

John K. Tener

This Banker Knew How to "Pitch" His Customers

By Bob Cochran

IT'S ABSOLUTELY AMAZING WHAT YOU CAN STUMBLE across. I've enjoyed reading *American Heritage* since I discovered the publication in the late 1950s when I was in

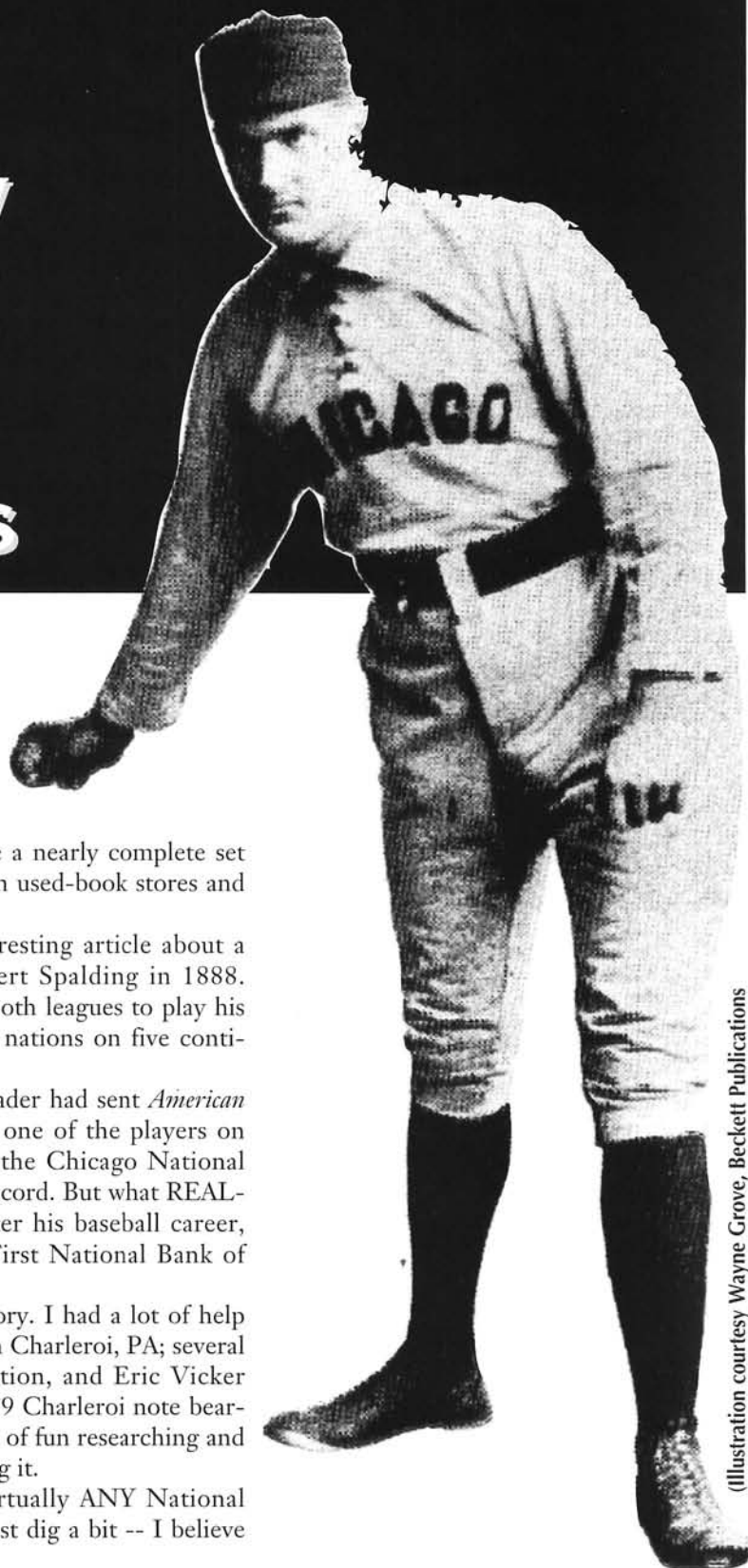
junior high school. I've managed to assemble a nearly complete set over the past few years, finding many issues in used-book stores and at "book fairs."

About three years ago I found an interesting article about a "world-wide baseball tour" put on by Albert Spalding in 1888. Spalding assembled a team of all-stars from both leagues to play his own Chicago team, and played games in 13 nations on five continents.

