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From.
G.W.R. Harriman
53 State St
Boston Mass

Exhibit No. 9
Hearing at Boston

EXHIBITS SUBMITTED AT HEARING IN

BOSTON

EXHIBIT NO.

- | | |
|--|-----------|
| <p>Adams, S. B., President Board of Trade, Portland, Maine
 telegrams from:</p> <p style="padding-left: 40px;">Blanding, E. M., Bangor, Maine
 Macomber, G. E., Augusta, Me.
 Reade, J. L., Lewiston, Me.
 Waterville Chamber of Commerce, Waterville, Me.</p> | <p>1.</p> |
| <p>Barron, C. W.,-Statement</p> | <p>2.</p> |
| <p>Blimm, C. P. Jr., Boston, Mass., Statistical matter</p> | <p>3.</p> |
| <p>Board of Trade, Holyoke, Mass. Telegram</p> | <p>4.</p> |
| <p>Boynton, M., Argument</p> | <p>5.</p> |
| <p>Clearing House Association, Boston, Mass. Resolutions</p> | <p>6.</p> |
| <p>Connecticut Banks and Organizations favoring New York City
 in preference to Boston:</p> <p style="padding-left: 40px;">Aetna National Bank, Hartford, Conn.
 Charter Oak Nat'l Bank, Hartford, Conn.
 City Nat'l Bank, Hartford, Conn.
 Connecticut Bankers' Assn.
 Connecticut River Banking Co., Hartford, Conn.
 Connecticut Trust and Safe Deposit Co., Hartford, Conn.
 First Nat'l Bank, Hartford, Conn.
 Fidelity Trust Co., Hartford, Conn.
 Hartford Trust Co., Hartford, Conn.
 Hartford Business Men's Assn.,Hartford, Conn.
 Hartford Clearing House Assn.,Hartford, Conn.
 National Exchange Bank, Hartford, Conn.
 Phoenix National Bank, Hartford, Conn.
 Security Trust Co., Hartford, Conn.
 State Bank and Trust Co., Hartford, Conn.
 Thames National Bank, Norwich, Conn.
 United States Bank, Hartford, Conn.</p> | <p>7.</p> |

MAY 15 1926

13014

EXHIBITS - Boston - 2.

	EXHIBIT NO.
Gaston, Wm. A. Pres. Nat'l Shawmut Bank, Boston, Mass., Letter from	8.
Billard J. L. of Lyon & Billard Co., Meridan, Conn.	
Dooley M. F., Pres., Nat'l Exchange Bank, Providence R. I.	
Tenney, Geor., Cashier, Peoples Nat'l Bank, Claremont, N.H.	
Harriman Bros., Boston, Mass. Letter and maps	9.
Higgins, W. D., Boston, Mass. Statistical matter	10.
McKibben, J. A. Boston, Mass., Secy. Boston Chamber of Commerce letters from:	11.
Board of Trade, Attleboro, Mass.	
Board of Trade, Belfast, Maine	
Board of Trade, Brattleboro, Vt.	
Board of Trade and Merchants Assn., Fitchburg, Mass.	
Board of Trade, Norwood, Mass.	
Wakefield Merchants and Business Mens' Assn., Wakefield, Mass.	
Miscellaneous statistical matter	12.
Merchants National Bank, Providence, R.I., Resolutions	13.
New England Shoe and Leather Association, report of special committee.	14.
North Berwick National Bank, North Berwick, Me., requesting Boston to be located for Regional Bank.	15.
Real Estate Exchange and Auction Board, Boston, Mass., statistics	16.
"Suggested list of organizations which would be represented at the hearing on Regional Reserve Bank."	17.
Thacher, T.C. (MC) letter	18.

ADDRESS REPLY TO
RESERVE BANK ORGANIZATION COMMITTEE
TREASURY DEPARTMENT
WASHINGTON, D. C.

RESERVE BANK ORGANIZATION COMMITTEE

WASHINGTON, D. C.

Boston, Mass.,

January 10, 1914.

Dear Judge:

The enclosed are exhibits in connection with matters relating to the Bank Organization Committee hearings. Will you please file them accordingly? We intend to send this class of stuff on to you for file from various points of the itinerary.

Sincerely yours,

A handwritten signature in dark ink, appearing to be 'G. R. ...', with a long, sweeping underline that extends to the left and then curves back to the right.

Judge M. C. Elliott,
Treasury Department,
Washington, D. C.

BOSTON HEARING

SUPPLEMENTAL LIST OF EXHIBITS

	Exhibit No.
Hartwell, Edward M.	
Monthly bulletin of city of Boston.	(19)
Banks and Banking.	(20)

(Filed in back of book of exhibits.)

Style
GCS-121

Exhibit	CC
Serial	121
Doc No.	

1

Exhibit No. 1
Hearing at *Boston*

WESTERN UNION DAY LETTER



Form 2589 K

THEO. N. VAIL, PRESIDENT

RECEIVED AT B3 R G 44 BLUE

BANGOR MAINE JAN 8 1914

SILAS B. ADAMS

PRESIDENT BOARD OF TRADE

PORTLAND MAINE

F W ADAMS CASHIER OF MERCHANTS NATIONAL BANK AND GEO A CORBY
CASHIER SECOND NATIONAL IN BOSTON TODAY ADVOCATING REGIONAL BANK
IN NEW ENGLAND PRESIDENT CHAPIN OF BANGOR CLEARING HOUSE INFORMS
ME BANGOR BANKS ARE UNANIMOUS IN FAVOR OF BOSTON AS REGIONAL BANK
CITY

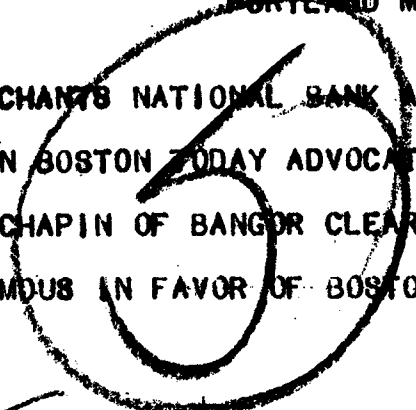
EDWARD M BLANDING

ANSWERED 1220PM

JAN 13 1914

FORM

*Printed at
Boston meeting
of F.R.B. Coe
Jan 9-1914*



WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

RECEIVED AT No. 26 Exchange Street, Portland, Me. ALWAYS OPEN

1AU '00 8

AUGUSTA, MAINE JAN 8 1914

SILAS B. ADAMS,

PORTLAND, MAINE.

