

Chapter L23

by
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Duplicated Town Names in the same state

Introduction and Purpose

Four cases have been identified where two different towns having the identical name appeared on national bank notes from banks in Pennsylvania. The duplicated towns are Coaldale, Jefferson, Millerstown and New Salem. No other such situations are known elsewhere in the country. The purpose of this chapter is to profile and explain these occurrences.

Pennsylvania was ripe for duplicated town names owing to its large size, early settlement and numerous rural settlements in every nook and cranny. Complicating the situation was the Byzantine subdivision of the state into political jurisdictions that often overlapped. Superimposed on this maze were post offices that carried names that could be totally different than the communities they served.

Local government in Pennsylvania is subdivided by the Pennsylvania Constitution into counties, townships, boroughs and cities, most of which fall into additional classes defined by population. Everyone resides in a county, of which there are 67, and one of the lower-level municipalities which number 2,561.

National bankers would select a “town name” with which they wished their bank to be identified for the purpose of defining the location of their bank during the note-issuing era. This name generally was displayed prominently in the tombstone or its equivalent on the typical large size national bank note. In Pennsylvania, the “town” names selected included names of townships, boroughs, cities and even districts or neighborhoods within boroughs or cities. Usually, but not always, the entity they selected coincided with the name of the post office that served them.

A Pennsylvania borough is equivalent to a town in most other states.

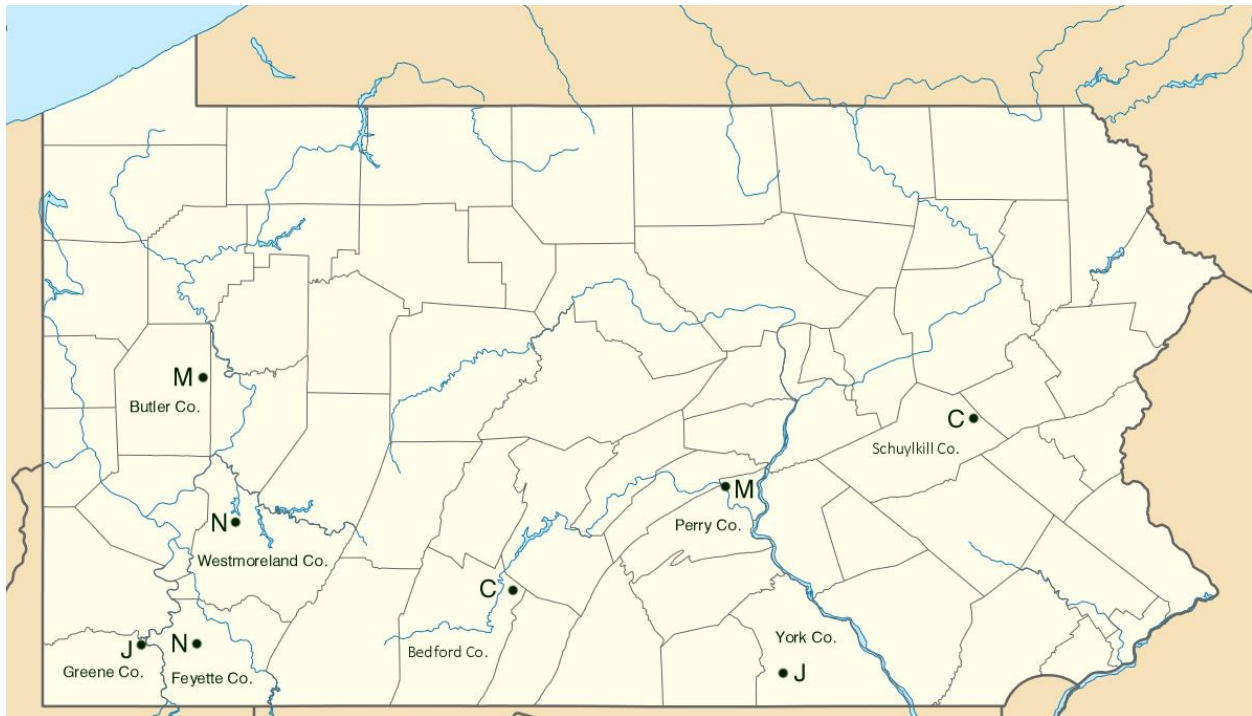


Figure 1. Map of the counties in Pennsylvania showing the locations of towns with duplicated names that appeared on national bank notes. C = Coaldale, J = Jefferson, M = Millerstown, N = New Salem.

Table 1. Instances in Pennsylvania where different towns with the same name had note-issuing banks.