A few issues later I discovered that a reader had sent *American Heritage* some additional information about one of the players on that tour. John K. Tener was a pitcher for the Chicago National League team 1888-1889, compiling a 22-20 record. But what REALLY caught my eye was the mention that after his baseball career, Tener had also been the president of the First National Bank of Charleroi, Pennsylvania!

That comment was the basis for this story. I had a lot of help from the folks at the John K. Tener Library in Charleroi, PA; several SPMC friends provided additional information, and Eric Vicker kindly provided a photocopy of his Series 1929 Charleroi note bearing the signature of John K. Tener. I had a lot of fun researching and writing this story, and I hope you enjoy reading it.

John Hickman always told me that virtually ANY National Currency note could tell you a story if you just dig a bit -- I believe this is proof he was telling the truth!



(Illustration courtesy Wayne Grove, Beckett Publications)

JOHN K. TENER

BALLPLAYER, BANKER, CONGRESSMAN, GOVERNOR

John Kinley Tener was born on a farm near Dungannon, County Tyrone, Ireland, on July 25, 1863; he was one of ten children born to George E. Tener and Susan Wallis Tener. His oldest brother, George II, emigrated to the United States in 1871, and settled in Pittsburgh, PA. John Tener's father passed away in March of 1873; two months later, John, his mother, and the rest of his brothers and sisters followed George II to Pittsburgh. Unfortunately, Mrs. Tener died in August of that year, leaving John an orphan at the age of nine.

John K. Tener's baseball card from a package of Old Judge cigarettes in 1888. As a batsman, Tener was a weak hitter. His lifetime batting average was .236. (Library of Congress photo)



John attended public schools, and later took a business college course. He was a large man, eventually growing to be 6'4" tall and weighing about 260 pounds in his prime. At the age of 17 he took a job as a clerk with the Lewis, Oliver and Phillips Iron Company in Pittsburgh. He was soon promoted to weigh-master of coal and other supplies at the company's Southside plant. It was here that John K. Tener was exposed to "business." He expressed an interest in the financial workings of the plant, and one of the bookkeepers helped him learn and hone his accounting skills.

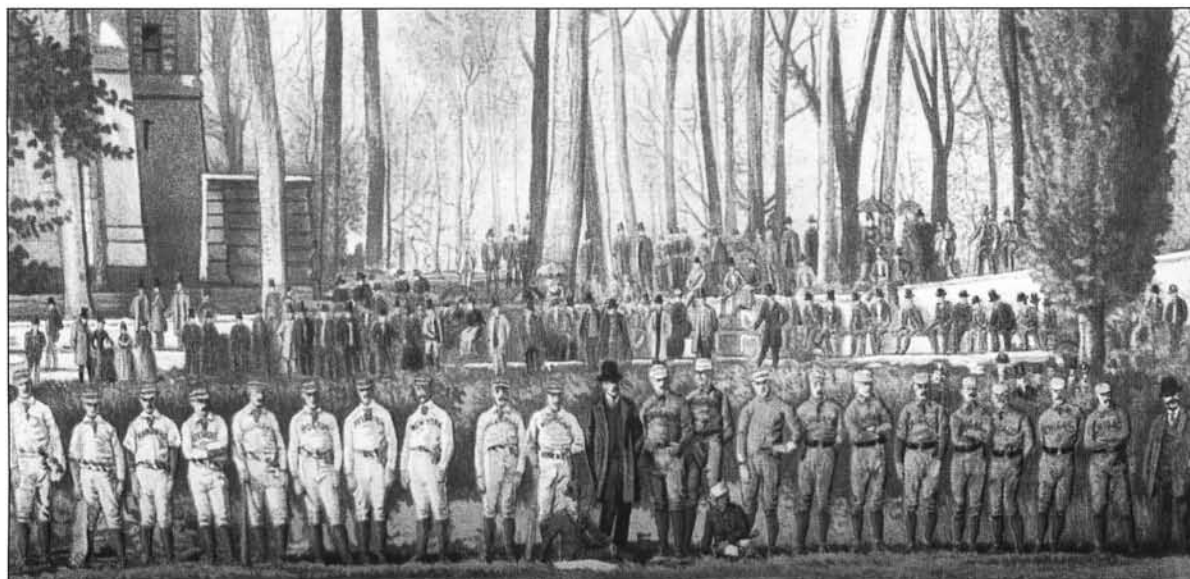
Tener was an excellent athlete, and he was an accomplished baseball player. In his free time he played sandlot baseball. His fellow players urged Tener to consider playing professional baseball. In 1885 he signed a contract with a minor league club in Haverhill, MA. At the end of that season he played the outfield for Baltimore's major league team.

