

TRENTON-MERCER COUNTY REALTOR

"Realtor is to real estate as sterling is to silver"

(Originated by Michigan Real Estate Ass'n)

Featuring . . .

PRESIDENT'S MESSAGE

By EDWARD FOSTER

HOPEWELL . . .

*An Important Little Old
Forgotten Town*

MERCER COUNTY

*A Natural Location for Industry
By FRANK J. BLACK, Director
Mercer County Industrial Commission*

EDITORIAL . . .

*By MORTON S. KLINE
Eulogy to Our Departed Friend,
EDWARD A. THORNE*

**PRESERVE THE BEAUTY OF
THE VALLEY**

*By The Delaware Valley Protective
Association*



(Photo courtesy The Hopewell National Bank)

Keystone of Hopewell's Economy — The Hopewell National Bank

SUMMER ISSUE

1955



PRESIDENT'S LETTER

FELLOW MEMBERS AND FRIENDS:

As President of your Board, I am proud and grateful for the fine cooperation which has been given to me, and it is with great pleasure and delight that I extend my heartfelt thanks to all who have made these first six months such a wonderful success.

Every new President sets his sights high, to accomplish some particular objective. This year, I chose to try to increase our membership, and with the help of James J. Abbott and his committee, working overtime to do a magnificent job, we have gained twenty-one new members — fifteen Realtors and six affiliates.

No organization can be successful without the cooperation of all of its committees. Arranging the monthly meetings is no easy job, and when I look back over the accomplishments of the men and women responsible for programming our meetings for the past six months, I would like to pay tribute to them as follows: to William Hunter, Chairman of the February Meeting; to Anna C. Faherty, Chairman for the Past Presidents' Night at the Trenton Country Club in March; to Anthony Panaro, Director of the April Meeting; and to John J. Rapp, Jr., as conductor of the very successful outing at the Hopewell Country Club. To all of these, my sincere appreciation for a job well done.

Recently, Commissioner Vincent P. Bradley invited both Vice President Joseph Doolan and your President to act as observers at the Real Estate Commission hearings in Newark. We spent a most enjoyable day listening to the hearings, and noticed that a lot of desirable changes have been made under the chairmanship of Vince Bradley. He and his commission are doing a terrific job (quite different from the last administration), and we extend our congratulations for the way the hearings are being conducted.

It was with deep regret that we heard of the death of Freeholder Edward A. Thorne, and the Trenton-Mercer County Board of Realtors joins with me in extending its deepest sympathy to the family of the late Mr. Thorne. He was always a staunch supporter of our Board, and his loss will be deeply felt by many, and especially by all those who knew him personally.

It may interest those of you who were not able to attend the last meeting, to know that the Board of Directors has approved of the purchase of \$2,000 in United States Savings Bonds to be used at some future date for the purchase of a home for the Trenton-Mercer County Board of Realtors. I believe that this soon could be accomplished, providing a similar sum be set apart for the same purpose every year.

At this half-way mark, there are many whom I would like to thank and commend for their cooperation. To William Waldron, recently named as member of the Zoning Board for the City of Trenton, and to Samuel Plumeri, appointed to the position known as Property Management, our best wishes for their success. My thanks too, to Abe Weinroth, who has so ably been watching over our treasury this year; and to our State Vice President, Morton S. Kline, for his splendid cooperation; and to Richard Weidel for doing a good job in connection with the attendance. To Vice President Joseph Doolan for his great help, and to our lady Realtors — Alice Stout, Anna Faherty and Helen P. Solon — for the time and effort put into making our Board functions a success. And last, but not least, I would like to commend our Editor and Publisher, Al Patton, for the splendid job he is doing for us. Let's all get together and pull with Al to help get more ads for our magazine — it will help our Board in every way you can think of, and show the other Boards in the state what we can accomplish in the way of public relations with the people of our area.

To all the members of our Board, I wish to express my sincere thanks for the cooperation given me, and wish everyone a very pleasant summer.

Until we meet again sometime in September — greetings to all.

Cordially,

EDWARD FOSTER



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HOPEWELL * * * * *

An Important Little Old Forgotten Town

Long, long ago, long before the white man came to America, Jersey was a paradise for its few inhabitants. Rivers fringed the heavily wooded interior, and marshes and meadows, hills and mountains, and lakes and streams broke the somber pattern of the gloomy forests.

The nomadic Indians, moving as spirit and necessity dictated, left hardly a trace on the wild, untamed countryside. Consciously or otherwise, these early inhabitants were excellent farmers and conservationists, and after the men had cleared the small patches of ground needed, the women cultivated these communal gardens, which, thanks to the fertile soil, were sufficient to supply them with the maize, squash and other vegetables necessary for their existence. The forests abounded with game and the rivers teemed with fish. There was more than enough for all in any but one of the rare famine years. But no one site was occupied for any long period of time. The tribes would move on to a new area, which was in turn cleared and hunted, leaving the forest to reclaim the old camping site and the game to renew itself.

No one knows for how many hundreds of years the Indians followed their old customs—living from the land, and leaving it much as they had found it. But once the white man arrived upon the scene, conditions changed sharply and rapidly.

The advent of the white man spelt DOOM for all that had gone before—for the Indians, for the forests and streams, and for the wildlife. Certainly, some of the changes came about more slowly than others, and it is true that a persistent

ABOUT THIS ARTICLE

The Trenton-Mercer County Board of Realtors wishes to express its appreciation for the cooperation which made this story possible. It was compiled by the Editor and Staff from several sources. Special mention must be made of the Hopewell Library, which generously made available the historical material from which this story was drawn, and of Russell K. Metz, who gave so freely of his time in procuring the photographs with which this article is illustrated. We hope that our readers will enjoy this short history of a small but rapidly growing community.