Town	Charter	Bank Title	County	Political Subdivision	Post Office
Coaldale	9739	The First National Bank of Coaldale	Schuylkill	borough	Coaldale
	11188	The Broad Top National Bank of Coaldale	Bedford	borough	Six Mile
Jefferson	9660	The Codorus National Bank of Jefferson	York	borough	Codorus
	14071	Codorus National Bank of Jefferson	York	borough	Codorus
	11370	The First National Bank of Jefferson	Greene	borough	Jefferson
Millerstown	2241	The German National Bank of Millerstown	Butler	borough	Barnhart's Mills
	7156	The First National Bank of Millerstown	Perry	borough	Millerstown
New Salem	5837	The Delmont National Bank of New Salem	Westmoreland	borough	Delmont
	6599	The First National Bank of New Salem	Fayette	unincorporated	New Salem

During the development of the United States, there were two influential entities with an interest in naming places, the railroads and U. S. Post Office Department. Both adhered to one overriding principle, a given place name could be used only once in each state. Usually, but not always, the railroad and Postal Department designations referred to the same place. In time, the Pennsylvania legislature decreed that borough names could be used once as well.

Even so, complicating duplications arose providing the grist for this piece.

Coaldale

There were two Coaldale's with issuing banks. Both towns were officially established as boroughs under Pennsylvania law, one in Schuylkill County centered in the eastern third of the state west of Allentown and the other in Bedford County hard against the Maryland border 160 miles to the west.

The Schuylkill Coaldale was settled in 1827 and incorporated in 1906. The 2020 population was 2,426 and land area 2.2 square miles. It hosted The First National Bank of Coaldale, charter 9739, organized January 12, 1910, chartered April 26, 1910.

The Schuylkill Coaldale was one of the principal early coal mining centers in Pennsylvania. It is situated in the southern anthracite coal district in the Panther Creek Valley. Anthracite is hard coal that burns hot. The dominant producer there was the Lehigh Coal & Navigation Company. LC&N built the western terminus of the nation's second railroad, the Summit Hill and Mauch Chunk Gravity Railway to ship coal out. The company operated multiple mines throughout Coaldale and the rest of the Panther Creek Valley at the time when railroads were coming into their own. The mines, the railroads that LC&N built and a small shirt factory were the main historic industries in Coaldale. Coaldale lies above one of the richest coal seams in the district, which are still being mined.

A measure of the importance of the Schuylkill Coaldale is the fact that it was targeted by reform crusader Mother Mary Jones, who organized numerous strikes and protests on behalf of coal miners around the country for improved pay, safer working conditions and child labor laws. She descended on Coaldale to launch a march for child workers that started in Coaldale and proceeded to McAdoo.

The Bedford Coaldale is little more than a wide spot in the road at 0.03 square miles with a 2020 census of 128. It was incorporated in 1865. The bank there was named The Broad Top National Bank of Coaldale, charter 11188, organized May 17, 1918, chartered June 7, 1918. There no longer is a hint of an old bank building there in Google Street View unless the bank occupied one of the old clapboard buildings that line Main Street.

For our purposes, the most interesting of these two banks is The Broad Top National. The post office that served the bank and the town was called Six Mile Run after the scenic river that flows southwestward through town. The Six Mile Run post office was established in 1851 long before the Schuylkill Coaldale post office in 1871.

The town for The Broad Top National Bank is listed as Six Mile Run in the 1920 through 1925 annual reports of the Comptroller of the Currency, However, that post officer name doesn't appear on the Series of 1902 notes being issued then. Technically, Six Mile Run should have appeared in the postal location written in script on the left side of the title blocks on the notes. Clearly, the clerks in the Comptroller's office knew to ship notes for the bank to Six Mile Run. In contrast, if some note holder

wanted to redeem his note for legal tender currency, he just may have showed up in the wrong Coaldale 160 miles to the east.



Figure 2. This Coaldale is located in Schuylkill County in the eastern part of Pennsylvania. Heritage Auctions archives photo.



Figure 3. The First National Bank, Schuylkill County, issued to the end of the note-issuing era, closing with a circulation of \$45,000. Heritage Auctions archives photo.

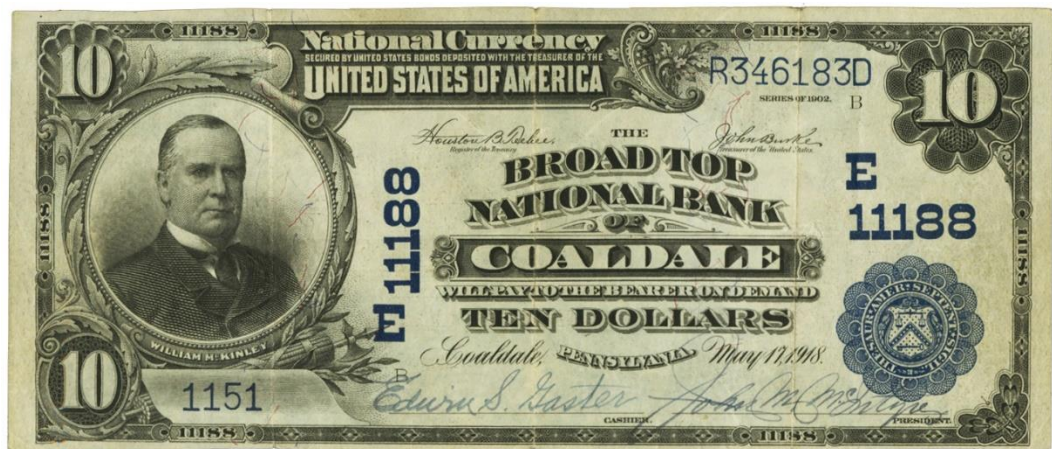


Figure 4. This Coaldale is located in Bedford County, which borders Maryland. The post office serving the bank was Six Mile Run. Heritage Auctions archives photo.