BANKS HERE ALL APPROVE REGINAL BANK IN BOSTON.

ANSWERED

JAN 13 1914

G. E. MACOMBER

FORM

1253PM

5
Delivered
to B. B. Adams
Receiving
R. B. C. C.
Jan 9-14

WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

RECEIVED AT No. 26 Exchange Street, Portland, Me. ALWAYS OPEN

3 SN CO 11 COLLECT TIS ANS

LEWISTON ME JAN 6 1914

SILAS B ADAMS, PRES BOARD OF TRADE,
PORTLAND, MAINE.

LEWISTON AND BOSTON BANKS UNIMOUSLY FAVOR BOSTON FOR REGIONAL BANK.

JOHN L. READE

ANSWERED
JAN 13 1914
FORM

1238PM

513
5

Presented
at Boston
Meeting
R. B. C.
Jan 9-14

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

TELEGRAM

RECEIVED AT
18 EXCHANGE STREET
PORTLAND, ME.
Phone Call, "POSTAL TELEGRAPH"

DELIVERY No.

96

The Postal Telegraph Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank

DESIGN PATENT No. 40620

Money paid 9/6x

Waterville Me 8 Jan 1914

*Presented at Boston
Jan 9-14
R.B.C.*

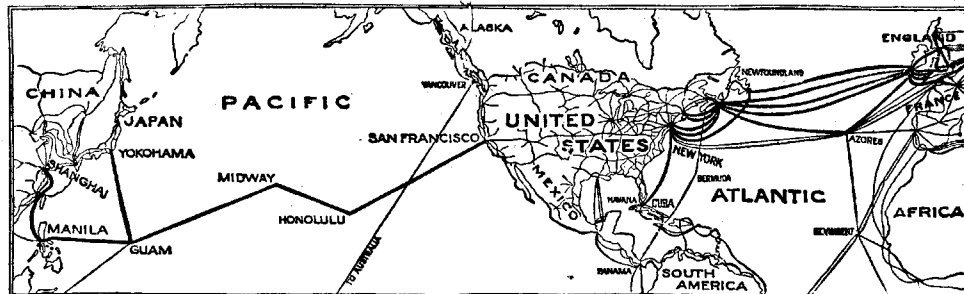
*Alas B. Adams
Pres. Board of Trade
Portland Me*

ANSWERED
JAN 13 1914
JAN 13 1914
FORM 15

*Banks and Waterville Chamber
Commerce favor Boston as
regional bank city*

*Waterville Chamber of Commerce
Frederick C. Thayer President
W. H. K. Abbott Secretary
B.A.P.*

POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN MESSAGE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS :

To guard against mistakes or delays, the sender of a message should order it **REPEATED**: that is, telegraphed back to the originating office for comparison. For this, one-half the regular rate is charged in addition. It is agreed between the sender of the message written on the face hereof and the Postal Telegraph-Cable Company, that said Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any **UNREPEATED** message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any **REPEATED** message beyond fifty times the sum received for sending the same, unless specially insured, nor in any case for delays arising from unavoidable interruption in the working of its lines, or for errors in cipher or obscure messages. And this Company is hereby made the agent of the sender, without liability, to forward any message over the lines of any other Company when necessary to reach its destination.

Correctness in the transmission of messages to any point on the lines of the Company can be **INSURED** by contract in writing, stating agreed amount of risk, and payment of premium thereon, at the following rates, in addition to the usual charge for repeated messages, viz.: one per cent. for any distance not exceeding 1,000 miles, and two per cent. for any greater distance.

No responsibility regarding messages **attaches** to this Company until the same are presented and accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an **UNREPEATED** Message and is transmitted and delivered by request of the sender under the conditions named above. Errors can be guarded against only by repeating a message back to the sending station for comparison.

The above terms and conditions shall be binding upon the receiver as well as the sender of this message.

No employee of this Company is authorized to vary the foregoing.

CHARLES C. ADAMS, SECOND VICE-PREST.	CLARENCE H. MACKAY, PRESIDENT.	CHARLES P. BRUCH, THIRD VICE-PREST.
	EDWARD J. NALLY, VICE-PREST. AND GENERAL MANAGER.	

POSTAL TELEGRAPH—FASTEST SERVICE IN THE WORLD

2

Exhibit No. 2
Hearing at Boston

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~~C. W. Barron submitted the following:~~ The purpose of the Federal Reserve Act is the decentralization of the national bank reserves and the establishment of other financial centers supporting commerce by commercial discounts.

The reserves and the gold are only means to that end. The essence of the Act is the rediscount feature which is specifically limited to commerce.

Boston is the first center in the United States for commercial paper because it is the one market in the United States in which commercial paper is sold every day in the year. In the volume of commercial paper handled it is, of course, second to New York.

There are only three large open markets for commercial paper, Boston, New York and Chicago, and the larger note brokerage houses are in all three.

These houses place in New England 600 millions of commercial paper per annum, and it is estimated that 90% of this is with national banks.

As this paper will average to run four months, these figures mean that the leading note brokerage houses maintain with the national banks in New England continuously 200 millions of loans on commercial paper.

The total loans of the national banks in New England are about 520 millions. The majority of these loans are commercial, so that taken in connection with the state banks and trust companies there is here a market steadily holding 600 millions in commercial paper.

The regional reserve bank for New England, centered in Boston, is, therefore, in the purpose of this act your primary, your first and your essential regional reserve bank.

The total of loans of all reporting banks in New England, including savings banks, as shown in the comptroller's report just issued, is \$1,800,000,000, about one-third of which is probably commercial loans.

Boston and New England rank first in the United States in savings per capita of population and this is reflected in the lowest discount rates in the country for short term maturities. In no other section of the country can cities and towns borrow locally so cheaply in anticipation of taxes. In no other section of the country are local mortgage loans at so low an interest rate.

The purpose of the federal reserve act is to give commerce the benefit of surplus funds. Nowhere else outside of New England are funds for short term notes so steadily accumulated in volume to be available for commerce.

*so that we sell
the thing
balances from
both sides*

Exhibit No. *13, 4, 5 + 6*
Hearing at *Boston*

Submitted By Mr. C. P. Blenheim, Jr.
 of Boston as part of his testimony
 at the Boston hearing Jan 9-1914

3

EIGHT IMAGINARY FEDERAL RESERVE DISTRICTS.

