

...the terms of the settlement are confidential."

A source said the terms are expected to result in United Bank gaining control of the building that houses its headquarters in return for dropping its lawsuit against Chappell, the bank's founder.

United is also expected to drop the non-compete clause that prevents Chappell from going to work at another bank. The two sides were still negotiating whether United would make a public statement exonerating Chappell of any wrongdoing, a source said.

Chappell is said to be insisting on a statement, while the bank is resisting, the source said.

United sued Chappell in federal court in Ju-

The suit contended that Chappell misled board members and doctored minutes from board meetings regarding a plan to purchase a new headquarters for the bank. Under the deal, Chappell purchased the headquarters at 3rd and Vine streets in her name and then leased office space to United at inflated prices.

The deal provided Chappell \$10,000 in profit and eventual ownership of the building.

The suit also alleged Chappell used bank funds for political contributions and lavish spending, including thousands of dollars for a limousine and reserved parking at her Society Hill apartment.

Fryman, Chappell's lawyer, said earlier that she denied the allegations.

came known as "Emma's bank."

Chappell enjoyed icon status for founding the bank devoted to the black community. She parlayed her business clout and political connections into frequent visits to the White House.

Despite Chappell's high regard, United Bank struggled financially. Since its founding in 1992, United Bank has lost \$5 million. Last year, the bank lost \$1.2 million.

Since Chappell's departure, a new management team has been installed, three branches have been closed and bank fees have been increased. The bank is now projecting a \$523,000 profit in the fourth quarter of this year. ■

subject of a best-selling book and a television miniseries.

The Pennsylvania Supreme Court overturned his conviction in 1992 because of the withheld evidence. He was not retried.

Smith sued some of his prosecutors in 1993, seeking monetary damages. A federal jury ruled against him in 1998, and the 3rd U.S. Circuit Court of Appeals upheld that ruling last April. ■

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Mural Arts month

IT TAKES A VILLAGE

Artist: Cavin Jones
Sponsor: Keystone Mercy Health Plan
Lives: 27th and York streets in Strawberry Mansion. Mural went up in 1997.
Legacy: A constant motivation for neighbors to work together to improve their community.
The power of public art: After it was painted, Glenda Tate, a community leader, focused on getting after-school programs for the kids. Neighbors and children cleaned the lot and started a garden club. "We had problems with people pulling together, but once the mural went up everything turned around," Tate said.

Abandoned homes become canvas for children: Inspired by watching Jones work, neighborhood children began painting cartoon characters on abandoned buildings, turning decrepit eyesores into whimsical artistic creations.

Site of mourning: The vacant lot that the mural towers over was where the body of promising artist and University of the Arts college student George Patterson was found in 1994. The teen was on his way to catch a bus to his part-time job when he was robbed and killed.

— Yvonne Latty



JIM MACMILLAN / DAILY NEWS

When someone in the neighborhood dies or they lose a loved one, the community gathers in the lot and plants a tree or a bush in their memory.