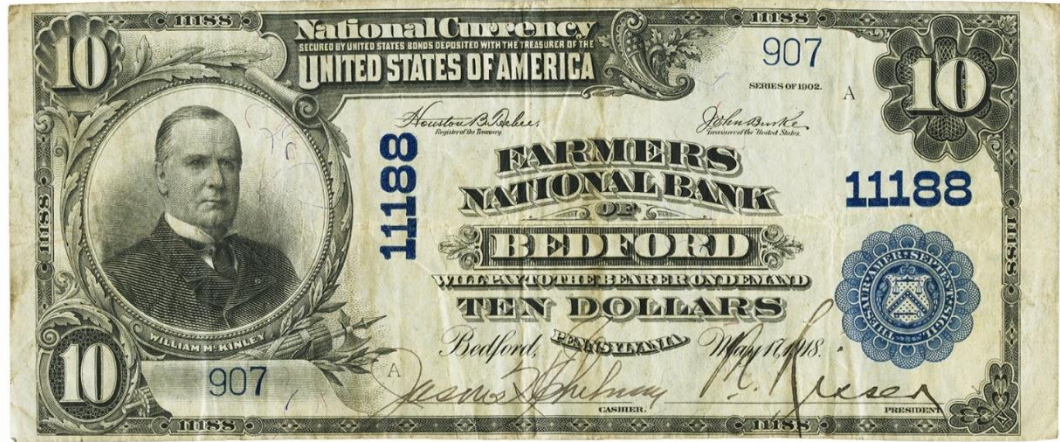


Figure 5. The Broad Top National Bank of Coaldale was moved to Bedford in 1925 and renamed. National Currency Foundation census photo.

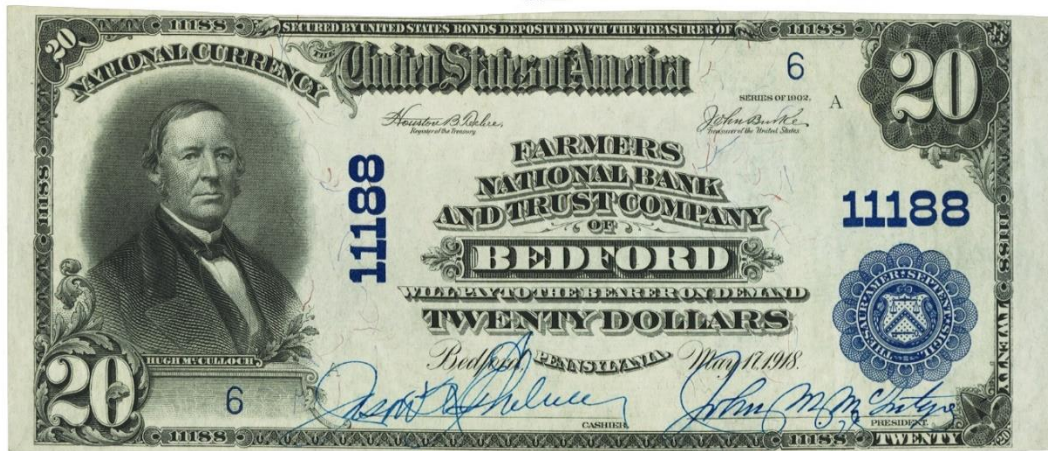


Figure 6. The third title for The Broad Top National Bank was this trust title adopted in 1927 when the bank took on trust powers. National Currency Foundation census photo.

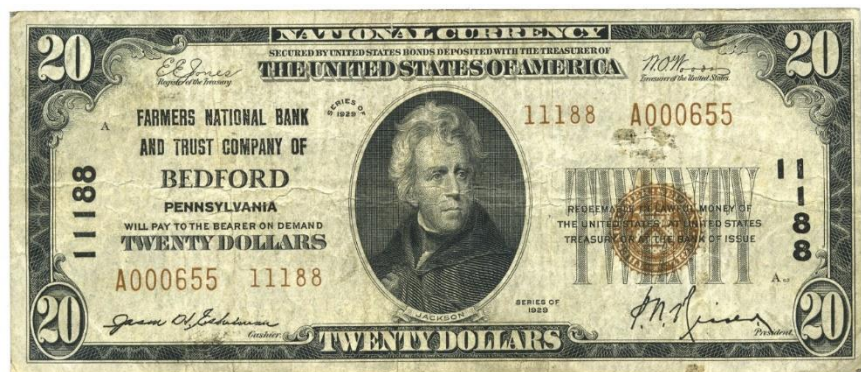


Figure 7. The bank ran into trouble during the Great Depression and was placed in receivership in 1934. It lasted long enough to receive type 2 1929 notes and ended with a circulation of \$150,000. Heritage Auctions archives photo.