3

Note:- Act calls for reserve of 7% by Central Reserve Agents with Federal Banks. 6% is used in the calculation and no allowance is made for balances which will be withdrawn from Central Reserve Agents; theory being that 6% of gross will equal approximately 7% of net. Figures based on Comptroller's Call of Oct. 21st, 1913.

	<u>Capital of Regional Banks</u>		<u>Deposits</u>	<u>Total Resources</u>
	<u>6% Capital & Surplus of Member Bank</u>	<u>Public</u>		
1. New York	\$38,762,880		\$162,147,000	\$200,909,880
2. Chicago	22,434,840		105,904,620	128,339,460
3. St. Louis	14,933,580		53,902,380	68,835,960
4. Boston	9,946,440		34,776,600	44,723,040
5. San Francisco	7,405,200		28,476,900	35,882,100
6. Washington	5,877,780		19,542,240	25,420,020
7. New Orleans or Atlanta	5,822,400		16,152,420	21,974,820
8. Denver	<u>1,894,080</u>	<u>2,105,920</u>	<u>9,243,660</u>	<u>13,243,660</u>
	<u>107,077,200</u>	<u>2,105,920</u>	<u>430,145,820</u>	<u>539,328,940</u>

DETAIL

NEW YORK

	<u>Capital & Surplus</u>	<u>Deposits (Net)</u>
New York	\$344,216,000	\$1,533,987,000
Pennsylvania	252,913,000	949,541,000
New Jersey	45,617,000	210,127,000
Delaware	<u>3,302,000</u>	<u>8,795,000</u>
	\$646,048,000	\$2,702,450,000
6% =	38,762,880	6% = 162,147,000

Stock owned by Banks	\$38,762,880
Deposits	<u>162,147,000</u>
Total Resources	\$200,909,880

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CHICAGO

	<u>Capital & Surplus</u>	<u>Deposits (Net)</u>
Chicago	\$69,050,000	\$358,750,000
Illinois †	25,831,000	108,555,000
Indiana	40,828,000	151,294,000
Ohio	93,916,000	362,869,000
Michigan	22,992,000	140,326,000
Wisconsin	25,877,000	143,214,000
Minnesota	41,785,000	224,196,000
Iowa	32,712,000	164,697,000
No. Dakota	7,362,000	38,744,000
So. Dakota	5,577,000	34,873,000
Montana	<u>7,984,000</u>	<u>37,559,000</u>
	\$373,914,000	\$1,765,077,000
6% =	22,434,840	6% = 105,904,620

Stock owned by Banks	\$22,434,840
Deposits	<u>105,904,620</u>
Total Resources	128,339,460

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ST. LOUIS

	<u>Capital & Surplus</u>		<u>Deposits (Net)</u>
Missouri	\$51,905,000		\$224,101,000
Illinois †	25,831,000		108,555,000
Kansas	18,463,000		77,600,000
Oklahoma	18,321,000		74,335,000
Texas	76,372,000		213,911,000
Kentucky	25,868,000		68,660,000
Arkansas	7,510,000		18,962,000
Nebraska	<u>24,623,000</u>		<u>112,249,000</u>
	\$248,893,000		\$898,373,000
6% =	14,933,580	6% =	53,902,380

Stock owned by Banks	\$14,933,580
Deposits	<u>53,902,380</u>
Total Resources	\$68,835,960

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BOSTON

	<u>Capital & Surplus</u>		<u>Deposits (Net)</u>
Massachusetts	\$96,396,000		\$385,144,000
Maine	11,520,000		48,970,000
New Hampshire	8,687,000		24,265,000
Vermont	7,090,000		19,769,000
Rhode Island	10,750,000		31,518,000
Connecticut	<u>31,331,000</u>		<u>69,944,000</u>
	\$165,774,000		\$579,610,000
6% =	9,946,440	6% =	34,776,600

Stock owned by Banks	\$ 9,946,440
Deposits	<u>34,776,600</u>
Total Resources	\$44,723,040

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SAN FRANCISCO

	<u>Capital & Surplus</u>		<u>Deposits (Net)</u>
California	\$85,068,000		\$300,406,000
Nevada	2,213,000		6,862,000
Idaho	5,048,000		19,814,000
Oregon	14,046,000		58,987,000
Washington	<u>17,045,000</u>		<u>88,546,000</u>
	\$123,420,000		\$474,615,000
	6% = 7,405,200	6% =	28,476,900

Stock owned by Banks	\$7,405,200
Deposits	<u>28,476,900</u>
Total Resources	\$35,882,100

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WASHINGTON

	<u>Capital & Surplus</u>		<u>Deposits (Net)</u>
Dist. of Columbia	\$11,844,000		\$28,983,000
Maryland	28,850,000		102,350,000
Virginia	29,356,000		99,675,000
West Virginia	16,594,000		58,999,000
No. Carolina	<u>11,319,000</u>		<u>35,697,000</u>
	\$97,963,000		\$325,704,000
	6% = 5,877,780	6% =	19,542,240

Stock owned by Banks	\$5,877,780
Deposits	<u>19,542,240</u>
Total Resources	\$25,420,020

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NEW ORLEANS or ATLANTA

	<u>Capital & Surplus</u>	<u>Deposits (Net)</u>
Louisiana	\$13,601,000	\$39,904,000
Georgia	24,501,000	52,034,000
Mississippi	5,029,000	14,536,000
Alabama	16,031,000	42,342,000
Florida	10,592,000	32,955,000
So. Carolina	8,516,000	22,909,000
Tennessee	<u>18,770,000</u>	<u>64,527,000</u>
	\$97,040,000	\$269,207,000
6% =	5,822,400	6% = 16,152,420

Stock owned by Banks	\$5,822,400
Deposits	<u>16,152,420</u>
Total Resources	21,974,820

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DENVER

	<u>Capital & Surplus</u>	<u>Deposits (Net)</u>
Colorado	\$18,580,000	\$94,359,000
Wyoming	2,912,000	14,302,000
Utah	5,047,000	22,125,000
Arizona	1,817,000	8,782,000
New Mexico	<u>3,212,000</u>	<u>14,493,000</u>
	\$31,568,000	\$154,061,000
6% =	1,894,080	6% = 9,243,660

Stock owned by Banks	\$1,894,080
" " " Public	<u>2,105,920</u>
Total Stock	4,000,000
Deposits	<u>9,243,660</u>
Total Resources	\$13,243,660

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WESTERN UNION TELEGRAM

THEO N. VAIL, PRESIDENT



4 *File*

RECEIVED AT Chamber of Commerce, Boston

15BMW 38 6 EX 935AM

HOLYOKE MASS JAN 10 1914

Exhibit No. *4*

Hearing at *Boston*

SECRETARY MCADOO

OR SECY HOUSTON BOSTON CHAMBER OF COMMERCE BOSTON MASS

I ATTENDED HEARING YESTERDAY MORNING WANTED TO REPORT FOR HOLYOKE

ANSWERED
JAN 12 1914
IN BOSTON
FORM

AND FIVE NATIONAL BANKS MANUFACTURERS AND MERCHANTS

ANSWERED
JAN 12 1914
FORM 954A

JAMES PARFITT, PRES OF HOLYOKE BOARD OF TRADE.