EDWARD FOSTER, PRESIDENT

hunter can still find a deer or so if he looks hard enough, and an angler may catch a trout or a bass, but most of the game—animal, fish and fowl—vanished under the impact of the white man's intensive farming and manufacturing. The Indians, of course, were the first to be decimated and driven out, not by open warfare, but by white men's diseases and the "liquid lightening" of which they were too fond.

New Jersey was no exception to the familiar pattern of colonial settlement. For ease in transportation and communication, the land along the coast and the waterways was the first to be taken up and developed. Later, the more adventurous and the more farsighted began to explore the vast and unknown interior

regions of the country. Sometimes these wanderers liked the looks of a region, and returned to take up land there or saw opportunities for business development. Thus new areas were opened up for future settlement, and so it was with Hopewell.

The Stout Boys

In October 1686, three sons of the remarkable Penelope Stout, left Monmouth where their father was one of the twelve patentees of New Jersey, with little thought of anything but a visit to the fall hunting lodges of the Lenni Lenapes, whom they had met earlier in the season while the Indians were on the shore. Apparently, it had been the annual custom of the Lenapes to visit this region during the summer months, where they dug and dried clams for the coming winter, salted fish, and literally, made money from shells. It was, of course, unavoidable that they meet the prolific Stout family, and natural that they take a liking to them; and it has been noted that Penelope Stout's relationship with these Indians was far more than an impersonal one, for the Indians felt an undying bond of friendship with this remarkable woman to the end of her long life.

Since so much of the history of Hopewell is bound up with the history of the Stouts, perhaps it will be appropos to give Penelope Stout's history here, even though she herself lived in Hopewell for only a short interval before her death, although she has lived on in legend ever since.

Penelope Vanprinces was born in Amsterdam about 1602, and sailed for New Amsterdam with her first husband, whose name is not known, about 1620. The ship was wrecked off Sandy Hook, and although all reached shore, Penelope's husband, injured in the wreck, could not march off to New Amsterdam with the crew. So he and his wife tarried in the woods, with the idea of giving his injuries time to heal before starting on the long trek to the small town of New Amsterdam. But it was not long before the pair was attacked by a band of roving Indians. The husband was killed immediately, and Penelope too was left for dead. Stripped of all possessions and exposed to the elements, it is almost unbelievable that this woman, with a fractured skull, a left shoulder so terribly hacked that she never again had full use of that arm, and an abdomen so slashed that her bowels had to be held in with one hand, managed to survive alone in the



(Photo courtesy The Hopewell National Bank)

Residence of John Hart, one of the signers of the Declaration of Independence.

wilderness for seven days. Then, when two more Indians arrived upon the scene, she feebly called to them, hoping to be put out of her misery. One almost complied, but the other, probably motivated by hopes of a reward interfered and carried her to New Amsterdam, where she eventually recovered from her wounds. Here she met and married Richard Stout, and from this union sprang the large family of Stouts, whose descendents are still to be found all over southern Jersey, and especially in Hopewell.

It was, then, Penelope's three sons—Jonathan, James and David—who set off that brisk October day for what was to be a pleasant excursion, including some hunting, and a view of the unspoiled interior. But the trip was to be more momentous than that, for apparently two of the brothers liked the country so well that upon their return to the shore, they packed their belongings and made arrangements to return to the interior, where they settled and established large families. Although the records are not clear on the subject, it is to be presumed that other white families were living in the region, but it is also to be presumed that it was the impetus given by the Stout brothers that welded them all into a proper settlement, and established the first village. It must be remembered too, that in the early days the community was known as Columbia, and remained so until postal regulations made it necessary to change the name to avoid confusion. But according to the old story, it is from the Stout brothers that both Hopewell Township and village, and Amwell Township derive their names. By the time the two brothers had established their homes, they were well known by their neighbors, who over a period of years became accustomed to the greeting of the two brothers, which never varied. Jonathan, catching sight of his brother would call out "Hope you are well, David!", to which the blustering reply was invariably "I am well, Jonathan!" It was not long before they were known as Hopewell Jonathan and Amwell David, nicknames which have come down to us as place names.

But whether or not the stories about Penelope Stout and her sons are true or apocryphal, the fact remains that the Stout name is still the most prominent in Hopewell.

Hopewell's First Church

As far as the old records show, it seems that the first church services ever to be held in Columbia, or Hopewell as we shall call the settlement from now on, were those of the Old School Baptists, as they are called today. Originally, the meetings were held in the homes of the members, most often at one of the Stout's, but when it came time

to choose the site for a regular meeting house, there is little doubt that Colonel Joseph Stout, a relative of the original settlers, dominated the scene. Joseph offered to donate the land, materials and labor for this first meeting house, but insisted that it be built on the top of the hill. However, while all the other members thanked him for his offer and appreciated his good will, it was pointed out that the location certainly was not central to the community, and would be difficult of access in the winter. Consequently, a valley site was chosen instead, which so enraged the Colonel that he swore never to set foot in the new meeting house—an oath which he kept. But he was a religious man and could not dispense with religious instruction, so as the story goes, he compromised by sitting on the church steps, where he could hear the service without entering the building. It is indicative too of the strength of the Stout clan that of the original fifteen persons forming the church, nine were Stouts.

During the colonial period, this church was the leading Baptist Church in America. The Reverend Isaac Eaton was its foremost minister, and it was under his direction that the Baptist denomination founded a school in Hopewell to train young men for the ministry. Under Isaac Eaton some of the country's great men received their training. Unfortunately, Hopewell lost this school and Baptist College because a charter could not be obtained from the state. In 1767 it moved to Rhode Island, and is now known as Brown University.

