative Statistics

ASSETS	1901 After 25 Years	1926 After 50 Years	1951 After 75 Years	1975 After 99 Years
Cash . . . . .	\$ 91,555.61	\$ 135,850.48	\$1,035,044.14	\$ 4,199,860.71
U.S. Government Bonds . .	100,000.00	100,000.00	2,918,400.01	17,498,822.13
Other Securities . . . . .	79,593.75	1,243,056.84	51,589.00	4,313,032.00
Loans and Mortgages . . . .	201,962.82	409,918.46	2,416,910.10	33,537,915.57
Banking House, Furniture & Fixtures . . . . .	28,500.00	26,842.42	34,077.28	1,319,282.37
Other Assets . . . . .	13,800.00	5,000.00	27,802.60	3,000,514.20
	\$515,412.18	\$1,920,668.20	\$6,483,823.13	\$63,869,426.98

## LIABILITIES

Other Liabilities . . . . .	\$100,000.00	\$ 98,100.00		\$ 1,304,184.03
Demand Deposits . . . . .	260,586.05	367,257.80	\$2,835,906.36	12,961,926.02
Time Deposits . . . . .		1,144,980.33	3,224,363.24	45,310,525.36
Capital . . . . .	100,000.00	100,000.00	150,000.00	1,260,000.00
Surplus . . . . .	30,000.00	150,000.00	175,000.00	1,680,000.00
Undivided Profits . . . . .	24,826.13	60,330.07	98,553.53	860,293.99
	\$515,412.18	\$1,920,668.20	\$6,483,823.13	\$63,869,426.98



Growth of resources at 25 year intervals



# Scenes of Yesterday

*Keep thy shop, and thy shop will keep thee*

*—Ben Franklin—*

## Industry and Commerce

The early settler in Hunterdon County was a farmer and for a time on his farm was quite self-sufficient. As years passed, specialization of labor and trade began with general stores, grain and woolen mills, tanneries and many types of artisan shops. These little centers of trade existed mostly for local commerce but with the coming of rail service about a century ago a more expansive type industry developed.



Frank E. Green drug store was landmark in Flemington operating for nearly a half century in the building where the bank started. George Bloomer a nephew of the proprietor is welcoming trade.



W.C. Field's grocery store south of the courthouse. A good place to get a 5¢ cigar in 1910.



Apple juice was always an important product of county farms. J.P. Case handled the product commercially at Clover Hill starting in 1878. In 1908 the business was purchased and moved to Flemington later becoming Hildicks Distillery.



Flemington Cut Glass opened its doors in 1907 by Al Muller, grandfather of bank director George Muller along with Charles McMullen.



Empire Cut Glass Factory in Flemington started in this building constructed by local citizen effort in a cow pasture in 1903. It gained fame in 1930 when it became the home of the Flemington Coop Egg and Poultry Market.



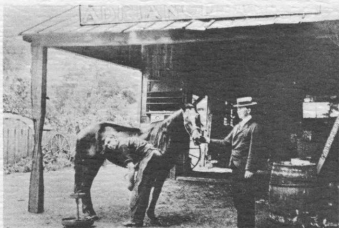
Hervey Kuhl was a coal merchant in Flemington and here displays his delivery rig in charge of George Bearder. Mr. Kuhl was a bank director in the early 1900's.



Foran Foundry where farm and factory met in 1893, when John Foran established his foundry in Flemington. Mr. Foran was vice-president of the bank from 1906 to 1912.



Main street Sergeantsville, a typical small town appearance at the turn of the 20th century. Harness shop, grocery stores and blacksmith shop are showing. The barber shop and tavern are across the street.



Joseph Croasdale, the Ringoes blacksmith shoeing the Baptist minister's horse.



Sergeant's mill west of Sergeantsville. Where only the foundation can now be seen there was once an important grist mill on the Wickhechoeke Creek.