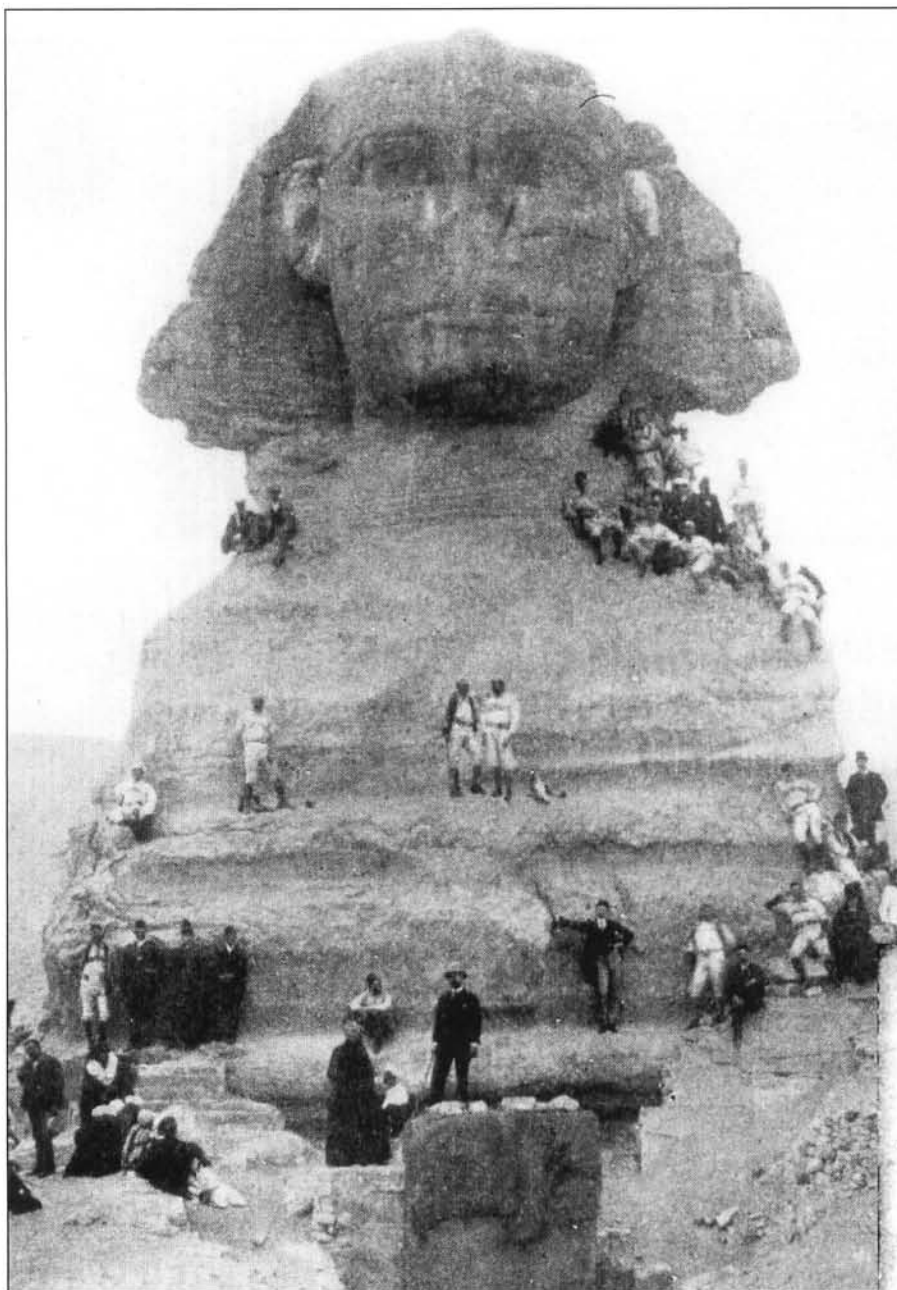
In 1888 he signed a contract with Albert Spalding, owner of the Chicago Whitestockings team (predecessor to the current-day Cubs) in the National League. Tener played for Chicago for two years, compiling a record of 22 wins and 20 losses as a pitcher.

As mentioned at the beginning of this article, Tener participated in a "world tour" that Spalding arranged during 1888-1889. Perhaps a harbinger of things to come took place on the tour: Tener was selected by his fellow players to be their Treasurer on the trip.