The Revolutionary War

It was on a Sunday morning in late April, almost forty years after the erection of the Baptist Meeting House, that a tired messenger arrived at the church with news for Colonel Joab Houghton. Colonel Joseph Stout, as was his practice, was either sitting on the steps or wandering about in the graveyard, where he could listen to the Reverend Benjamin Cole's sermon. As might be expected from this irascible gentleman, the messenger received a curt and annoyed reply, but was nevertheless able to find his man inside the building.

As soon as the services were over and the congregation dismissed, Colonel Houghton dashed out of the building and mounted the great stone block outside of the meeting house, calling "Men of New Jersey! The Redcoats are murdering our brethren of New England! Who follows me to Boston?" Every man present joined him, and by this act it appears that Colonel Joab Houghton became the first volunteer from New Jersey to enlist in the Continental Army. This he served with distinction and bravery throughout the war, and it was



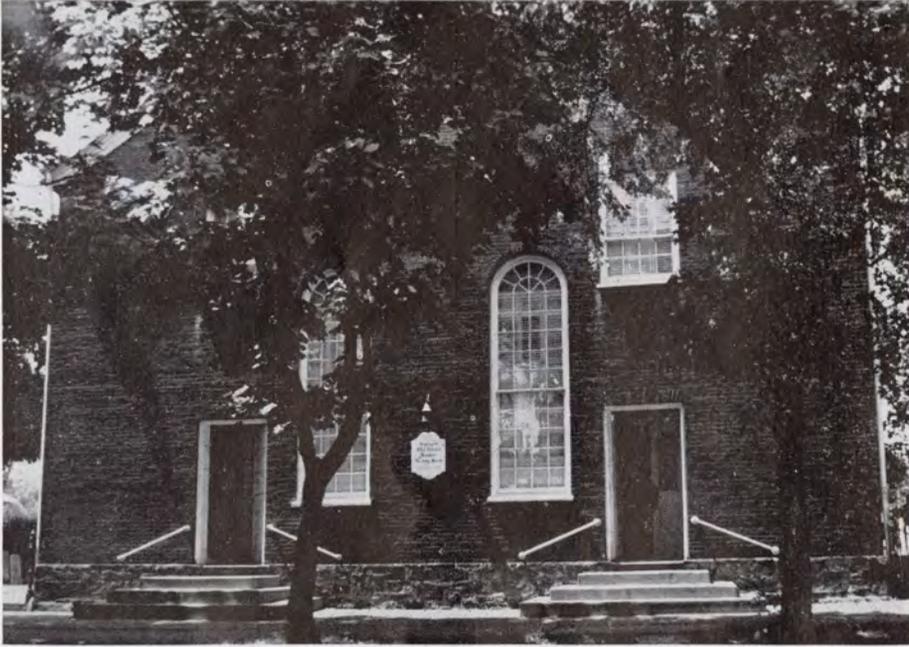
(Photo courtesy The Hopewell National Bank)
St. Alphonsus Church



(Photo courtesy The Hopewell National Bank)
Crossroads of Hopewell



(Photo courtesy The Hopewell National Bank)
Monument to John Hart who died in 1780.



(Photo courtesy The Hopewell National Bank)

Old School Baptist Meeting House, organized in 1715, building erected in 1747.

only natural that such a staunch supporter of the Rebel Cause who was not only a soldier, but active in the political life of the times, should be ardently hunted by the enemy. At one time, he barely escaped capture by the Hessians who had come to search for him, by climbing up into the chimney and remaining there until at long last the marauders left—not without first ransacking the house.

Joab Houghton's part in the war was for years largely forgotten even by the residents of his native Hopewell. It was only through the foresight of a few public spirited citizens that his burial place was located while there was still a faint memory of the site, and a memorial erected

to him. Far too little is known of the early history of this man who gave so freely of all he had to further the cause of his country. Still, in spite of the scantiness of the remaining records, enough of his history has come down to us to have caused several historians to claim that Colonel Houghton should rank in history with Patrick Henry and James Otis, both of whom stirred large sections of the country to action when the need for it arose.

Better known to the annals of Hopewell's history is John Hart, one of the signers of the Declaration of Independence. He, like Houghton, had a price upon his head, but where Houghton was first of all a soldier, Hart was above all a statesman.

He served as a deputy in the Provincial Congress in 1775, and as well was a member of the Committee for Safety, and later was a member of the Continental Congress. No longer a young man, John Hart, although hunted from place to place, sometimes living in caves, sometimes hiding with neighbors, seeing his family afflicted and dispersed, his farm devastated and his property destroyed, never gave up his belief in the ultimate success of the revolution, even when things looked blackest. Nor did he ever regret the stand he had taken. When he died impoverished in 1780, he knew that his devotion had not been misplaced, and that the ideals he had so ably fought for had triumphed.