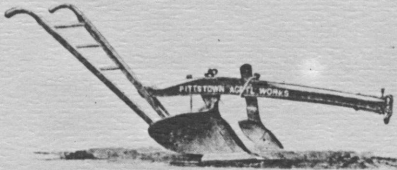
*When tillage begins, other arts follow. The farmers, therefore are the founders of human civilization.*

*—Daniel Webster—*

## Farming

Farming in Hunterdon County has always provided its greatest source of income. As one of New Jersey's leading counties in agricultural production it has witnessed local farmers engage in many types of farming including grain, livestock, dairy, poultry, fruit and vegetable growing. Fertile soil, good climate and progressive husbandry has all contributed to successful transitions. Flemington National Bank has been a constant and reliable source of credit to the agriculturist in meeting these changing times.

**No. 6 Deats Plow.**



**T**HESE plows are too well known to need any description, they are made with either steel or cast shares, and in several different sizes.

See price-list for information.

This is the only style plow upon which a steel share has ever been a complete success. The share can be relaid, and kept in order by any blacksmith, and for many soils is the cheapest and best share a farmer can use.

The walking plow was one of a series of farm implements manufactured by the Deats firm in Pittsboro.

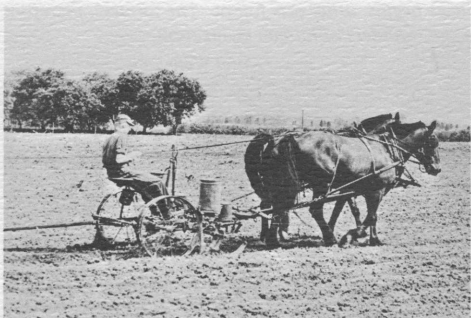


Jos D. Wilson's home made incubator operated on his farm at Rosemont. Mr. Wilson made the first shipment of baby chicks by express to Chicago in 1892. The beginning of an important Hunterdon County industry.



Hay gathering near Quakertown in 1930.





Of all the local crops, corn required the most work. The corn planter relieved the drudgery of "dropping corn by hand".



In 1890 there were 10674 horses in Hunterdon County. These were mostly work horses - one important function was to draw the walking plow.



Looking south from Prospect Hill Cemetery in 1904.

Fluid milk shipment changed the dairy farming industry. The creamery in Three Bridges where dairy farmers in that area delivered their milk for processing and shipment.



*creamery - Three Bridges, N.J.*



The Grange movement in Hunterdon County was catching on about a century ago. Ringoes Grange first met in this building across from the railroad station.



Ringoes Grange home at the present time.

*Another good thing about gossip is that it is within everybody's reach.  
And is much more interesting than any other form of speech.*

—Ogden Nash—

## Travel and Communication

Travel and communication in the early days of our county were closely related. Stagecoach drivers carried messages unofficially and when stopping at the local tavern with passengers would leave or pick up parcels and letters. In the late 1700's when the Federal postal service came into its own, Flemington received its first post office in 1794. By the time Flemington National Bank was organized on the country's centennial there were improved systems of communication. The telephone had just been invented, the telegraph had been in use for 25 years and the radio wireless and R.F.D. was to come in the next quarter of a century. Railroad service to the county coming in the Civil War era changed considerably the life style of Hunterdon's citizens.



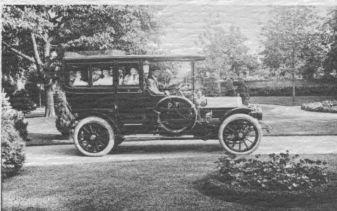
The County Hotel as it was known when the Flemington National Bank had its first meeting there in 1876. A tavern had been on this site prior to 1800.



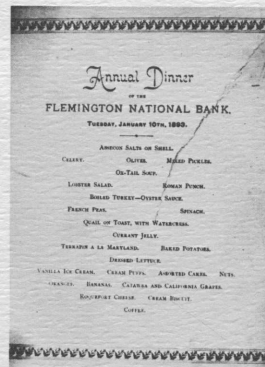
Lake's Hotel was originally built by Capner's before 1800. Building torn down to provide space for the present Flemington post office.