Monday Boston (5)

The President and his cabinet may be assured of their increasing appreciation by conservative New England. The welcome of the greatest secretary of the treasury by all our people is but an expression of their deep gratitude to the president and his cabinet for the great boon of the regional banks and the currency bill. They will prove an era of continued prosperity, expanding without panic for centuries to come. They will make the name of Wilson, "Boss of Bryan" and especially of McAdoo immortal.

There has never been any question that here one of the largest banks of the republic will be established and expand. Here where the wealth and the population equal the Dominion of Canada, where a thousand billion dollars of investment wealth, and a larger amount of business unite from six states in this great commercial metropolis, they should all be united with one great regional bank. The six states of New England are one and forty millions from them descended are steadily returning to their beautiful sea coast and mountain homes. They revive the genealogy of eight generations. They will build here a city for the future worthy of its matchless harbor and its position two hundred miles nearer Europe.

Our harbor with its two arms ~~and~~ extending one hundred miles into the stormy sea gives thirty miles broad entrance and shelter in every storm sufficient for the commerce of a world. God made them for that commerce. Her sons are so individual they quarrel and send it hence; they print newspapers principally for advertising, local goods for money, but we will rouse them to a new life and duty by the aid of this great act here where free schools and free government had birth, where the home of Chief Justice Sewell who proclaimed liberty more than two centuries ago still stands; here where from this harbor went forth the heroes that captured a thousand ships in the wars for our independence and made Lexington and Bunker Hill effective; here where the prelude to the American Constitution and the North Western territory act that gave freedom to the continent were written. The spirit of progress and liberty is not dead; the spirit of sectionalism is dead. The great heart of New England goes out to the great president and his cabinet with rising tide at each achievement for the liberty of all men and the prosperity alike of the poor and the rich, championed by the great administration so ably represented here today.

Here
 "No step backward" is the motto of New England where you meet the salt sea spray once broke and still dampens our palatial warehouses, and no hostile fleet ever dared to stentor it since the fleet sailed away from the hostile guns planted by our patriots on Dorchester Heights. We stand at the dawn of universal peace of world-wide brotherhood, of prosperity that shall give peaceful homes and happy conditions for the uncounted billions who shall crowd earth as it becomes the new heaven by human progress. This great step of currency reform and banking union, is the greatest in history. It is modelled after the Bank of France in part, and each of its ten banks will have a larger space to serve than that Republic's.

Let us rise to the occasion, and instead of strangling enterprise, which from this spot extended the railway across the continent, and then gave them to New York, let us recall and increase our union and enterprise and extend our swifter ten fold more economic roads, now under consideration by the National Government until our single rail trains shall connect the oceans in a day and carry the freights of a continent at less than the cost of water transit to every city and town within a week where now it is but one mile per hour. Let us uphold the great financial men who seek to give us liberty and a special praise is due to Senator Weeks who not unwisely preferred one great bank,

like the Bank of France with a hundred branches.

Wm. Brewster

BOSTON CLEARING HOUSE ASSOCIATION

THOMAS P. BEAL, PRESIDENT
CHARLES P. BLINN, JR. SECRETARY

Exhibit No. 6
Hearing at Boston

Present at Boston hearing RBoc Jan 9/14 (6)

At a duly called, special meeting of the Boston Clearing House Association, held at the rooms of the Association, 84 State Street, Boston, January 2, 1914, the following resolution was adopted:

Resolved: That this Association believes it desirable that New England be made a Federal Reserve district, with a Federal Reserve Bank located in Boston, and,

Resolved: That the President of this Association, with two other members to be appointed by himself, be a Committee to appear before the Reserve Bank Organization Committee and urge the expediency and wisdom of forming such a Federal Reserve District with a Reserve Bank located in Boston.

Attest, a true copy.

Charles P. Blinn, Jr.
Secretary.

ANSWERED
JAN 13 1914
FORM

Boston, January 8, 1914.

10
254
6

Exhibit No. 7
Hearing at *Boston*

- 7

Not.

Filed as a part of the
record of the hearing of the
Reserve Bank Organization
Committee at Boston

Jan 9 - 1914.

~~_____~~
~~_____~~
~~_____~~
~~_____~~

CAPITAL AND EARNED PROFITS
\$1,525,000.00



A. SPENCER, JR., PRESIDENT
A. R. HILLYER, VICE-PRES.
W. D. MORGAN, CASHIER
H. T. HOLT, ASST. CASHIER

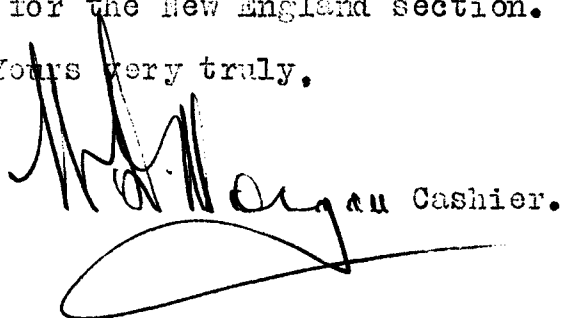
HARTFORD, CONN. Dec. 31, 1915.

Hon. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Boston, Mass.

Sir: -

Mr. Harold W. Stevens, President of the Hartford National Bank, who represents the Hartford Clearing House Association as its delegate to the meeting of your committee to be held at Boston on the selection of Federal Reserve Districts, also represents the interests of the Aetna National Bank in approving the selection of New York City as a Federal Reserve city for the New England section.

Yours very truly,


Cashier.

WDM-T

DEPOSITARY OF THE UNITED STATES.

M. A. ANDREWS, *Cashier.*

CAPITAL, \$500,000.