Adding significantly to the history of The Broad Top National Bank was that P. N. Risser, an entrepreneur and organizer of the Bedford County Trust Co., bought into the Broad Top bank, becoming its president in 1925. The business of the bank was then moved 26 miles down the road to Bedford and renamed Farmers National Bank of Bedford, a move and title that was approved October 21, 1925 by the Comptroller of the Currency. Within two years, the bankers added trust powers resulting in yet a second title change to Farmers National Bank and Trust Company of Bedford approved July 25, 1927.

The Schuylkill Coaldale bank survived the entire note-issuing era with a circulation of \$45,000 in 1934. The Bedford Coaldale bank ran into trouble during the Great Depression so was placed in a conservatorship March 28, 1933 following FDR's bank holiday and then a receivership October 27, 1934. It had a closing circulation of \$150,000.

Broad Top in the bank title clamors for explanation. It refers to a geologic feature; specifically, an anomalous elongated northeast-southwest trending plateau comprised of almost flat lying old sedimentary rocks sandwiched between steeply folded ridges of even older rocks in the heart of Pennsylvania's Ridge and Valley Province. The rocks directly under Coaldale are largely of Pennsylvanian and Mississippian age. Pennsylvanian time was a magical era when huge, widespread and thick coal deposits accumulated. Much of the coal in the Bedford-Coaldale area is of bituminous grade; that is, soft coal. The coal field is known as the Broad Top Field.

The Broad Top is geographically classified as a plateau owing to it being comprised of flat lying sedimentary rocks. Don't confuse this designation with the image of a tabletop plateau that you would find in the Southwest. The Broad Top area has been deeply eroded so that when you visit the area, you find yourself in scenic very hilly terrain. If you bother to look at the rocks in road cuts, you may discern that they are flat lying, which caught the attention of geologists and the coal miners.

Jefferson

Shown is a trio of 1929 notes from the three banks in Jefferson, Pennsylvania. Seems simple enough. The catch is that they are from two entirely different towns two-thirds of the way across the bottom of the state from each other.

Charter 11370 is in Greene County in the southwestern-most county in the state whereas charters 9660 and 14071 are in York County in the east.

It just so happened that the early citizens of Greene and York counties organized boroughs named after Thomas Jefferson. This occurred before Pennsylvania adopted its rule against duplicate borough names. The Post Office Department couldn't have it so when they established the post office in late-comer Jefferson in York County, that post office was named Codorus to avoid confusion.

Codorus is an Indian word attributed to the Susquehannock Tribe but its meaning has been lost. Despite this, the name was appealing so it was attached to a winding stream that drains a large part of York County as well as the valley that the stream occupies (Gibson, 1886, p. 698).

The first of the Jefferson banks to be organized was The Codorus National Bank of Jefferson in York County in 1910. It is obvious that the clerks in the Comptroller of the Currency's office were untroubled by the fact that there was another borough with the name Jefferson in Greene County on the other side of the state, most likely because they didn't know about it.

The First National Bank of Jefferson in Greene County came along in 1919, so now the Comptroller's office had a bit of a problem on their hands. The new bank was not only in a borough named Jefferson, but the post office there also carried the name Jefferson.

Had The Codorus National Bank been the second of these banks to be chartered, things probably would have been handled differently. The Comptroller's clerks would have been alerted to the fact that they were dealing with two towns in the same state having the same name. They could have inserted Codorus into the postal location in the title block on the Series of 1902 notes and the problem would have been solved. This would have given the bank a Comptroller-imposed title change to "The Codorus National Bank of Jefferson, Codorus."

The 1929 notes for both 9660 and 11370 would have come out with Codorus as the town name and Jefferson would have been relegated to colloquial status in the bank name. Someone was thinking along these lines back in 1910 when the bank was organized because the listing for the bank in the 1910 and 1911



Figure 8. Trio of Series of 1929 notes from the Jefferson, Pennsylvania, national banks. Charters 9660 and 14071 are located in York County, but charter 11370 is located in Greene County across the state. Bob Liddell photos.

annual reports of the Comptroller of the Currency is The Codorus National Bank, Codorus, with no mention whatsoever of Jefferson.

The three Jefferson banks were small, all had static circulations of \$25,000 over their respective lives. The Codorus National Bank ran into trouble during the great depression so it was liquidated. The good assets were moved to the reorganized successor under the same management with the slightly tweaked title “Codorus National Bank in.”

This latter bank was organized and chartered in March, 1934, under a 14,000-charter number. Only a handful of Series of 1929 type 2 notes were issued from the bank before the note-issuing era ended, so like many of its 14,000 brethren, it is a very difficult bank from which to find a note. That such a quest is even possible is that the first sheet of \$5s was saved.