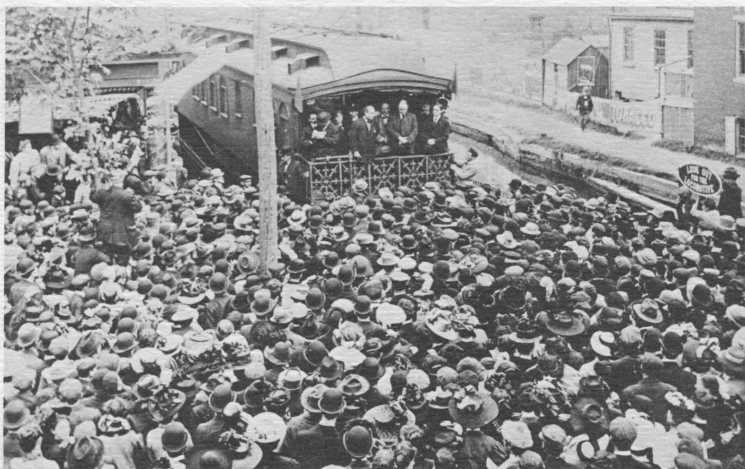
First tavern in Flemington built and operated by Samuel Fleming in 1756.



William Emery's Pierce Arrow in 1908.



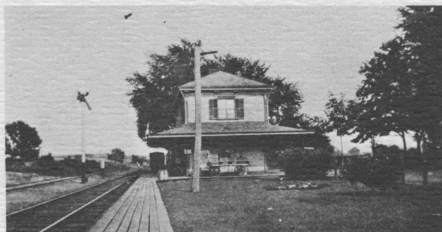
The bank's annual meeting was followed by a luxurious meal at one of the local hotels. Here is the menu for the 1893 meal.



William Jennings Bryan communicates in Lambertville in 1896.



Lehigh Valley railroad station in Three Bridges.



Central railroad station in Three Bridges.



Copper Hill used to have a post office, railroad station and a lovely lady by the name of Addie Lake.

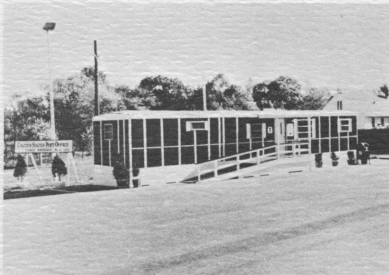


Train wreck near Three Bridges on the Lehigh Valley during the blizzard of 1888.





Post offices and postmasters in the past changed with the political tides. Here are four post offices that Three Bridges patrons have enjoyed since the first one in 1866.



Ringoes main street when it was a dirt road about the turn of the century.

*He who loves an old house  
never loves in vain.*

*—I.F. Conant—*

## ***Housing of Hunterdon County's 37,000 Population***

Dwelling places of a population are a pretty measure of its quality and quantity. Census figures taken about the time of Flemington National's beginning reveal 37,000 people lived in the county at the time. Some of their houses were impressive, some very modest but to all "there was no place like home." Flemington National Bank is proud to have participated in financing that has permitted hundreds of people to become home owners during the past century.

### **Hunterdon County.**

TOWNSHIPS.	WHITE.	COLORED.	TOTAL.
Alexandria .....	3,318	23	3,341
Bethlehem .....	2,183	28	2,211
Clinton .....	3,007	34	3,131
Delaware .....	2,932	31	2,963
East Amwell .....	1,707	96	1,803
Franklin .....	1,318	7	1,325
Frenchtown .....	912	8	920
High Bridge, formerly part of Lebanon .....			
Kingwood .....	1,944	2	1,946
Lambertville .....	3,819	26	3,845
Lebanon .....	3,533	23	3,556
Raritan .....	8,515	140	8,655
Readington .....	3,005	64	3,069
Tewksbury .....	2,243	85	2,328
Town of Clinton .....	755	30	785
Union .....	1,040	11	1,051
West Amwell .....	992	40	1,032
<b>Total .....</b>	<b>36,313</b>	<b>648</b>	<b>36,961</b>

Census figures for 1870.



Flemington's map of 1822 shows this house being owned by Anna J. Stratton. Later owned by William Richards, Jr., the third president of the bank.



George Large house, built by Mahlon Fisher for James N. Reading in 1847. One time corporate home of many national known corporations.



William E. Emery house, one of Flemington's most elegant homes in 1890. Mr. Emery died in 1912 and was reported to be at the time the most wealthy man in Hunterdon County.