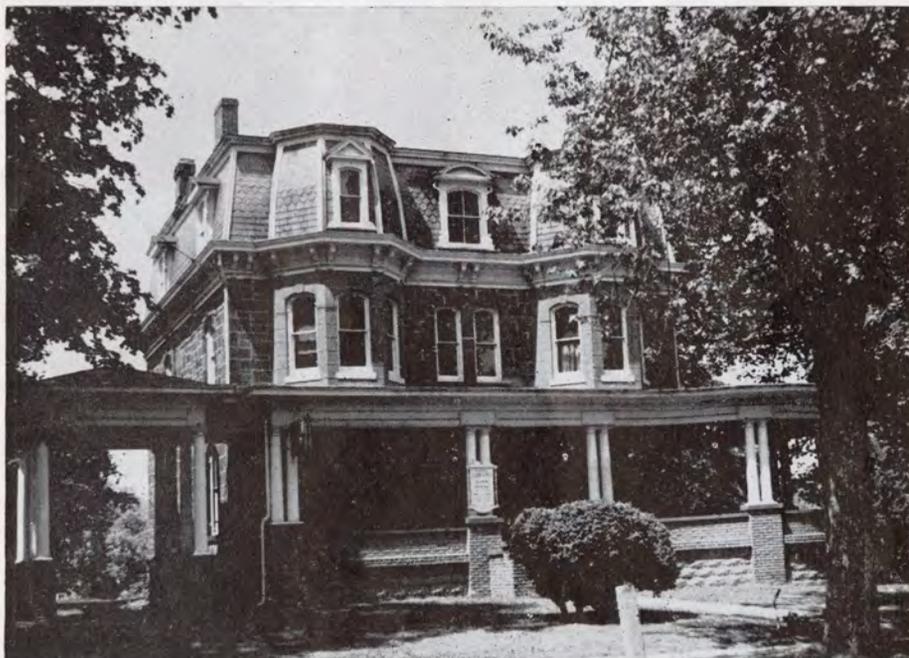
Hunt's house was the scene of the council of war which led to the battle of Monmouth. Here, on June 24th, 1778, a large number of important generals met with Washington to discuss the advisability of an attack upon the British forces under Clinton. Among those present were Generals Lee, Green, Stirling, Lafayette, Steuben, Knox, Poor, Wayne, Woodford, Patterson, Scott and Dupontail—all great names in American history. Unfortunately, the building still standing today, which so many believe to be the original one in which this famous meeting was held, retains little of the original structure, as can be seen from an old sketch. In fact, only the wagon house of today is part of the original.

It was not only during the Revolutionary War that Hopewell gave generously of her men and talents. Hopewell men have marched forth to every war since those early days. Her women have given their time and energy, and all have given freely of their money and support, so that the ideals fought for and won during that first great war might live.

The Frog War

An entirely different kind of warfare was waged in Hopewell during the 1870's—perhaps not of such universal significance, but affecting the community more directly than any national conflict.

By 1876, Hopewell had one railroad, a "dinky" branch of the Pennsylvania running from Millstone to Somerset. The service was poor, and connections even worse. Another line, the Delaware, now part of the Philadelphia and Reading, laid out a good line from Bound Brook to Hopewell, and from there on to Philadelphia. But the rub was that the line could not obtain permission to cross the Pennsylvania tracks at Hopewell. To prevent the new line from making a crossing at Hopewell, the Pennsylvania stationed an engine at the crossing, but this was compelled to run onto a switch line whenever a regular train came through.



(Photo courtesy The Hopewell National Bank)

Hopewell Library

One night when the engine had to run onto a siding to permit the passage of a through train, the working crew of the competing road managed to chain it fast, and then proceeded to lay the necessary crossing, or "frog," which would join the two sections of the "D. & B. B." Railroad, thus making it possible for the line to maintain through traffic.

In those rough days, it was feared that the two rival gangs might stage a pitched battle, and the militia was called out to maintain order. However, violence was avoided, and the "frog" remained in place. Naturally, this "Frog War" spelled great excitement for the inhabitants of Hopewell—perhaps as much as was occasioned by the British troops during the Revolutionary War, and certainly more than had been met with after that.

Within a few years, the excellent service provided by the new road contributed to the ruin of the old. And it was not only the fate of the old railroad, but that of Hopewell itself, that was changed by this "war."

While the new rails were being laid, the problem of housing and feeding so many men presented a great challenge to the inhabitants of the small village—at that time consisting of about twenty-four houses—a challenge which was somehow successfully met. Once that it was certain that the "frog" would remain, and that good service and connections would be maintained, the growth of Hopewell was assured.

Today and Tomorrow

Once rail service became rapid and dependable, Hopewell began to expand. From a small village of only about twenty-four houses in 1876, it has grown into a modern town of approximately 1,800 inhabitants. There are at least three clubs—the Roundabout Club, the Garden Club and the Woman's Club. It has six churches which include three Baptist Churches, one Methodist, one Presbyterian and one Catholic Church. The Free Public Library was organized in 1914 by the Roundabout Club, and now holds about twelve thousand volumes. Connected with the library is the Hopewell Museum, which is known for the completeness of its collections. It boasts excellent schools, and St. Michaels Orphanage.

There are many small businesses, and shopping facilities are good. The banking facilities, too, are excellent. Besides this, larger industries are coming into the area, and Hopewell is now looking forward to an even greater period of expansion.

Before closing this too brief story of Hopewell, some mention of the Hopewell Museum must be made, for no history, however short, would be complete with-



(Photo courtesy The Hopewell National Bank)

First Presbyterian Church

out it. The Hopewell Museum, closely connected with the library and operating under the "Hopewell Free Public Library and Museum Funding and Building Association," houses many more treasures than one expects to find in a small town, or often finds in a large one. The nucleus of the collection was started by Miss Sarah D. Stout, who very early in life began collecting antique articles of value, and especially those pertaining to colonial life in and about Hopewell. To catalog the contents of the museum would take a book in itself, but a general idea may be given of the many, many items which have been saved for posterity by the historically

mindful citizens of the community.

Here can be found old records, pictures, sketches and maps for those who wish definite information. A huge collection of wearing apparel is on display, including not only the "Sunday-go-to-Meeting" clothes which one sees in so many museums, but also the every-day work clothes. There are old text books dating back to the earliest schools in the area, and account books from which one can get a pretty good idea of the names, tastes and needs of the early settlers. There are name plates from coffins (customarily removed

(Continued on Page 12)



(Photo courtesy The Hopewell National Bank)

Hopewell Borough Hall



Edward A. Thorne

EDITORIAL

A Eulogy by One Who Knew Him Well

In the latter part of 1949, I had the distinct honor and pleasure of aiding the late Freeholder, Edward A. Thorne, in the formulation of the now known Mercer County Industrial Commission. At that time, I was President of the Trenton-Mercer County Board of Realtors.