Both Jeffersons are small rural communities today with gradually declining populations. The borough in York County has a population of about 630, whereas that in Greene County is 270.

The Jefferson in Greene County was founded on a thriving wool industry and coal mining in the vicinity.

A bit more information is available about the Jefferson in York County thanks to a town home page. “Frederick Kraft (1776-1838) was the founder. He was a Baltimore native and is listed in the 1808 Baltimore directory as a tavern keeper. In 1812, the piece of land, now known as the town of Jefferson, was nothing more than a crossroads.

“On February 1, 1812, Peter Hamm of Codorus Township sold the 23 acres of land that contained the crossroads to Kraft for \$675. Kraft quickly established a tavern and store knowing that a tavern, store, and important crossroads were ingredients for the founding of a new town. In 1814 he hired John L. Hinkle



Figure 9. Series of 1902 note from The Codorus National Bank. If protocol had been followed, Codorus would have been used for the postal location written in script instead of Jefferson, and no confusion would have arisen as to where to find the bank. Heritage Auction Archives photo.

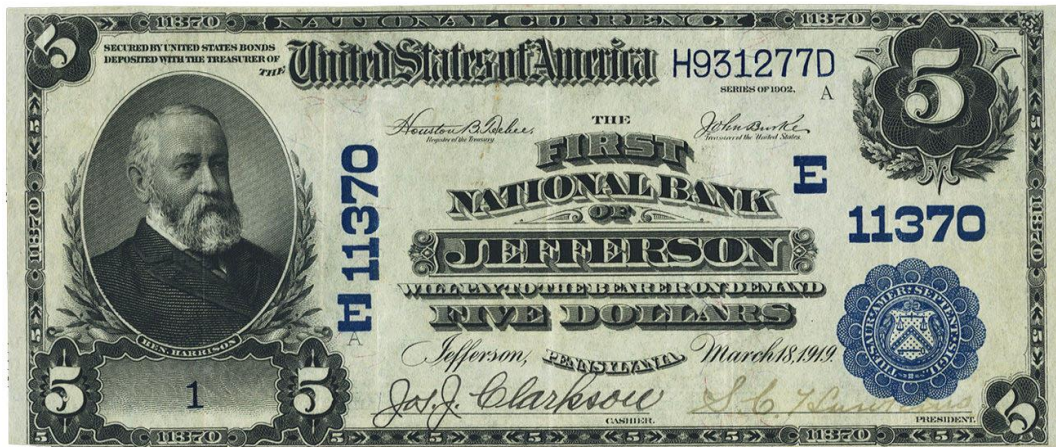


Figure 10. Attractive Series of 1902 note from the first sheet issued by The First National Bank of Jefferson over in Greene County. Heritage Auction Archives photo.

(1781-1846), a Hanover surveyor, to lay out a town on the crossroads.

Kraft named the town for Thomas Jefferson because of the strong Democratic ties of the residents. However, in 1866, when the town was incorporated, the name Jefferson already was taken by the town in Greene County near Pittsburgh, so, the residents chose Codorus as the name for its post office because it was in Codorus Township.

Millerstown

Millerstown was used twice as a borough in Pennsylvania, the two across the state from each other. One is in Perry County north of Harrisburg, the other in Butler County north and east of Pittsburgh.

The Millerstown in Perry County is a small borough in the northern part of the county along the banks of the Juniata River. It is 29 miles northwest of Harrisburg on US 22. The town had a population of 673 in 2010. It was named after David Miller who bought the land in 1780 and filed a patent in 1790 to lay out a townsite there, thus Miller's Town became the first town plotted in Perry County. Millerstown borough was incorporated in 1849. The post office there was named Millerstown from its inception, thus laying claim to the exclusive use of that name for a post office in Pennsylvania.

The other Millerstown is located 12 miles northeast of Butler on PA 64. The town straddled Buffalo Creek and was named for a grist mill built on the site by Abraham Lasher in 1805. The tract of land

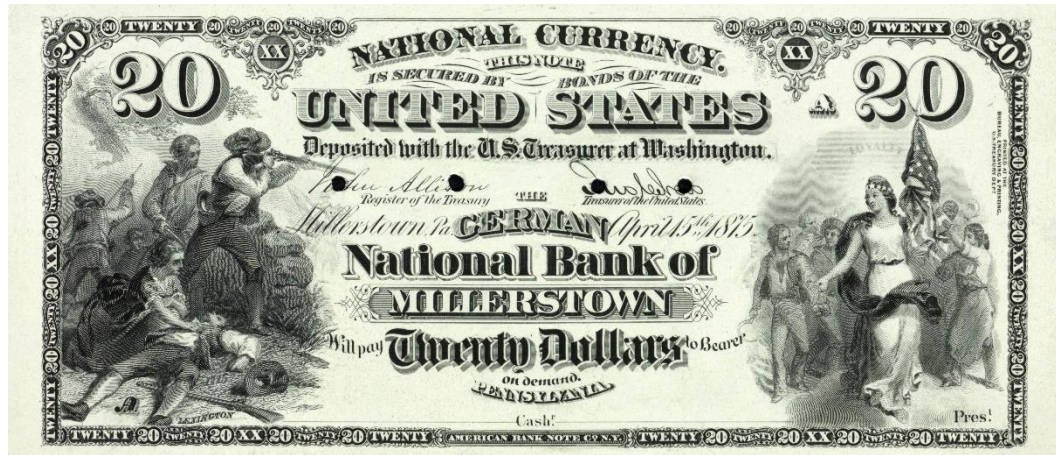


Figure 11. Series of 1875 proof from The German National Bank of Millerstown, Butler County, Pennsylvania, charter 2241. The bank was liquidated in 1884. National Numismatic Collection photo, Smithsonian Institution, Washington, DC.

