

to 1838, J. McPherson; to 1848, Cyrus Mantz; to 1861, Godfrey Mantz; to 1875, P. Storm; to 1878, P. M. Englebrecht. Mr. Wm. H. Miller is the teller, a genial and accommodating gentleman, as well as an energetic and reliable business man. The bank's New York correspondent is the Park National Bank. In the adjustment of the Confederate loan the bank lost \$27,000. The building owned and occupied by the bank is of brick, and is strong and substantial in appearance. It is pleasantly and centrally located, and is a very valuable property. The bank has a capital stock paid in of \$200,000, a surplus fund of \$40,000, and \$10,546.61 of undivided profits.

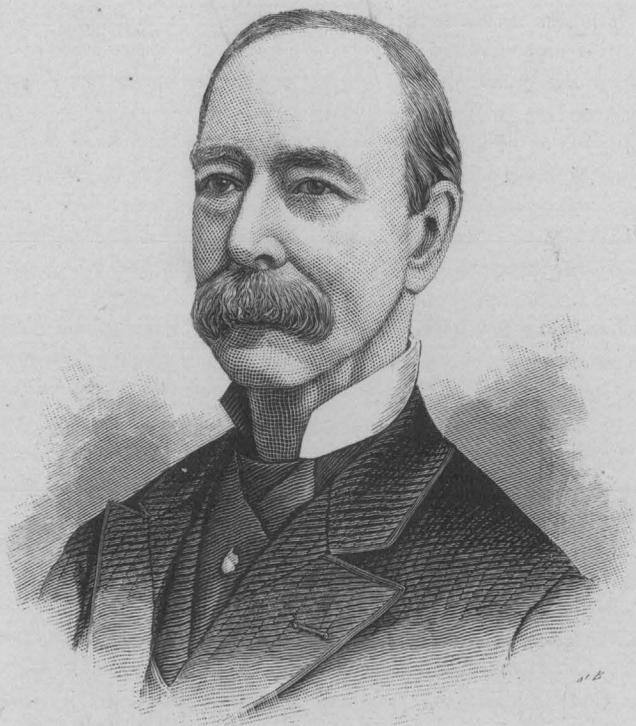
**The Farmers' and Mechanics' National Bank** was organized in 1817 as a branch of Westminster Bank, with the well-known Dr. Wm. Tyler as president, which position he retained for fifty-five years, until his death, April 26, 1872. The beneficial results of his management have been amply demonstrated by the unusual success which has attended the operations of the bank. In 1828 the institution received its charter as an independent concern, to be known as the Farmers' and Mechanics' Bank of Frederick County. Continuing the policy upon which it was first conducted, the institution developed steadily in the volume of business and in strength and stability. In July, 1865, under the national banking act, it became the Farmers' and Mechanics' National Bank. Upon the death of Dr. Tyler, Mr. Ezra Houck, who had been connected with the bank for forty years, accepted the presidency, and directed the affairs with ability until his death, April 8, 1878. His successor is Col. Chas. E. Trail, a highly-respected citizen of Frederick. The high business standing of the institution and the fact that it has not paid less than twelve per cent. dividends since 1862 provide a sufficient commentary upon Col. Trail's qualifications as a financial manager. Mr. Samuel Nixdorff has performed the duties of cashier with tact and discrimination since 1877. His predecessors have been Ezra Mantz, Wm. M. Beall, Thomas W. Morgan, Thomas M. Markell, and John Wm. Bierly. The directors are Col. Chas. E. Trail, George Markell, A. H. Hunt, V. S. Brunner, W. Winebrenner, C. Staley, Samuel H. Brown, Wm. F. Johnson, Hon. M. G. Urner, George S. Groshon, Joseph G. Miller, and Philip Reich. By the Confederate raid the bank lost \$17,000. Its New York correspondent is the Park National Bank. The bank is centrally located, and is a very popular institution. It has a capital stock of \$125,000 paid in, a surplus fund of \$40,000, and undivided profits to the amount of \$22,560.79.

Charles Edward Trail, president of the Farmers'

and Mechanics' National Bank, has all his life been a resident of Frederick City, where he was born Jan. 28, 1826. His paternal ancestors emigrated to America from Scotland more than a century and a half ago, and, with his maternal ancestors (the Ramsburgs), were numbered among the earliest settlers and founders of Frederick County. Their descendants have contributed largely to the peopling of the Frederick and Middletown Valleys, and to-day are numerous among the representative people of that section of the county. Mr. Trail's father (Edward) was born in Montgomery County, Md., in 1798, and died in 1876, aged seventy-nine, leaving his widow, Lydia Christine (Ramsburg), to survive him. She was born in Frederick City in 1802, and is still a resident of her native place, hale and active, at the age of eighty.

In 1851, Mr. Trail married Ariana, youngest daughter of Col. John H. McElfresh and Theresa Mantz, whose ancestors, the Mantzes, coming from Germany, were prominent in Frederick County's early settlement. He received a classical education at Frederick College, and in 1847 entering upon the study of law with Joseph M. Palmer, was admitted to the bar in 1849. Ill health compelled him to abandon his law practice after three years of arduous labor, and in 1851 he sought the recreating influences of a European tour. Upon his return he devoted himself to the care of his large landed interests, which embraced the ownership of a half-dozen of the most fruitful farms in Frederick County. In 1860 he was chosen president of the Isabella Gas Company, and became eventually the sole owner of the property of that corporation. In 1863 he was elected a member of the House of Delegates, and in 1864 to the Senate, in which body he served until 1867. Although urged to stand for a senatorial renomination, he declined.