Instrumental with me in the formation of the Commission was Edward Lenney, special representative and agent of the President of the Pennsylvania Railroad; and Vincent P. Bradley, now President of the Real Estate License Commission, a member of the Trenton-Mercer County Board of Realtors, and a former President of that Board.

Before the Board of Freeholders, we pleaded to have this organization for the purpose of coordinating all facts and figures on land conservation and development, utilities and labor market conditions, and other items necessary to induce industry into the county. We also wished to assist those already in operation here, and encourage them to remain and expand.

The culmination of the organization was in the preparation of an Industrial Guide. This was followed by a bus and train tour of the county's present and potential industrial facilities. All this was done to aid the cause of realtors to promote the growth of our county.

Born in Camden in 1898, Edward A. Thorne attended school in Atlantic City and worked for the Press Union Newspapers, later being employed by the Philadelphia Bulletin and the Old North American. Upon graduating from the University of Pittsburgh in 1917, Thorne enlisted in the Marine Corps and served overseas. On his discharge from service in 1919, Thorne worked as a pharmacist in Trenton and opened his store on Nassau Street in Princeton twenty-nine years ago. Elected to the Board of Freeholders in 1947, and reelected in 1950 and 1953.

Elected as Director of the Board of Freeholders in 1949, Thorne set up the Mercer County Industrial Commission with the conviction that prosperity for Mercer County could be insured only by taking active steps to acquire suitable, desirable diversified industries for the area. Under his dynamic leadership the agency has done a continuing job in focusing attention upon Mercer County's favorable position as a manufacturing and distributing site, in preventing the loss of companies already here, and in stimulating community action on projects which are essential to the area's continued growth and prosperity. His office has recently completed a comprehensive survey of Mercer County's economic resources. Scheduled for issuance soon, the publications will give impetus to the continued expansion of the area.

Edward A. Thorne was elected in June of 1949 as first vice-president and president-elect of the New Jersey Pharmaceutical Association. He was elevated to the presidency in June, 1950, at which time he was also elected to the presidency of the Mercer County Pharmaceutical Association.

In June of 1951 he became Chairman of the Board of Trustees of the New Jersey Pharmaceutical Association and served for several years as a Board Member.

Thorne is a member of the Board of Trustees of the New Jersey Freeholders' Association, and a member of the Publication Committee and Legislative Committees of that organization. He is a member of the American Legion Post No. 76, Princeton, a member of the United States Marine Post, American Legion of Philadelphia. Thorne is a member of the Board of Managers of the Juvenile Shelter; a Trustee of the American Cancer Society, New Jersey Division; serves on the Board of Trustees at Large of the Mercer County Tuberculosis League as well as the Princeton Tuberculosis League; is Chairman of the Mercer County Volunteer Blood Donor's Association; is a member of the Board of Directors of the Children's Home Society of New Jersey, heading up the Society's Educational Committee; a member of the Board of Trustees, Child Guidance Center; and member of the Industrial Advisory Board, Trenton Junior College; member of the Advisory Committee of the Rutgers College of Pharmacy and a member of the Rider College Industrial Advisory Council; a member of the Society of Industrial Realtors; advising member of the National Rivers and Harbors Committee and is Mercer Co-Chairman of the Greater Philadelphia-South Jersey Council.

The continuation of this program started by our late friend, Edward A. Thorne, should continue to promote Mercer County, the heart of Industrial America, throughout our nation. The existence of diversified industry will continue to make this the greatest place in the country in which to live, and in which to prosper. This is a tribute to the unselfish, far-visioned and good thinking man, who put us on the stepping stone to a great program of prosperity I feel that it has been a pleasure and privilege to know and work with so great an American.

Morton S. Kline, Vice President, 5th District, New Jersey
Association of Real Estate Boards

Commission Releases County Resources Data

A 117-page survey of industries to Mercer—was Commission. The book data which the com- lies firms will want ciding whether to county.

Use by Localities

The survey also use by local realty agencies, the C merce, factory railroads and ot

The publica seven divisions geography, po kets, transp and finance.

A leading Freeholder who head booklet day of h Black n

Cost at \$15 Comm resea it W ab

Formal presentation of the survey was made to the Freeholders yesterday by Fred

and public relations research chief director of the University of government at the

Freeholder survey. Executive director of the Industrial Commission, accepted the survey on behalf of the county. He said

With the factual data supplied in the Resources Survey, the com- munity is now better equipped to assist and encourage industrial leaders to put Mercer County in the forefront in planning for ex-

Decision on plant location does not come on the spur of the mo- ment. Responsible officials must weigh very carefully all the fac- tors which affect industrial op- erations. We in Mercer County can benefit by making this informa- tion available because the facts

Industrial Survey Report To Be Thorne Memorial

Distribution will begin today of the 128-page survey designed to attract new industry and business to Mercer County.

Entitled "Resources Survey of Mercer County," the publication has two years in the making and cost more than \$15,000.

Some 3,000 copies will go out to realtors, industrialists, railroad manufacturers and numerous or- ganizations who might be interest- ed in locating in Mercer County or securing sites for Freeholder plants or Freeholder Edward A. Thorne

Cost by the publication was here. weeks after his death. It is dedi- cated to his memory.

Formal presentation of the first copies of the survey was made to the Freeholders yesterday by Fred

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Industrial firms interested in expanding their facilities, or in finding a new location, are interested in virtually every aspect of the economic, civic, political and cultural life of the community they have in mind.

The RESOURCES SURVEY will help you supply authoritative information to prospective new companies. It was prepared expressly for use by Realtors and others concerned with industrial development. If you'd like a copy, please get in touch with the Mercer County Industrial Commission, Court House, Trenton 10, N. J. Phone EXport 6-1715.

Mercer County Industrial Commission

COURT HOUSE, TRENTON 10, N. J.