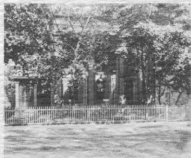




William E. Anderson home built in 1856. He was an early director of the bank. Presently the house is the Holcombe-Fisher Funeral home.



Hiram Deats lived in this house in 1870. He was one of the organizers of the Flemington National Bank. House was built by a son of the acting Governor John Reading.



Mahlon Fisher house built in 1844. Now the home of the Hunterdon County Historical Society and called the Doric House.

Nedwill Sutphin's house in Flemington. Mr. Sutphin greatly remodeled an earlier house built on this site.

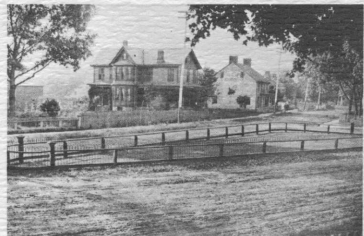


Dr. C. Larison's house in Ringoes.



RESIDENCE OF CAPTAIN JOHN SHIELDS

Capt. John Shields house. Built for a copper mine superintendent around 1850. Has had several prominent owners beside Capt. Shields including Arthur F. Foran and now the rectory of St. Magdalen's Church.



Joseph Atkinson house, the second on the left was pre-Revolutionary and probably a store was kept here by Mr. Atkinson. The view was before the monument was erected in 1892.

*Bless all the churches and blessed be God  
who in this great trial, giveth us the churches*

*—A. Lincoln—*

## ***Churches of a Community***

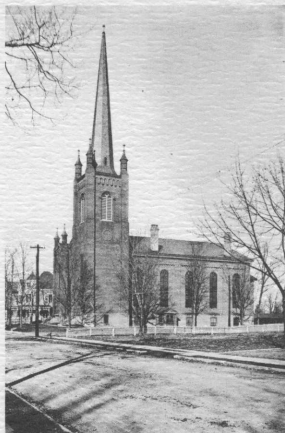
The churches of a community reflect a great deal more than the religious inclination of its neighborhood. Most of the early churches of Hunterdon County were social centers as well as places of worship. A half hour's conversation about the topics of day was not uncommon for the members of the congregation to spend after service was over while small boys and girls grew impatient to get home to Sunday dinner.



Presbyterians first organized in Flemington in 1792. Two other structures preceded this one's erection in 1883 at a cost of \$33,000.00.



The first Methodist church in Flemington organized in 1824 across the street where the Flemington National Bank started.



The Baptist Church was built in 1868 on the site of the first meeting house in Flemington dating back to 1766. The present Baptist Church was constructed after fire destroyed its predecessor in 1926.



Catholic Church on Park Ave. in Flemington built in 1879. Parish established in 1847. Existing brick building built in 1941.



Episcopal Church completed in 1881. Their congregation came into being in 1842.





Amwell German Baptist located east of Sergeantsville built on the site of an earlier church building in 1856. Said to be the second oldest church of the denomination in America.



Ringoes Baptist Church dedicated in August 1868, ceased to have services in 1936.



Jewish Community Center founded in 1948. First Rabbi was Morris Idell and first pastoral chairman Jacob Chantz, now a director of the Flemington National Bank.



Kirkpatrick Memorial Church in Ringoes dedicated to Dr. Jacob Kirkpatrick in 1868. Said to have conducted 700 marriages and preached 900 funerals during his 56 years of service to this community.



Three Bridges Reformed Church completed in 1875 at a cost of \$4,810.00 with a congregation of 30, just one year before Flemington National Bank began.

*I am a great friend of public amusement;  
for they keep people from vice.*

*—Samuel Johnson—*

## ***Varied Pastimes and Parades***

A variety of pastimes and parades occupied the lives of Flemington residents through the years. Fond memories grow out of these events for many.



Arch constructed in front of the Courthouse for the biggest fireman's parade ever in Flemington in 1906. Six miles long with 1100 uniformed firemen.



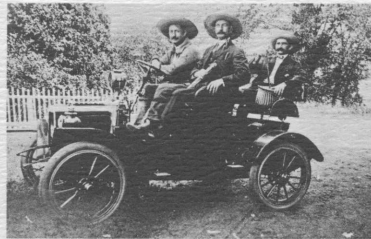
In 1905 Flemington sponsored a mardi-gras type carnival involving the whole community for a week in August. The big event was the Crazy Parade on Saturday.