For years, Spalding harbored a burning desire to introduce baseball to the world. As early as 1874 he had visited England to arrange for a series of games

Touring teams assemble during their stopover in Australia. (Transcendental Graphics / ruckerarchive.com)





In Egypt the baseball teams played a game in the sands near the ancient Sphinx. (Transcendental Graphics / ruckerarchive.com)

Another Old Judge baseball card of Tener shows him in a pitching pose. His W-L pitching record in four big league seasons was a combined 25-31. (Wayne Grove photo)

between the Philadelphia and Boston baseball teams. He assisted the tour Business Manager Harry Wright, and returned to England in July with the teams. Games were held in the largest cities of England and Ireland.

By 1888, Spalding had decided upon a grand tour of the world, featuring the Chicago Whistockings and a team of all-stars from the other teams in the league. The first game was played in Chicago on October 20, 1888. After the game, the party, totaling 35, departed for San Francisco. The group sailed from San Francisco for Australia on November, 1888, stopping for games in the Sandwich Islands (Hawaii), Samoa, and New Zealand. In Australia the two teams played to large and very receptive crowds.

They traveled on to games in Ceylon and Egypt. The two teams actually played a baseball game in the desert outside Cairo, riding donkeys and camels out to the Sphinx. According to eyewitnesses, most of the spectators were some local men who had NO idea what was going on! They did take every opportunity to pounce on the baseball when it came near



them, and were VERY reluctant to give it back! Subsequent stops were made in Naples, Florence, Rome, Nice, Monte Carlo, Paris and London. Many heads of state attended the games, including King Kalakaua of Hawaii, King Humbert of Italy, the Prince of Naples, the Khedive of Egypt, the President of France, and the Prince of Wales.



John K. Tener as a young businessman.

When the players returned from the world tour, they discovered that the team owners had banded together and imposed salary limits on the players. Tener and many other players formed the new Players' League, and founded their OWN organization -- the Brotherhood of Professional Players. Tener soon became Secretary of that organization.

John K. Tener played one more year of professional baseball in the Players' League. He may have been distracted by his duties with the union, maybe his heart wasn't in it, or perhaps the level of play was much better; whichever the case, Tener had a terrible year, winning only 3 games while losing 11. He retired from professional baseball after the season and married Harriet Day, whom he had met when he was playing baseball in Haverhill, MA.

The new community of Charleroi ("Charles the King") was being created along the Monongahela River about this time. The farm of Robert KcKean was

being developed to take advantage of the golden opportunity for growth and commerce along the river in this area near Pittsburgh. The First National Bank of Charleroi was organized in 1891, and Tener accepted the position of cashier of the new bank. The bank's new brick building was the first one to be erected in the new community.

Tener was elected president of the First National Bank of Charleroi in 1898, succeeding W. D. Hartuppee. By 1905 the capital stock of the bank was \$50,000, deposits were nearly \$760,000, and undivided profits stood at \$18,318.18. The bank ranked first in the community, third in Washington County, and 194th in the United States. The loans and discounts were \$950,000; since the bank was founded in 1891 it had paid back to its stockholders dividends equal to 50% of its capital, and accumulated a surplus of \$100,000.

The cashier at this time was R. H. Rush. From *Banks and Bankers of the Keystone State* we have the following information about him:

Mr. R.H. Rush, the cashier, was born in Clarkville, Greene county Pa., and received his early education in the common schools of that place. Mr. Rush has the distinction of being the pioneer merchant of Charleroi, having sold the first dollar's worth of merchandise ever sold in that town. He left Charleroi in 1894 and was for a while connected with the H.J. Heinze Preserving Company, of Pittsburg, afterwards the Carnegie Steel Company in their general offices, having resigned the latter position in 1898 to accept the cashiership of the First National Bank of Charleroi. Mr. Rush is closely identified with Charleroi's business interests, being a director in the chamber of commerce of that place and is one of Charleroi's ablest businessmen.



The First National Bank of Charleroi is the building at right.

Tener organized the Charleroi Savings and Trust Company in 1901; the company's capital was \$125,000. In the beginning the bank conducted its business in the insurance and real estate office of B. A. Zollner on McKean Avenue. Within a few years the bank built a new home on Fallowfield Avenue and Fifth Street costing \$50,000. Tener served as secretary and treasurer of the bank.

Tener's other interests included Mercantile Bridge Company (president), two street railway companies (director), and he founded a successful brokerage firm. Tener also established the Charleroi Chamber of Commerce, and was a charter member of the Charleroi Elks Lodge (and later elected Grand Exalted Ruler of the national organization).