Freeholder Frank J. Black, Director

Mercer County – Natural Location For Industry

By FRANK J. BLACK, *Director*

Mercer County's industrial development program was augmented this month by a newly published 128-page summary of the county's economic assets. It is called the **RESOURCES SURVEY OF MERCER COUNTY, N. J.**

In Mercer County we have a combination of economic advantages which have made the area a natural location for profitable industrial operations. These advantages provide a sound basis for continuing expansion through new industrial plants, large and small, and through enlargement of the facilities of existing industries.

With the factual data supplied in the **RESOURCES SURVEY** the community is now better equipped to assist and encourage industrial leaders to put Mercer County in the forefront in planning for expansion.

Decision on plant location does not come on the spur of the moment. Responsible officials must weigh very carefully all the factors which affect industrial operations. We in Mercer County can benefit by making this information available, because the facts about Mercer County show that this is a definitely superior spot for successful manufacturing.

Material used in the publication is presented in seven divisions: industrial history, geography, population, labor, markets, transportation, and taxation and finance. The Appendix acknowledge some 25 individuals and agencies that were consulted in gathering data, and nearly 100 reference publications, most of which were studied in selecting factual material. The book was jointly planned, developed, and written by Fred W. Goodwin, public relations and research director of the Industrial Commission, and Dr. David Mars, instructor in government, University of Connecticut. Aiding the

staff were a consulting committee which included G. Alfred Hess, power representative, Public Service Electric and Gas Company; Vincent P. Bradley, past president, Trenton and Mercer County Real Estate Board; and Percy F. Jowett, chief budget officer, Mercer County.

HISTORY: Since early Colonial days the area which is now Mercer County has been a natural center for trade and industry. Because of its location at the head of navigable waters of the Delaware River, and at the junction of the Atlantic Coastal Plains and the Piedmont Belt of the Appalachian Range, it soon became a busy "crossroads" for commerce along the Eastern Seaboard.

GEOGRAPHY: Few other counties in the United States can boast of having so many people within such a small radius. Mercer's strategic location enables it to reach more people more quickly than perhaps any other county in the United States.

POPULATION: Mercer County increased slightly more in population, percentage-wise, during 1940-1950 than did the State of New Jersey as a whole and more than other standard metropolitan areas in this region. The county's rapid growth is reflected also in the fact that whereas in 1947 it ranked 108th among America's counties in population, in 1950 it had reached 93rd place.

LABOR: Mercer County is richly endowed with a labor force with widely diversified skills. With an industrial history reaching back into Colonial days, the county is highly industrialized—in fact, it is well above the State average for industrialization, for, with only 4.75% of the State's population, Mercer employs 5.59%

of the New Jersey residents employed in manufacturing industries.

MARKETS: Mercer County's geographical location and its superb transportation facilities provide the area with direct access to the world's richest markets. There is no more fabulous market than the populous Eastern Seaboard.

TRANSPORTATION: Mercer County's transportation arteries have been a major factor in the development of the area as an industrial and commercial center.

TAXATION AND FINANCE: Mercer County taxpayers share in the benefits of an extremely favorable state tax structure. Outstanding in the tax structure of New Jersey is the fact that the state levies no individual income tax, no corporate income or "excise" tax, and no general retail sales tax. Moreover, the state does not levy a stamp tax on the transfer of corporate shares.

GENERAL: A continuing program of expansion of Public Service Electric and Gas Company facilities assures an abundant supply of power to serve increasing industrial and residential needs. Princeton, Mercer County, has become internationally famous as a center for research, education and cultural institutions. A listing of present industrial plants shows 116 employing more than 100.

The **RESOURCES SURVEY** is dedicated to the late Freeholder Edward A. Thorne "whose outstanding leadership of the affairs of the Mercer County Industrial Commission which he directed, were primarily responsible for the preparation and publication" of the book. Freeholder Thorne died on June 6th, during the printing of the 128 page book.

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That there be no misconception of the policy of the Delaware Valley Protective Association in the matter of the Delaware river bridges, we wish to make these points clear:

1—The DVPA does not oppose construction of toll bridges for through traffic.

2—The DVPA opposes elimination of free bridges under a plan of financing toll bridges that demands such elimination.

3—The DVPA contends that the remaining free bridges should be preserved and maintained as was originally ordered when purchased by the two states.

4—The DVPA hopes that members of the bridge commission will realize that the commission was created to build additional bridges and not to destroy the free bridges.

5—The DVPA wants to see progressive building of through highways, preserving free bridges that serve local traffic.

6—The DVPA believes that if new bridges must meet Federal Government needs, then the Federal Government should bear part of the cost.

7—Since all bridges are vital for possible Civil Defense evacuation emergencies, the DVPA urges their preservation even on a stand-by basis.

8—The DVPA suggests that the authorities advise the public whether toll collections are designed to pay for bridges and upkeep or, in addition, continued indefinitely as tax collections for other purposes.

9—If the policy is to saddle the public with tax tolls on roads and bridges indefinitely, the DVPA believes that the public should be made aware of the fact and be permitted a voice in the final decision.

The history of tolls, thus far, is that once established they seldom, if ever, are withdrawn. Bridges and tunnels, long paid for, still collect tolls. The Tacony-Palmyra Bridge, reportedly paid for and subject to reduced tolls, is said to be up for demolition to make way for a new toll bridge some distance away. In a recent New Jersey election, one campaign plank urged use of highway tolls for other departments of state government.

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(continued from page 7)

before the burial), collections of early china, homemade balances dating back to the early 1700's, sewing birds, Indian relics, grain shovels, needlework, stove plates, doctor's instruments which make the blood of modern man run cold, the iron lug-pole which Colonel Joab Houghton used when being hunted by the Hessians, kettles, candle-molds, and much more.