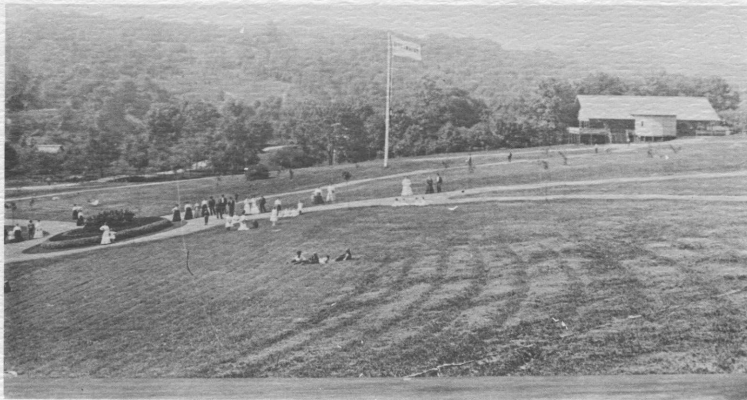
Art Foran appeared as African chief in the parade and became the pride and joy of the young folks.



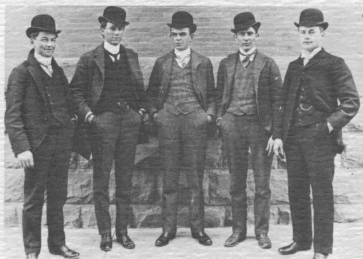
Guy Bell later to become cashier of the Flemington National Bank drives his auto in the parade accompanied by Rollin Parker. The "Japanese beauties" were Mrs. Fisher, Mrs. Foran and Mrs. Williams.



Oscar Rittenhouse, Charlie Alvater and William Ramsey on a fishing trip to South Branch in a Reo Roadster.



Beautiful Bellwood Park opened by Lehigh Valley RR as a recreation park in Pattenburg in 1904. Special trains left Flemington Sundays 9:45 a.m. returned 5:30 p.m. 50¢ round trip. Old fashioned dinner 50¢ at the park.



What well dressed young gentlemen of Flemington 1900 wore including "gum drop" derbys. R. Biddle, M. Lovell, D. Biddle, C. Hill and O. Raube.



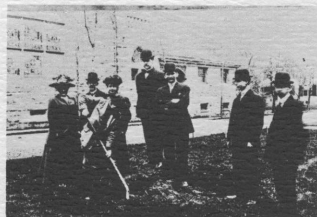
Al Muller managed the Flemington Baseball Club in 1905. Following was lineup: E. Biddle 3b, M. Lovell 2b, C. Carmody cf, R. Slattery rf, P. Rittenhouse lf, C. Biddle 1b, Brunner c, H. Lott ss, and Lutes p. Adm. 15¢ Grandstand 10¢.



Sleighing in winter season was common means of transportation as well as sport. 1898 Flemington passed ordinance forbidding reckless driving and allowing racing between 2 p.m. and 5 p.m. during sleighing time. Forbid racing for money.



Opera House built by Peter Emery, first president of Flemington National Bank in 1878 for Presbyterian Sunday School. Later was lecture hall, school, movie house, fur factory, dwelling and finally removed in 1965 for parking lot.



Ground breaking for Flemington's free library in 1910 on lands donated by H. Edmund Deats, director of Flemington National Bank. Building completed for use in April 1911.



Flemington Library

*The direction in which education starts man  
will determine his future life*

*—Plato—*

## ***Schools Became Tax Supported***

Elementary education in Hunterdon County in its early days took place in a one room school house constructed by residents of its vicinity to accomodate the school master who "travelled around" and contracted with parents to instruct in the common branches of knowledge at a nominal charge per semester per child. This system prevailed in the country until after the Civil War but thereafter it changed radically. During the last century while Flemington National Bank was helping school officials with their expanding financial needs vast changes came to the public education field including compulsory attendance, free tuition, free textbooks and supplies, required training and certification of teachers, consolidation of one room schools and arrangement of schools along municipal rather than district lines.