His business acumen did not go unnoticed. Tener was courted by the Republican Party and became quite active in Pennsylvania politics. He was a favorite of "Boss" Boies Penrose, and was elected to a term (1908-1910) in the U.S. House of Representatives. He was nominated for a second term, but the Pennsylvania State Republican Party prevailed upon him to run for Governor. Tener was elected, and served as the 89th Governor of Pennsylvania from 1911 to 1915.

Tener's administration as Governor was noteworthy for several reasons. He supported an improved road system. More than 8,500 miles of roads were taken over by his administration to be built and administered by the state. Game conservation laws passed during his term were used as a model by many other states, and he was one of the first advocates of flood control projects. He is given substantial credit for Pennsylvania's Workmen's Compensation laws, and established the Department of Labor and Industry and the State Historical Commission. When Tener left office, Pennsylvania was debt-free.



Tener was a one-term Republican governor of Pennsylvania.



As president of the First National Bank of Charleroi, John K. Tener signed both large and small size National Currency. (Series 1929 note courtesy of Eric Vicker)



An amusing incident took place on a day when Tener had signed three important bills in one day; each bill dealt with traction railways, a major transportation medium of the time. A witness to the activities commented that the bills would become a monument to Tener's career. "Not so," replied the Governor, rather wistfully. "I once shut out the Giants."

Interestingly, while he was serving as Governor of Pennsylvania, Tener was also elected President of the National Baseball League. He served as NL president from 1913 through 1918. During World War I, he declared baseball the "watchword of democracy" in the struggle against the Kaiser.

He returned to Charleroi and continued as president of the First National Bank, although he left the day-to-day operations in the hands of others. For some years he concentrated his efforts with the Tener-Lowry Company, insurance brokers, and divided his time between Pittsburgh and New York City.

His wife Harriet passed away in January, 1935. The next year Tener married Leone Evans, 25 years his junior; she passed away about a year later.

John Kinley Tener passed away at 7 a.m. at his in Pittsburgh home on May 19, 1946. He was 82 years old.



Tener as a mature man. (Transcendental Graphics / ruckerarchive.com)

-PITTSBURGH POST-GAZETTE-
MAY 20, 1946

Ex-Governor Tener Dies At Age of 82

**Former President
Of National League
Taken Ill on May 1**

John Kinley Tener, 82, former governor of Pennsylvania and onetime president of baseball's National League, died at 7 a. m. yesterday at his home, 5864 Marlborough avenue.

Mr. Tener had been ill since May 1, when he was stricken with a heart attack. Although in semi-retirement for sometime, Mr. Tener went to his office in the Oliver building daily, where he was an active partner in the Tener-Lowry Company, insurance brokers, until he became ill. He also was president of the First National Bank, Charleroi.

Funeral services will be at 3:30 p. m., Wednesday, at H. Samson's, 537 Neville street. Friends will be received at Samson's after 6 p. m., today.

Although his administration as governor was noteworthy, he was perhaps better known nationally through baseball.

As governor, Mr. Tener supported early agitation for an improved road system. More than 8,500 miles of roads were taken over by his administration to be built and maintained by the state.

Game conservation laws that became a model for the rest of the nation, and made Pennsylvania the outstanding wildlife state, were passed during Mr. Tener's term as governor. Most of these laws, such as the resident hunter's license law, became the fundamentals of the nation's game codes.

He was one of the first advocates of flood control in the upper Shenango river basin and originated plans for what is now Pymatuning dam.

Mr. Tener was instrumental in adoption of Pennsylvania's workmen's compensation laws.

Born in Ireland

Mr. Tener was born in County Tyrone, Ireland, July 25, 1863, one of 10 children. His family migrated to America and settled in Pittsburgh. At the age of nine he was left an orphan.

He attended public schools and later took a business college course. He then worked as paymaster for the Lewis, Oliver and Phillips Company. In spare time he was on the baseball field. Friends were quick to note his ability and persuaded him to try professional ball. He played in the

The First National Bank of Charleroi (Charter #4534) issued 1882 Series Brown Back and Date Back notes, 1902 Series Date Back and Plain Back notes, as well as 1929 Types 1 and 2 notes. The total issue was \$822,920. The bank was placed in receivership on May 22, 1934. The outstanding circulation at that time was \$50,000, of which \$2,630 were large-size notes.

P.S. Please: DON'T ask me what a "Khedive" is - I don't know either!

Sources

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