But to this writer's mind, the Hopewell Museum is far more than a dry reliquary

for momentos of the past; it is a living organization in which not only those directly connected with it are interested, but the whole countryside as well. As time goes on, more and more people of Hopewell bring in the heirlooms of their families—priceless objects, which so often are thoughtlessly lost or destroyed. It is greatly to be hoped that this interest will continue, and that in time the museum will come to be an almost living reminder of the past—both distant and not so distant.

Hopewell has had a rich and varied past. It has grown, at first slowly, from a small settlement to a thriving, up-to-date community, keenly aware of its heritage, yet looking forward to a prosperous future. It is certain that Hopewell, with its great American tradition to look back upon, will forge forward by following the plans already being put into operation for a large industrial expansion, and we are sure that when it is again time to feature Hopewell there will be another story to tell, just as interesting as this one of the past.



Rosa Acres, Inc., of Hopewell, New Jersey, has purchased 29 acres of land in the Borough of Hopewell from Hervey Hill, which was formerly a part of the J. B. Hill Estate. Rosa Acres, Inc., is now grading the site and has opened one section for the building of homes. Jance Construction Co. of Hopewell, N. J., has already built two houses and will start a third one soon.

Another section of the tract is being set aside for a commercial area. This tract will have a 400 foot frontage on Broad Street and a depth of 1000 feet and will make an ideal spot for a super-market and other stores.

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During February of 1914, a group of civic-minded Hopewell citizens met in Firemen's Hall to form an organization which would contribute to the growth and prosperity of Hopewell and its neighboring communities by providing a plan for the safe investment of long term savings and by offering to home owners a plan which would permit the financing of a home on a monthly payment basis. This group was called the Hopewell Building and Loan Association. Just over a year ago the name was changed to the Hopewell Savings and Loan Association, but its objective remains the same—to serve the people of the community.

Of all of the original officers and directors, Director Russell W. Holcombe is the only one of the group still serving in an active capacity, and the bank has grown with him. From assets of about \$10,000 in 1915,

there has been an increase to over \$338,000 today. Housed until 1922 in the Firemen's Hall, it moved from there into larger quarters on the second floor of the Hopewell Bank Building. By 1951 it was again necessary to move, for the Association had grown to a size where the old offices could no longer serve the public with the quick, efficient, up-to-date service desired, and so the present headquarters were established in the ground floor rooms of the former Post Office Building on East Broad Street.

There are many in Hopewell and its environs who have been able to build, enlarge and remodel their homes and businesses through the help of the Association, and in conjunction with this, many hundreds of people who have been able to invest their savings in a safe and profitable manner.

The future of the Hopewell Savings and Loan Association is bright, for the future of the organization is also the future of the community—a rapidly expanding one with everything to look forward to.

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- 1950 G. Newell Holcombe was appointed to fill the unexpired term of George T. Wells, as a Director of the Bank, on March 7th.
- 1953 Herbert S. Rockwell was appointed as a Director on February 10th.
- 1953 Herbert S. Rockwell took the Oath of Director and attended his first meeting on February 17th.
- 1954 A Bell & Howe microfilm machine was purchased.
- 1955 Plans are now being made for the remodeling of the Bank.

BUYING OR SELLING YOUR HOUSE

A Big Program Confronting Owner Is Expense

By JOHN C. TYSEN
President of Previews, Inc.

The three easiest things in the world for a man to fall in love with are, in the order of their emotional impact, a charming woman, an attractive house and a shiny new car. A romance with any one of them can be an exciting adventure—and any one of them can get you into trouble. What kind of trouble? Well, wife trouble doesn't need much explanation, and car trouble of one kind or another makes the headlines everyday. House trouble isn't quite so obvious, but it can be just about as much of a headache.

The kind of house trouble I'm talking about has to do with expenses. A house that takes too large a part of the family income to maintain can become a long-term headache no matter how much you love it and how much you believe you would be willing to give up in order to own it. When father has to pass up an invitation to join the local club, and mother looks longingly but hopelessly at a new party dress, and little Dorothy cries because her friends are going to dancing school and she can't, all because the money has to go into the house, then the house may lose a sizable portion of its charm in short order.

That's why it pays to bear in mind a very useful rule of thumb when you're buying a house, "Don't spend more than 25 per cent of your monthly income for carrying charges and maintenance costs."

A Good and Sound Guide

This is a good rule, a sound guide for any family, but like most rules it can be stretched and bent until it loses its meaning, unless you interpret it properly. For example, the income of which you are to spend 25 per cent on your home should be your income after Federal taxes. This means that a man, with a wife and two children, who makes \$8,000 a year will

(Continued next page)

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figure, not 25 per cent of \$8,000, but 25 per cent of about \$7,000 which is probably as much as he can expect to have left after taxes.

Now, what expenses are to be included in the 25 per cent? The obvious items are mortgage interest, mortgage amortization and taxes, but these are not all. To be on the safe side of the rule, you must also include the cost of heat, water, hazard insurance on the house, gas and electricity, and maintenance which includes outside painting, inside decorating and functional repairs. The latter figure isn't too easy to estimate but my experience tells me that it should be figured at about 1 per cent of the value of your house a year. This means \$250 a year on a \$25,000 house, etc.

Monthly Cost Itemized

How does this figure out? Well, a friend of mine gave me his actual monthly costs on his average \$25,000 house and I'll pass them along to you. Here they are: Interest and amortization on a \$15,000 twenty-year mortgage \$102, taxes \$33, insurance \$5, water \$6 (high), gas and electricity \$13.50, heat \$20 and maintenance \$24. This comes to \$203.50 a month which means that this gentleman should have a net monthly income of \$814 to afford the house. Fortunately he has.

Before you buy that house, work out your own figures based on the above. If the expenses come to more than 25 per cent of your income after taxes, do this. Refuse to make a down payment for a week. If at the end of that time you still want the house more than you want the financial freedom which our rule of thumb

attempts to give you, then at least you'll be buying it as a result of a calculated decision, not because you're in love.