Flemington elementary school, the first four rooms of which were built in 1900. Added to in 1910. Burned on March 23, 1954.



Reading Academy built in 1875 in part with funds provided by the will of Daniel Reading. C.C. Dunham, the first cashier of Flemington National was chairman of the first board of trustees in charge of this school which was provided for by the vote of Flemington citizens in 1867.



Amwell Academy in Ringoes built in 1811. The school was privately owned and failed after a time. Was reopened by Rev. A.B. Larison and Dr. C.W. Larison in 1869. Presently operated as an Inn.



Construction crew that worked on the Flemington elementary school in 1900.



Three Bridges school building built around 1910. Became the home of the fire company in 1951.

## Town Histories

In the past century, while Flemington National Bank and Trust Co. was growing from a modest beginning with two employees in a rented room to a staff of over one hundred officers and employees serving its customers in five locations throughout the county, the scenes of yesterday were taking place in the locations where the bank is now serving.

We care about these communities and we want others to be equally proud of their heritage so this space is added to give a bit of history of those towns in which our banking facilities are established.

**Flemington**, in which the bank's home office is based, had its beginning around 1712 on lands owned by three English proprietors; William Penn, Daniel Coxe and Joseph Kirkbridge. Tradition tells us that Tuccamirgan the chieftan of the Indian tribe living around Flemington made early friends of Philip Kase who settled here in 1739. The chief is buried in the Kase burying grounds on Bonnell Street. Flemington assumed a size and degree to be a noteworthy point of interest to the British military during the War of Independence. After the Revolution it became the countyseat in 1785 and the first courthouse was built here in 1791. The countyseat extended its size and influence until we see it today as one of the county's most important centers of commerce.

**Ringoes** became a center of trade in the early 1700's for the reason that John Ringo located his trading post at the "crossing" of the Indian paths here about 1720 while the countryside was still a wilderness. Pioneers seeking their fortunes in the Hunterdon hills found his house a good spot for refreshment and rest. During the Revolution when the business of county government could no longer be conducted in Trenton because of British occupation, court and freeholders sessions took place in Ringoes. By 1834 *Gordon's Gazetteer* described "Ringoestown" as having 1 tavern, 3 stores, a church, an academy, and 26 dwellings along with a woolen mill and grist mill and saddlery. State highways "crossing" at this point in the county now give vast numbers the opportunity to view the beauties of the Amwell valley that surrounds Ringoes although the importance of commerce in its life is a thing of the past.

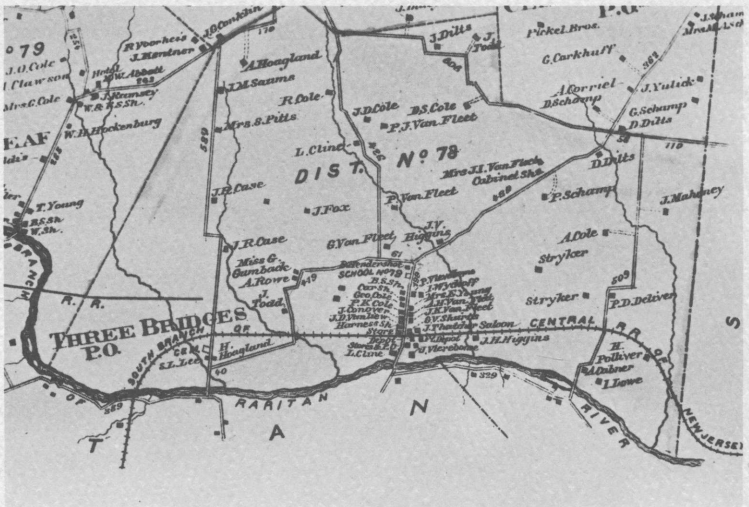
**Three Bridges** is the name given the place on the south branch of the Raritan that George Washington's mapmakers called *Sebring's Ford* after the innkeeper there at the time. The name *Three Bridges* came along about Civil War time when the post office was established in the village. However, it is very likely the name became attached to the locale at a much earlier date. The county built the first bridge over the Raritan here before 1800 and a second bridge in 1801 and a third in 1813 was added to span an opening in the south branch of the Raritan. In its heyday, agriculture and railroading combined to make the town a center of trade, however, this activity has subsided and the village is now primarily a quiet and attractive residential area.