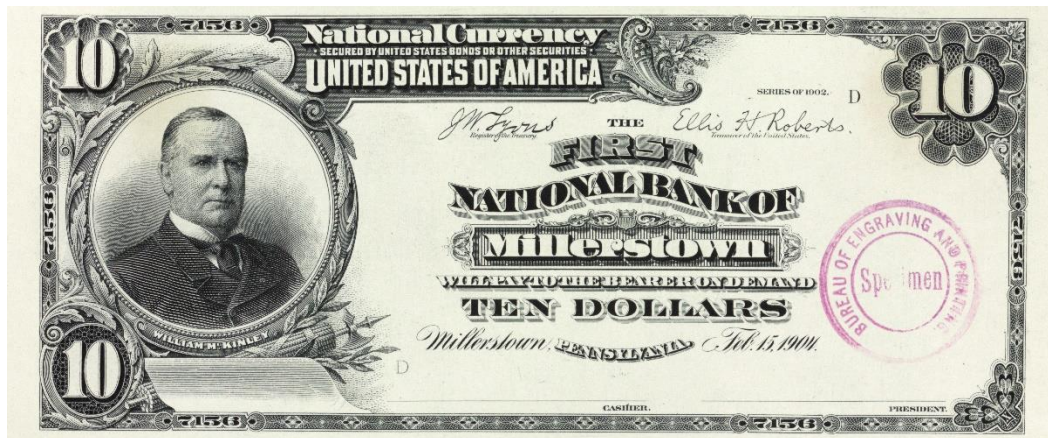


Figure 12. Series of 1902 date back proof from The First National Bank of Millerstown, Perry County, Pennsylvania, charter 7156. The bank began by issuing 1902 red seals. National Numismatic Collection photo, Smithsonian Institution, Washington, DC.

containing the mill was eventually purchased by Philip Barnhart who laid out town lots and called the place Millerstown. The post office there was named Barnhart's Mills in order to avoid conflict with the other Millerstown

This Millerstown was formally incorporated as a borough in 1855. The post office was renamed Chicora in 1891, and the borough name was changed to Chicora in 1959 to bring its name into sync. Chicora had a population of 1,043 in 2010.

The history of the Butler County Millerstown was eventful. The first industry to operate there was a distillery. In due course, the Pittsburg and Western Narrow Gauge railroad was built through town but the town remained a hamlet until 1873, when oil was discovered at shallow depths. It soon became an oil boom town that it is claimed swelled to 7,000 to 8,000 people at its peak. It was reported that there were 80 saloons to quench the thirst of the force in 1878, The Millerstown Oil Exchange was organized in October 1882, fanning speculative fever in the region.

The Millerstown Savings Bank Association was organized June 6, 1873, with Charles Duffy president and J. C. Scott cashier. Duffy also served as president of the established First National Bank of Butler in 1874. It is obvious he wanted to get in on the oil boom up the road.

John Walker took over as cashier of the Millerstown bank in 1874, after which it was reorganized

as The German National Bank on February 15, 1875. The bank received charter 2241 on March 27th. The bankers maintained a circulation of \$45,000 in Original Series and Series of 1875 \$10 and \$20 notes for the life of the bank. It was one of the last banks to receive Original Series notes. A lone Series of 1875 \$10 is reported.

Eventually oil booms go bust so opportunity in the oil patch began to wane. The bank was liquidated August 12, 1884. Millerstown shrank back into a modest town thereafter.

When German National bankers submitted their organization papers, they listed the town as Millerstown, which was appropriate. They also indicated on their organization certificate that the post office that served them was Barnhart's Mills.

A concern of the Comptroller of the Currency's office was to be able to direct a note holder to the bank should the holder wish to redeem the note for lawful money. For this reason, title blocks also carried the postal location written in script across from the plate date. A protocol that was loosely enforced was that when there was a difference between the town name and the name of the post office, the Comptroller's clerks could insert the post office name in the script location to more accurately pinpoint the location of the bank. This wasn't done in the case of The German National Bank.

Bank directory listings for the German National did list Barnhart's Mills as the post office in order to avoid confusion with the other Millerstown.

The First National Bank in the Perry County Millerstown was organized much later on February 15, 1904, and received charter 7156 on March 2nd. It opened April 4th.