(Courtesy of Previews, Inc. and the N. Y. Herald Tribune)

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HOW'S YOUR BANKING IQ?

See if you can separate the fancy from the facts

To many people, the operation of banks is a strange and mysterious business. When customers' misconceptions about banking became a source of concern instead of comedy, a group of New Jersey bankers felt it was part of their responsibility to pass along an explanation of procedures and policies.

How many of these misconceptions have you had about banking? Take a look at the facts:

Banking Hours

MISCONCEPTION: That "it must be wonderful to have 'banking hours'"—that is, work only from 9 to 3.

THE FACT: Work starts at many banks at 8:45 A. M. After the bank closes at 3, from one to two hours are required to finish up. The staff operates on a 40-hour week, but actually not a month goes by without overtime.

Tellers' Differences

MISCONCEPTION: That if a bank teller makes a mistake and has a shortage, he must make it up out of his own pocket.

THE FACT: Tellers' mistakes, called differences, work both ways—sometimes against the bank, sometimes in its favor, and tend to average out. The teller does not have to make good when he is "short" any more than he is entitled to pocket anything that is "over." However, it hurts a teller's record and standing with the bank to have frequent differences.

Certified Checks

MISCONCEPTION: That if a person has his check certified to use in completing a transaction of some sort, and the transaction is not completed, it is all right to destroy the check.

THE FACT: Never destroy a certified check. If it cannot be used for its original purpose, endorse it and deposit it in your account.

Service Charges

MISCONCEPTION: That banks generally instituted service charges on checking accounts primarily to increase income.

THE FACT: Within the past generation the activity of checking accounts has increased many times over, while income from loans and investments has sharply decreased. Service charges were instituted primarily to enable banks to recover the cost of services rendered.

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Profits

MISCONCEPTION: *That banks are making exorbitant profits.*

THE FACT: Bank earnings have improved recently only in comparison with the substandard earnings prevalent a decade ago, and are still far below those obtained in the nineteen-twenties. Bank dividends to stockholders have also remained moderate because, with deposits expanding, it has seemed wise to use earnings to build up surplus and reserves to protect depositors.

Bank Ownership

MISCONCEPTION: *That banks are "public institutions."*

THE FACT: Banks are privately owned corporations belonging to their stockholders, operate under state or federal charter and supervision, and are primarily designed to serve their customers, although because of the nature of their business they are called upon to perform many public services.

Directors

MISCONCEPTION: *That bank directors are picked primarily for their means and the business they control and can bring to the bank.*

THE FACT: While bank directors are naturally expected to bring all the business to their bank that they properly can, they are selected primarily for what they can contribute in the way of helpful counsel and specialized knowledge, for their character and their standing in the community.

MISCONCEPTION: *That bank directors' jobs are largely honorary, involving little actual work for large directors' fees.*

THE FACT: In addition to serving on the Board as a whole, directors serve on committees which require special knowledge of credits, auditing, real estate, investments, etc. For this work, fees are nominal.

Safe Deposit Services

MISCONCEPTION: *That the bank has a "master key" which will permit it to enter a renter's safe deposit box without using his key or obtaining his permission.*

THE FACT: There is no "master key" to safe deposit boxes. The vault attendant has a "guard key" which, together with the renter's key, will open the box. Neither key alone will open the box.

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NAREB News Notes

A delegation of more than 50 Realtors, headed by Henry G. Waltemade, New York, president of the National Association of Real Estate Boards, attended the recent annual conference of the International Real Estate Federation in Geneva, Switzerland.

The 48th annual convention of the National Association of Real Estate Boards is expected to attract more than 5,000 Realtors to New York City from Nov. 6-10, 1955.

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EXport 4-5031

A tremendous shortage of adequate housing exists throughout Africa and Asia, Realtor Robert B. Whitaker, Winnetka, Ill., reported to the National Association of Real Estate Boards after a recent three-month trip to those areas.

"Realtor is to real estate as sterling is to silver"—that's the new slogan originated by the Michigan Real Estate Association. Only members of local real estate boards who are thereby members of the National Association of Real Estate Boards may use this trademark term of "Realtor."

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Urban and rural populations of the United States are increasing at approximately the same rate, the Census Bureau reported recently, according to a story in the weekly news letter of the National Association of Real Estate Boards. Between April, 1950, and April, 1954, the rural civilian population increased by 6.3 per cent, and the corresponding figure for urban civilian population was 5.6 per cent.

Membership in the National Association of Real Estate Boards totaled 55,029 Realtors, as of June 30, 1955, a net gain of 1,340 since the beginning of the year.

Minnesota earlier this year became the 43rd state with a real estate license law when the governor signed the legislation, the National Association of Real Estate Boards reported. The only states now lacking a law requiring licensing and regulating real estate brokers are Massachusetts, North Carolina, North Dakota, Rhode Island, and South Carolina.

Single-family house building accounted for nearly nine in 10 of all the 1,220,400 new permanent nonfarm dwellings started in 1954, the news letter of the National Association of Real Estate Boards reports on the basis of figures from the Bureau of Labor Statistics.

REALTOR'S HEADLINES, weekly news letter of the National Association of Real Estate Boards, says you may be seeing more of these home innovations: snow-melting driveways, costing \$300, which circulate hot water beneath the drive paths; many-colored concrete blocks as decorative architecture; greater use of electricity to heat homes, as electric companies step up promotion; and smaller, less expensive heat pumps to air condition in the summer and heat in the winter.

Successful experiences of Realtors in property modernization are detailed in a 100-page book, *Rehabilitation As A Business*, published by the Build America Better Council and the Institute of Real Estate Management, both affiliates of the National Association of Real Estate Boards. Copies are available for \$1 each from the Council, 1737 K Street, N. W., Washington 6, D. C.



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