**Sergeantsville** for a long time has been the business center of Delaware Township. Sergeants were among the earliest of the settlers in this area and when the first post office was established in the town in 1827 it received its name from this prominent family. Many landmarks in the village identify it with the busy life of years gone by. The townhall occupies the building which very likely was a tavern at the time of the Revolution. The Methodist Church was formed in 1830. Its congregation first held meetings in the home of H.H. Fisher, an ancestor of Henry Fisher now a Flemington National Bank director.

In this year of the Bicentennial when the focus is on the history of our nation, we should be mindful that the history of a nation is pretty much the sum total of the histories of its towns and villages.







Extract of F.W. Beers Atlas of Hunterdon County, published by Beers, Comstock & Cline in 1873





## **DIRECTORY OF SERVICES**

**Call 782-3151 and ask for Customer Information – Ext. 129**

### **Hours and Branch Locations**

#### **FREE CHECKING ACCOUNTS**

- Business and Personal
- Municipal

#### **TIME DEPOSITS**

- Regular Savings
- Golden Interest
- Certificates of Deposit
- Corporate Savings
- Municipal

#### **CLUB ACCOUNTS**

- Christmas Club
- Chanukah Club
- Special Purpose Club
- Vacation Clubs

#### **TRUST SERVICES**

Estate Planning – Securities Transactions  
Pensions – Retirement Plans

#### **LOANS**

Commercial Loans – Personal Loans  
Auto Loans – Home Modernization  
Student Loans – Credit Reserve  
Mortgage Loans

#### **COMPUTERIZED PAYROLL SERVICES**

#### **24 HOUR AUTOMATIC BANKING**

#### **MASTER CHARGE – BANKAMERICARD**

#### **INDIVIDUAL RETIREMENT ACCOUNTS**

#### **OTHER SERVICES**

- Bank Money Orders
- Personal Money Orders
- Foreign Remittances
- Bank-by-Mail
- U.S. Savings Bonds
- American Express Travelers Cheques
- Safe Deposit Boxes
- Night Depository Facilities
- Wire Transfers

**THE FLEMINGTON NATIONAL BANK & TRUST CO.**  
***THE PROGRESSIVE BANK WITH A CENTURY OF EXPERIENCE***

The Flemington National Bank & Trust Co. is one of the oldest financial institutions in Hunterdon County. In fact, 1976 marks our 100th year. We are proud of our long record of service to Hunterdon County residents.

We are looking forward to coordinating our Centennial Plans with our Nation's Bicentennial.

In addition to being one of the oldest banks, we certainly have been one of the most progressive.

Our record of being "first" with many new services for the people living and working in the Flemington area, is strong evidence in support of our motto, *"Our Interest is People"*.

Flemington National Bank was the first bank in the Flemington area to introduce:

- |  |                              |
|--|------------------------------|
| (1) Interest on Christmas Clubs        | (6) Bank Americard           |
| (2) Chanukah Clubs                     | (7) 24-Hour Automatic Teller |
| (3) Savings Interest Compounded Daily  | (8) Self Service Postal Unit |
| (4) Savings Interest Day of Deposit to | (9) Bancardchek              |
| Day of Withdrawal                      | (10) Saturday Banking        |
| (5) Master Charge                      |                              |

As an indication of our interest in providing more competitive services, in January 1975, Flemington National Bank developed a totally FREE checking account, for both individuals and businesses. The major improvement in our free checking account over other banks is that the standard personalized checkbook and standard business checkbooks are free, plus all reorders are FREE. Of course, there would be a small charge for special-order checks and checkbooks.

When our bank advertises *"Round the Clock Banking"* we can point with pride to a bank-by-mail system, where we pay postage both ways, to our 24-Hour Automatic Banker, to our after hour drive-ups and to our Saturday Banking.

We are proud of our record of service to the people of Hunterdon County. Our record is one that few banks can duplicate.



J. Kirby Fowler  
*President*