LUCIUS A. BARBOUR, *President.*

CHARTER OAK NATIONAL BANK,

HARTFORD, CONN., Jan. 7, 1914.

Mr. W. G. McAdoo, Chairman,

Dear Sir:

Permit us to say that in view of the nearness to New York that in our opinion it will be much better for Hartford to be connected with the regional Bank, which we presume will be located in New York City.

Respectfully yours,



Cashier.

THE CITY BANK OF HARTFORD

HARTFORD, CONN.

CAPITAL \$ 440,000

E. D. REDFIELD, PRES.
E. S. GOODRICH, VICE PRES.
E. H. TUCKER, CASHIER
A. W. JACOBS, ASST. CASHIER
L. E. STONER, ASST. CASHIER

Jan. 2, 1914.

Mr. William G. McAdoo
Chairman of the Reserve Bank Organization Committee
Boston, Mass.

Dear Sir:

At a special meeting of the Hartford Clearing House Association held Dec. 30, 1913, it was unanimously voted to request that the State of Connecticut be included in the regional district whose headquarters would naturally be at New York City.

The bearer of this letter, Mr. Harold W. Stevens, President of the Hartford National Bank of this city, has been delegated to present to you the sentiments of the Clearing House Association.

As President of The City Bank of Hartford I desire to urge the request because by far the greater portion of our business is conducted with New York City.

Very truly yours,


President.

JAN 7 1914

The Connecticut Bankers' Association

Office of the Secretary

January 6, 1914.

Mr. H. W. Stevens, President,
Hartford National Bank,
Hartford, Conn.

Dear Sir:

Beg to inform you that in reply to the 115 notices sent out to the banks and trust companies of this state which would be eligible to join the National Reserve Association I have had 88 replies. 81 of these express preference to be placed in the New York Reserve District and only 7 have requested to be placed in the Boston District.

National banks preferring to go to Boston are the Thames of Norwich, the National of Naugatuck and the Windham County of Danielson. The Danielson bank states that they express this preference because they are nearer Boston, but that if the majority of the banks prefer New York they will be glad to join with the majority.

The Trust Companies preferring Boston are the Willimantic Trust Company, the Branford Trust Company, the Bristol Trust Company and the American Bank & Trust Company of Hartford.

Yours very truly,


Secretary.

MARTIN WELLES, VICE-PRESIDENT.
F. F. FISHER, ASST. CASHIER.

CHAS. L. SPENCER, PRESIDENT.

H. W. ERVING, CASHIER.
H. J. MAERCKLEIN, ASST. CASHIER.

THE CONNECTICUT RIVER BANKING COMPANY

INCORPORATED 1825

HARTFORD, CONN.

Jan. 2, 1914.

Hon. W. G. McAdoo,

Chairman of the Reserve Bank Organization Committee,
Boston, Mass.

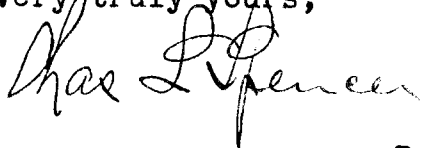
Dear Sir:-

It is our judgment that it would be more advantageous for this locality that this state should be included in the regional district, having New York City as its headquarters.

We favor the action taken by the Hartford Clearing House Association, at its meeting held December 30, 1913.

We are handing this letter, for presentation to you, to Mr. Stevens, President of the Hartford Nat'l Bank, who is the delegate of the Hartford Clearing House Association to attend the meeting to be held in Boston next week.

Very truly yours,



President,

MW/J

CAPITAL \$ 750,000

SURPLUS \$ 600,000

CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY

HARTFORD, CONN.

MEIGS H. WHAPLES, PRESIDENT
JOHN M. TAYLOR, VICE-PRES.
JOHN P. WHEELER, TREASURER
ARTHUR P. DAY, SECRETARY
HOSMER P. REDFIELD, ASST. TREAS.
J. LINCOLN FENN, ASST. SECY.

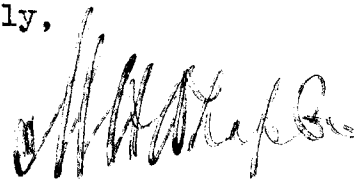
OFFICE OF THE PRESIDENT
Hartford, Conn., December 30th, 1913.

Hon. William J. McAdoo, Chairman,
The Reserve Bank Reorganization Committee,
Washington, D. C.

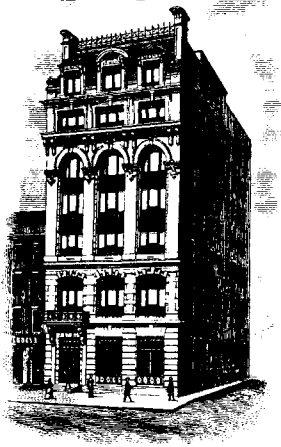
Dear Sir:-

At a meeting of the Hartford Clearing House Association held this day, it was unanimously voted to suggest, request and favor the placing of Banks of the State of Connecticut in the District of New York, and our representative - Mr. H. W. Stevens, President of the Hartford National Bank - was appointed to represent the Clearing House Association at the hearing to be held in Boston on the 9th and 10th of January. It was the opinion of every member of the Clearing House, as far as could be ascertained, that a very large percentage, probably more than 80 %, of the business of the banks in this City of Hartford was conducted with New York, as against a proportion of 20 % through Boston. This is so very evident to us in the line of our business that we entreat you to seriously consider this petition.

Yours respectfully,



President.



JAMES H. KNIGHT, President

WARD W. JACOBS, Vice President
CHARLES D. RILEY, Cashier

WILLIAM S. DWYER, A. Cashier.
EMERSON F. HARRINGTON, A. Cashier.

NO. 121

CAPITAL \$ 650,000.

THE FIRST NATIONAL BANK OF HARTFORD.

Hartford, Conn. January 5, 1914.

Hon. Wm. G. McAdoo, Chairman,
Federal Reserve Bank Organization Committee,
Boston, Mass.

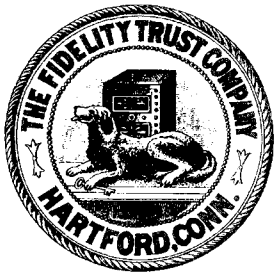
Dear Sir:--

At request of Hartford Clearing House Association I beg to present you this letter through Mr. Harold W. Stevens, the duly appointed representative of said Association, at the hearing granted by your Committee at Boston January 9th and 10th, and to say that the officials and directors of this Bank strongly favor including Connecticut in the regional reserve district whose center is New York City. We believe the bulk of business of Connecticut banks is with New York rather than Boston. An examination of our books for October, November and December shows 86 per cent. of drawing on New York to 14 per cent. on Boston.