That bank had a more prosaic existence than the German National being a small bank serving a stable little town. It lasted beyond the end of the note-issuing era. The officers maintained a circulation of \$20,000 through 1910, which was increased to \$25,000 through 1935. Series of 1902 blue seals and 1929 notes are available, but no red seals have been reported.

At least when it came to these two banks, their lives didn't overlap.

New Salem

Shown are proofs from two banks in New Salem, Pennsylvania. Or were they?

Observe that the BEP siderographers even used the roll lifted from the same engraving to lay in the tombstone on both title blocks. New Salem even appears in script opposite the plate date in the title blocks on both proofs.

There is a problem here. The Delmont National Bank is located in Westmoreland County 29 miles east of Pittsburgh whereas The First National Bank is in Fayette County 38 miles to the south. So, what gives here?

The fact is that the Delmont National Bank of New Salem is located in Delmont, and Delmont has been used for the name of the post office there since 1871, well before the bank was organized. Now the question is how did New Salem end up in the tombstone on the notes from the bank or, more importantly in the script postal location?

The title block on the Delmont proof was laid out incorrectly. Delmont should have appeared in the script postal location. To understand how New Salem ended up in the tombstone requires that we delve into a little history.

First, we'll deal with the New Salem in Fayette County.

A man named David Arnold bought the site of New Salem in Fayette County in 1799 and laid out a village of sixty lots that he named New Salem (Ellis, 1882, p. 658). In due course, as the town grew, a post office was established there in 1818 and has operated ever since. New Salem is an unincorporated community under Pennsylvania law, but the ownership of the name New Salem belongs to that community owing to the naming of the post office there in 1818.

The First National Bank was organized in New Salem December 10, 1902, chartered January 30, 1903 and opened March 16. The bank lasted beyond the end of the note-issuing era, but the bankers got out of the note-issuing business in 1926. Only a handful of 1902 plain backs are reported from the bank.

Turning to the New Salem in Westmoreland County, a William Wilson obtained a land warrant from the State of Pennsylvania in 1784 that authorized a survey of 300 acres of land that he wished to claim or purchase from the state government at what became Delmont. He named the tract New Salem upon his

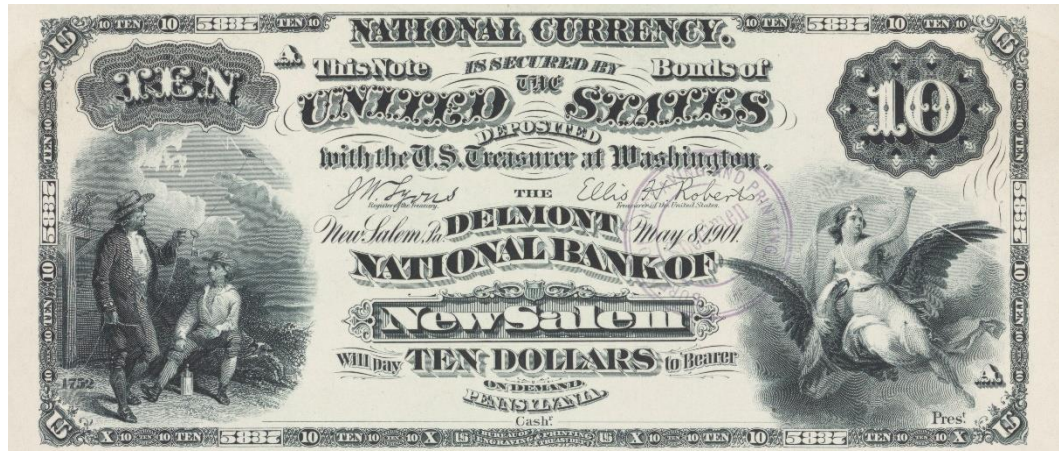


Figure 13. Proof of a Series of 1882 \$10 from New Salem, Westmoreland County. The postal location displayed in script in the title block should be Delmont, not New Salem. National Numismatic Collection photo, Smithsonian Institution, Washington, DC.

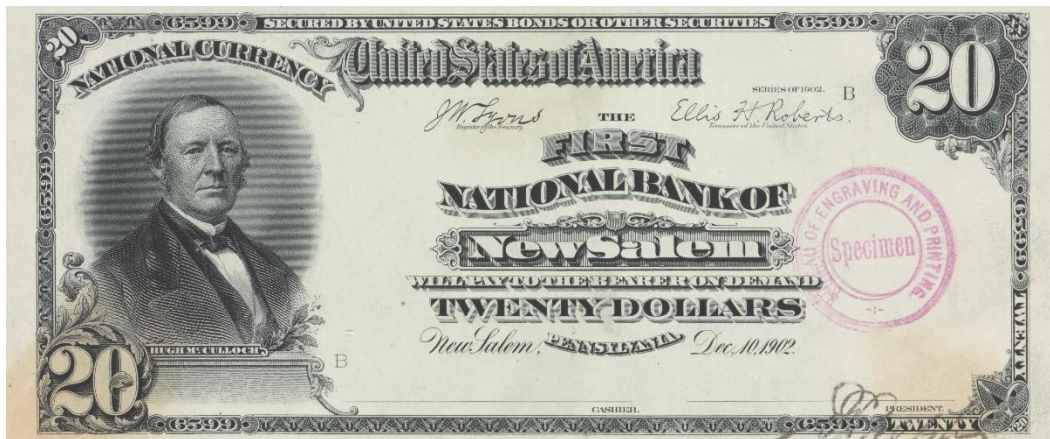


Figure 14. Proof of a Series of 1902 \$20 from New Salem, Fayette County. National Numismatic Collection photo, Smithsonian Institution, Washington, DC.