Desiring a reform in the municipal administration of his native city, Mr. Trail successfully originated, in 1870, a movement in which he bore a large share as president of the board of aldermen for three years. During this time the present fine city hall was erected, Mr. Trail being chairman of the building committee. As a member of the board of trustees of the State Deaf and Dumb Institute, he was mainly instrumental in the adoption of the fine design for that edifice, and as chairman of the building committee, performed his duties to the entire satisfaction of the board and the Legislature of Maryland. In 1870 he became actively interested in the construction of the Frederick and Pennsylvania Line Railroad, and after serving as director for several years, was in 1878 elected president of the road. That position he



Chas. E. Trail

still occupies. In 1876 he was called to be the president of the board of trustees of the Frederick Female Seminary, an institution under the supervision of the State. In 1878 he succeeded Ezra Houck as president of the Farmers' and Mechanics' National Bank, which under his prudent management enjoys a very high reputation, and is most successfully conducted.

In 1877 he was severely injured in a railroad collision, in which a number of persons were killed, but after several months' confinement entirely recovered.

Mr. Trail's inclinations have always been of a literary character, and in early manhood he was a frequent writer for the press and for the leading magazines of that day.

He built in 1855 a residence, then very far in advance of the prevailing architecture of Frederick, but the example he set bore bountiful results in its subsequent emulation by others and the present high standard of building improvements in the town. His children, three sons and four daughters, are all living. In religious faith he is an Episcopalian. Previous to the late civil war he was a stanch Whig, stood firmly for the Union during that struggle, and since then has sustained the principles of the Republican party. To the cares and ambitions of a busy life he has added the useful purposes of a public-spirited citizen, and enjoys the satisfaction of occupying a prominent place among the promoters of the public welfare.

The Frederick County National Bank is justly ranked among the most solid financial institutions of Frederick County. Organized in 1818 as a State bank, its early affairs were conducted with marked ability. Its presidents were John Graham, 1818; John P. Thompson, 1833; A. B. Hanson, 1850. Its cashiers were George Baer, 1818, who had previously represented his people in the United States Congress; Henry Doyle, 1833; William B. Tyler, 1842; L. J. Brengle, 1845; Henry Schley, 1845; John H. Williams, 1850. Under these several managements the bank was enabled to disburse large earnings as dividends to its stockholders. Its management at the present time consists of the following officers: President, John H. Williams, elected in 1867, having rendered valuable services as cashier for seventeen years previous; Cashier, Perry B. McCleery, who was appointed at the same time; Directors, Lewis Bruner, Z. T. Gittenger, G. B. Hammond, P. L. Tyler, Calvin Page, John T. Quynn, C. C. Smith, John H. Williams, and J. Alfred Ritter. This bank suffered a loss, with its contemporaries, from the invading Southern army to the extent of twenty thou-

sand dollars. Its principal New York correspondent is the Importers' and Traders' National Bank. The building owned and occupied by the bank is attractive in appearance, and is well located on the principal street of the city. The interior appointments are exceptionally well arranged and substantial. Under its present management the bank is in a thoroughly healthy and prosperous condition.

It has a capital stock of \$150,000 paid in, a surplus fund of \$50,000, and undivided profits amounting to \$9823.78.

The Frederick County Bank was entered on the last Saturday night in May, 1841, and robbed of nearly one hundred and eighty thousand dollars in specie, bonds, and notes. The specie taken was entirely in gold, and consisted of eagles, half-eagles, sovereigns, etc. Maryland six per cent. bonds, numbered from 1113 to 1118, inclusive, were also stolen, which, with the coupons attached, amounted to six thousand dollars. The rest of the plunder consisted of two certificates of six per cent. Maryland stock of three thousand dollars each, and two of four thousand dollars each, and eleven five per cent. sterling bonds of the State of Maryland, numbered from 865 to 875, inclusive, amounting to twelve thousand two hundred and twenty-two dollars. The notes of the bank taken were of the denominations of \$5, \$10, \$20, \$50, and \$100. Some fifty thousand dollars in silver which was in the vault remained untouched. The institution for a few days ceased doing business, and a statement from its affairs was as soon as possible laid before the public. The capital was but one hundred and seventy-five thousand dollars, so that the robbers took more than the actual capital of the institution. A key was found in the creek, near the city mill, on Sunday morning following the robbery. A dark-lantern of rude construction was also discovered. The key was filed off and filled up until it was made to fit the lock of the exterior door of the bank quite as well as the key which belonged to it. The lamp did not appear to be the production of an experienced workman, and looked as if it had been in service before. Two men were seen taking a box to the corner of the bank, where they seated themselves on the box, for the purpose, it is supposed, of keeping watch while the robbers were progressing with the work. A spur with the straps broken was found in the vault.

The progress of the robbers was impeded by seven locks, some of them of the most complex construction. The street-door must have been entered before, and the men doubtless worked for some weeks in discovering the secret springs in the three locks of the vault, and in taking impressions for the purpose of making