Very respectfully,

A handwritten signature in cursive script, appearing to read 'J. H. Knight', written in dark ink.

President.



The Fidelity Trust Company

FRANK L. WILCOX, PRESIDENT LOOMIS A. NEWTON, SECRETARY
THOMAS A. SHANNON, ASST. SECY.

Hartford, Conn. December 31st, 1913.

Mr. W.G. McAdoo, Chairman of the
Reserve Bank Organization
Boston
Mass.

Dear Sir:-

As the great volume of our business is through New York banks, and as New York is the natural banking, commercial center for the greater portion of the state of Connecticut, we believe that we ourselves and the people of the state would be best served were New York City named as the headquarters of our regional district.

Trusting that New York City maybe appointed headquarters for this regional district, we have the honor to remain

Very respectfully yours,

PRESIDENT.

P.S. This letter will be delivered to you by Mr. Harold W. Stevens President of the Hartford National Bank, who by the Hartford Clearing House Association was duly appointed as our representative to attend the hearing which you have called in Boston.



FOUNDED
1868

The Hartford Trust Company

OLDEST TRUST COMPANY IN CONNECTICUT

RALPH W. CUTLER, PRESIDENT
CHAS. M. JOSLYN, VICE-PRESIDENT
FRANK C. SUMNER, TREASURER
HENRY H. PEASE, SECRETARY
CHARLES C. RUSS, TRUST OFFICER
HERBERT S. HOWARD, SAFE DEPOSIT OFFICER

HARTFORD, CONNECTICUT

December 31, 1913.

Mr. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Boston, Mass.

Dear Sir:

This will be presented by Mr. Harold W. Stevens, President of the Hartford National Bank of this City, who, on behalf of the Hartford Clearing House Association, will attend the meeting of your Committee in relation to the selection of the Regional Reserve Bank for the "zone" in which our City of Hartford is located.

We desire to supplement the resolution passed at the meeting of the Hartford Clearing House Association, held December 30, 1913, by the statement that we are firmly of the opinion that the interests of this whole district would be best served by the selection of New York. Daily settlements of the Hartford Clearing House Association are made exclusively in New York Exchange. Three-quarters of all the business of this whole section of Connecticut is done with New York, and the selection of any other city would be in reversal of the regular order of things, for our business runs toward New York as naturally as water runs down hill. Any change in our relations with New York would result in serious financial and business disturbance in this whole vicinity. We see no reason why such a disturbance is warranted, and must therefore urge most strongly the selection of New York by your Committee as the Regional Reserve Bank for the "zone" in which Hartford is located.

Very truly yours,


President.

RWC.M.

REPRODUCED FROM THE UNCLASSIFIED, DECLASSIFIED HOLDINGS OF THE NATIONAL ARCHIVES

PRESIDENT, WILLIAM G. BAXTER
FIRST VICE-PRESIDENT, WALTER L. WAKEFIELD

SECOND VICE-PRESIDENT, FRANK G. MACOMBER
TREASURER, ALFRED W. GREEN

The Hartford Business Men's Association

OFFICE, 720 MAIN STREET (TIMES BUILDING)
TELEPHONE, CHARTER 1856

WILLIAM I. BARBER
SECRETARY

Hartford, Conn., Jan. 7, 1914.

H. M. Sperry, Secretary,
Hartford Clearing House Association,
Hartford, Conn.

Dear Sir:-

Replying to your favor of the 2nd inst., relative to a Federal Reserve Bank being established in New York to represent the business interests of New England and requesting the sentiment of the members of this association in regard to the matter, beg to say; That at a regular meeting of this association held January 5th, 1914, the matter was considered by this association, representing 800 business men in the city of Hartford and it was unanimously voted, "That the action of the Hartford Clearing House Association of Hartford, Conn. is heartily endorsed, in requesting that the State of Connecticut be included in the regional district with headquarters in New York City, and that the Secretary of the Hartford Clearing House Association be advised of the action taken by this association". It was also voted, That a communication from the Boston Chamber of Commerce, urging the support of this association in securing a Federal Reserve Bank for Boston be indefinitely tabled.

Very truly yours,

William I. Barber
Secretary.

WIB/C.

E. C. JOHNSON, PRESIDENT.
S. C. DUNHAM, VICE PRESIDENT.
H. M. SPERRY, CASHIER.

National Exchange Bank.

Hartford, Conn. January 5, 1914.

Mr. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Boston, Mass.

Sir:-

We desire to have this Bank placed on record as favoring the inclusion of the State of Connecticut in the regional reserve district whose headquarters should be New York City.

By actual figures, of the total transactions with our Reserve Agents in New York and Boston during the months of October, November and December 1913, only 17 $\frac{1}{2}$ % was with our Boston Correspondent, 82 $\frac{1}{2}$ % of the total being transactions with New York. The Boston percentage would be still further reduced if the large volume of items payable outside of Boston but sent there was eliminated. Items sent New York are practically all payable in that City, few foreign items being included.

There is no question from our viewpoint but that New York is the natural financial center for this State and we trust that the Organization Committee will so decide.

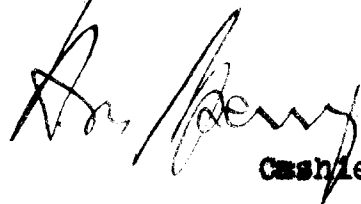
Mr. Harold W. Stevens of this City, who will attend your Boston hearings as the representative of the Hartford

January 5, 1914.

Mr. W. G. McAdoo, Chairman, #2.

Clearing House Association has kindly consented to
present this letter to your Committee.

Respectfully yours,


Cashier.

DEC 20 1913

HARTFORD CLEARING HOUSE ASSOCIATION.

Hartford, Conn.

At a special meeting of the Hartford Clearing House Association held at the rooms of the Association, December 30, 1913, the following resolution was unanimously adopted:

RESOLVED: That it is the unanimous opinion of the Hartford Clearing House Association that the State of Connecticut should be included with the regional district whose headquarters should be New York City, as that City is the natural financial center for Connecticut.