arrival there in 1785 and farmed that land until his death in 1796. His son Thomas gained ownership of the tract and perfected the patent for the land in 1812. A post office was established there in 1812 that was named the New Salem Crossroads post office.

Thomas Wilson subdivided the tract into 48 lots to form a crossroads town. The lots were auctioned at the end of 1814. The town was incorporated as New Salem Borough on April 8, 1833. The post office name remained New Salem Crossroads until 1871, when the then current postmaster changed it to Delmont, meaning valley in the hills. The town and post office operated under different names until 1967 when the residents voted to change the name of the New Salem Borough to Delmont.

At the time The Delmont National Bank was organized in 1901, the bank was located in New Salem Borough which was served by the Delmont post office. Although there were two towns named New Salem in Pennsylvania, Delmont was used on maps to avoid confusion.

The organizers of the bank wanted to embrace both identities so they named their bank “The Delmont National Bank of New Salem.” The official definition of title as used by the Comptroller of the Currency’s office is the name of the bank plus the name of the town, and this information was entered between quotes on a blank on the organization certificate. The language entered on their form implied that New Salem was the name of their town, which technically was correct.

The next line on the organization certificate is “located in the ____.” This appears to call for the

name of the town again, which in fact it does. The request for a repeat of the town name on this imperfectly designed form often caused confusion. The bankers dutifully wrote “Borough of New Salem (Delmont P. O.).”

This should have raised a red flag at the Comptroller’s office, because the bankers were clearly revealing that their post office had a different name than their town. The ordering clerk could have placed Delmont in the postal location on the order for the plates. This would have yielded for the bank a Comptroller imposed title change to “The Delmont National Bank of New Salem, Delmont” and in so doing relegated New Salem to colloquial status. The fact remains that the name of the place was New Salem Borough. The situation was a conundrum.

The result was that note holders desiring to redeem their notes in lawful money were left wondering where to take their notes. Logic would have sent them to New Salem in Fayette County, because that was where they would have found New Salem on their maps and a New Salem post office.

The clerks in the Comptroller’s office were cognizant of the situation because they correctly listed the bank as “Delmont National Bank of New Salem, Delmont,” in the Comptroller’s annual reports. The subtleties involved in the naming of this bank were not lost on the editors of *The Bankers Register* either. From the outset, they simply listed the bank as The Delmont National Bank, Delmont, in the various editions of their directories with no mention whatsoever of New Salem.

The key dates and numismatic details pertaining to The Delmont National Bank are these. It was organized May 8, 1901, chartered May 28, and opened the next day. It was a short-lived bank that was placed in receivership May 2, 1906, with the cause for the failure attributed to fraudulent management. The bankers issued only 347 sheets of 10-10-10-20 Series of 1882 brown backs to maintain a minimal circulation of \$6,250. No notes from the bank have been reported.

There was another borough in Pennsylvania vying for the name New Salem. This one is half way between Harrisburg and Baltimore in the southeastern part of the state. It had been established in part by settlers from Salem, Massachusetts, and others from York, Pennsylvania. They had to yield their disputed borough name to the folks in Westmoreland County because no two Pennsylvania boroughs can have the same name and the Westmoreland borough was established first. Their solution was to call their borough York New Salem. Too bad no note-issuing national bank was established there to add to this stew.

Perspective

The four cases profiled here speak to ambiguities associated with what constituted a town name on a national bank note. The Comptroller of the Currency’s office honored the names provided by the bankers whether they were technically accurate or not. In cases when the location specified didn’t conform to the name of the post office serving the bank, a weakly enforced protocol could be employed whereby the name of the post office was placed in the postal location written in script on the side of title blocks on large size notes to remove ambiguity about the location of the bank.

This procedure was akin to appending the postal location to the banker-supplied title. Inserting the postal location on large size notes was virtually invisible because it appeared in script on the side of the title block, so didn’t detract from the banker-supplied title that was visually prominent. In cases involving small size notes, it resulted in displaying the postal location as the town and relegated the banker-supplied town to colloquial status within the bank name.

This protocol was not followed where applicable in the cases profiled here so confusion reigned. In all of these cases, the Post Office Department used each town name only once in the state.

Forming a collection of notes from these banks would be a fantastic pursuit but tough challenge!
Gerald Dzara, Adam Stroup and Bob Liddell brought these banks to my attention.

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