Attest,

 **Secretary.**

DEC 30 1913

File

E.C. JOHNSON, PRESIDENT.
S.C. DUNHAM, VICE PRESIDENT.
H.M. SPERRY, CASHIER.

National Exchange Bank.

Hartford, Conn. December 30, 1913.

Harold W. Stevens, Esq., President,
Hartford National Bank,
Hartford, Conn.

Dear Sir:-

At a special meeting of the Hartford Clearing House Association held today you were unanimously elected a delegate to represent the Association at a hearing to be held January 9th and 10th, 1914, at Boston before the Reserve Bank Organization Committee in regard to the location of the Federal Reserve Banks and the geographical limits of the districts.

I enclose copy of resolution adopted at the meeting.

Very truly yours,



Secretary.

Hartford Clearing House Association.

CAPITAL, \$1,000,000

SURPLUS, \$500,000

FREDERIC L. BUNCE, PRESIDENT.
LEON P. BROADHURST, VICE-PRESIDENT.

670.
INCORPORATED 1814.
REORGANIZED 1864.

WILLIAM B. BASSETT, CASHIER.
MERRICK W. CHAPIN, ASST. CASHIER.

The Phoenix National Bank of Hartford
Hartford, Conn. Jan. 6, 1914.

Mr. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Boston, Mass.

Dear Sir:

We beg to add our appeal with the other banks of Hartford that Connecticut, and particularly Hartford, be joined to the New York Regional Reserve zone.

We believe that Hartford is more closely affiliated with the whole United States than any other city of its size, owing to its vast insurance interests, and is therefore called upon daily for large amounts of New York exchange; to pay for investments in all parts of the union and for losses on both fire and life risks, which also means sending money all over the United States, as well as outside. We believe that should Hartford be placed in any other zone than with New York, it would be very detrimental to Hartford's interests. The Hartford Clearing House Association has voted unanimously in favor of Connecticut, and particularly Hartford, being joined with the New York zone, and the Association through its representative, Mr. Harold W. Stevens, President of the Hartford National Bank, will appear before you at your meet-

CAPITAL. \$1,000,000

SURPLUS. \$500,000

FREDERIC L. BUNCE, PRESIDENT.
LEON P. BROADHURST, VICE-PRESIDENT.

670.
INCORPORATED 1814.
REORGANIZED 1864.

WILLIAM B. BASSETT, CASHIER.
MERRICK W. CHAPIN, ASST CASHIER.

The Phoenix National Bank of Hartford
Hartford, Conn. Jan. 6, 1914.

#2. Mr. W. G. McAdoo, Chairman.

ing in Boston to more fully lay before you the opinion of
the banks of Hartford.

Yours very truly,



Vice President.

LPB/AIP

ALBERT P. DAY, PRESIDENT
ROBERT C. GLAZIER, TREASURER

CAPITAL AND SURPLUS, \$250,000

GENERAL BANKING
TRUST DEPARTMENT
SAFE DEPOSIT VAULTS

RIVERSIDE TRUST COMPANY

68 PEARL STREET

HARTFORD, CONN.

December 31st, 1913.

Hon. W. G. McAdoo,
Chairman Reserve Bank Organization Committee,
BOSTON, Massachusetts.

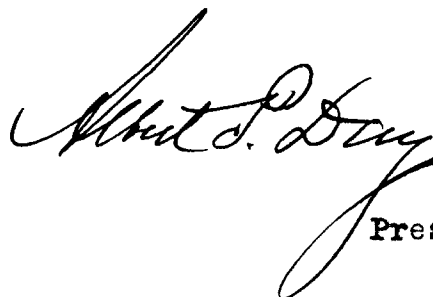
Dear Sir:

This bank was represented at a Special Meeting of the Hartford Clearing House Association, held December 30, 1913, at which a Resolution was unanimously adopted stating that it was the opinion of the Association that the State of Connecticut should be included within the Regional District whose headquarters should be New York City.

We feel that all our larger financial interests center in New York and sincerely trust that your Honorable Committee will include Hartford in the New York District, as set forth in the resolution adopted as above.

We are handing this letter to Mr. Harold W. Stevens, President of the Hartford National Bank, who was appointed as the delegate of the Hartford Clearing House Association to present its views to your Honorable Committee.

Respectfully yours,



President.

G/D

CABLE ADDRESS: SECURE.

SECURITY TRUST COMPANY
HARTFORD, CONNECTICUT

ATWOOD COLLINS, PRESIDENT
CHAS. EDW. PRIOR, VICE PRESIDENT AND TREASURER
FRANCIS PARSONS, VICE PRESIDENT AND TRUST OFFICER
CHAS. EDW. PRIOR, JR., SECRETARY
ARTHUR H. COOLEY, ASSISTANT TREASURER
ARTHUR M. BUNCE, ASSISTANT SECRETARY
EARLE E. DIMON, ASSISTANT TRUST OFFICER

January 3, 1914.

Mr. W. G. McAdoo, Chairman of the
Reserve Bank Organization Committee,
Boston, Mass.

Dear Sir:

We take pleasure in informing you that Mr. Harold W. Stevens, President of the Hartford National Bank, has been chosen a delegate from the Hartford Clearing House Association to represent the Association at the hearing of the Reserve Bank Organization Committee, to be held in Boston, January 9th and 10th. The Hartford Clearing House Association is unanimous in the opinion that the State of Connecticut should be included with the regional district, having headquarters in New York city, the natural financial center for Connecticut.

We endorse the action of the Hartford Clearing House Association upon this point, and heartily approve the naming of Mr. Stevens to represent the Association.

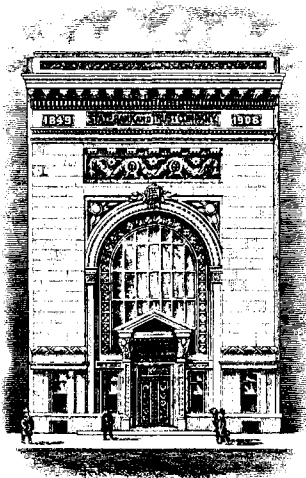
Yours truly,

CEP/S

SECURITY TRUST COMPANY,

By

Chas. Edw. Prior
Treasurer.



GEO. F. HILLS, PRESIDENT

GEO. H. BURT, CASHIER

CHAS. A. LILLIE, ASST. CASHIER

STATE BANK AND TRUST COMPANY

INCORPORATED 1849.

CAPITAL STOCK \$400,000.

PROFITS \$425,000.

HARTFORD, CONN.

January
Third,
1914.

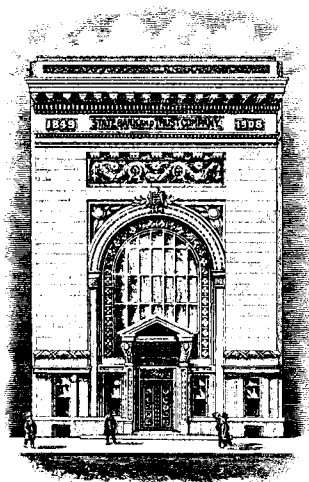
Hon. William G. McAdoo,
Chairman Reserve Bank Organization Committee.

My dear Sir:-

This communication is by the hand of Mr. Harold W. Stevens, President and successful Manager of our largest banking institution, who was unanimously chosen to represent the Hartford Clearing House Association at the meeting to be held in Boston on the 9th and 10th inst.

The Act establishing Regional Reserve Banks provides that - "The Districts shall be apportioned with due regard to the convenience and customary course of the business, and shall not necessarily be co-terminus with any State or States." -

There is no question whatever but that New York City is the natural financial center for Connecticut. Our books show that about eighty per cent (80%) of the business transacted in 1913 with New York and Boston was done with New York Banks, and at least one-half of the Boston business would have been transacted with New York if it had been permitted to take its natural course, but by the arbitrary charges in New York for collection it has been driven in a roundabout course. It cannot be otherwise than that a Regional Reserve Bank in Boston for Connecticut will be greatly to the disadvantage of the Banks



GEO. F. HILLS, PRESIDENT.

GEO. H. BURT, CASHIER.

CHAS. A. LILLIE, ASST. CASHIER.

STATE BANK AND TRUST COMPANY

INCORPORATED 1849.

CAPITAL STOCK \$400,000.

PROFITS \$425,000.

HARTFORD, CONN.

January
Third,
1914.

Wm. G. McA. 2----

of this State, occasioning continual annoyance and extra expense.

Sentimentally we like Boston, but our relations with New York are so close in many ways owing to our location that we cannot afford to ignore the practical.

Very truly yours,

Geo. F. Hills President.

also

President of The Hartford Clearing House Association.

GFH/ELS.

The J. H. James National Bank

Capital & Surplus \$1,600,000.

6% Subscription for capital
of Federal Reserve Bank \$96,000.

Deposits approximately \$2,000,000.

8% now kept in vaults

2% in reserve agents - \$140,000.

~~\$40,000~~ \$40,000 is held without interest
because of certain services rendered.

2% is received on 100,000 = \$2,000.

Under the Reserve Act

12% reserve required ~~with~~ no interest

This will release for use

3% on 2,000,000 = \$60,000.

This invested @ 6% = \$3,600.

A net gain on reserve released
under the reserve act

Assuming that \$96,000. received 2%
under the present and nothing
under the reserve act would be a

loss on income = 1,920

Net loss to bank = 320.

Under the present system this bank keeps
an available balance above its required reserve
of at least \$96,000. held at 2%

Respectfully submitted by

If incorrect
please in

reproduced from the Unclassified, Declassified Holdings of the National Archives

H. L. BUNCE, PRESIDENT.
M. G. BULKELEY, VICE PRESIDENT.

W. B. DAVIDSON, CASHIER
W. H. ROWLEY, ASSISTANT CASHIER

United States Bank,

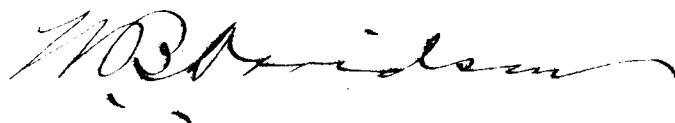
Hartford, Conn. January 7th, 1914.

Mr. W. G. McAdoo, Chairman,
Reserve Bank Organization Committee,
Boston, Mass.

Dear Sir:

We are handing Mr. Stevens this letter as signifying our preference for New York City as the regional district in which Connecticut is to be included.

Yours very truly,



Cashier.

Exhibit No. 8
Hearing at *Boston*

ccs
8

8

1522/

Presented at R.F.O.C. Hearings in
NATIONAL EXCHANGE BANK Boston *Jan 9/14*

MICHAEL F. DOOLEY President.
FREDERICK S. PECK Vice President.
JOSEPH E. FLETCHER Vice President.
AUGUSTUS R. PEIRCE Vice President.
CHARLES H.W. MANDEVILLE Cashier.
GEORGE G. WOOD Asst. Cashier.

CAPITAL, \$500,000.00
SURPLUS, \$750,000.00

PROVIDENCE, R.I. Jan. 8, 1914.



Mr. William A. Gaston, President,
National Shawmut Bank,
Boston, Mass.

My dear Mr. Gaston:

In reply to your letter of January 6th, it gives me pleasure to say that I favor a Federal Reserve Bank at Boston. It is in the fitness of things that it should be located there, and in keeping with the purposes of the Federal Reserve Act.

The newspapers indicate a disposition on the part of some bankers to favor a large regional bank at New York, with the possibility of Boston becoming a branch thereof.

A central bank with branches was not acceptable to Congress, and failed to receive its approval. To establish then in any section of the country a bank with the quasi influence and power of a Central Institution, "Limited," would appear as possibly violative of the spirit of the new law. Some may even regard it, however unjustly, as an effort to keep measurably alive conditions, real or fancied, which by the passage of the Currency Bill, it was intended to do away with.

One of the requirements in the Reserve Act which govern the Organization Committee in their selection of cities for a reserve bank is that a due regard to the geographical, industrial, and financial conditions is to be observed. With these conditions in view, Boston is surely worthy of every consideration, for it is naturally the banking and financial center of practically all New England with its vast and varied interests.

New England, a compact territory and small compared to other sections, is abounding in industrial enterprises with large invested capital and is money strong; and Boston has been a sure case of need in the past.

times of stress or panic, Boston has taken good care of its depositors who needed money, whether banks or people, equally

ANSWERED
JAN 13 1914
FORM

NATIONAL EXCHANGE BANK

MICHAEL F. DOOLEY President.
FREDERICK S. PECK Vice President.
JOSEPH E. FLETCHER Vice President.
AUGUSTUS R. PEIRCE Vice President.
CHARLES H. W. MANDEVILLE Cashier.
GEORGE G. WOOD Asst. Cashier.

CAPITAL, \$500,000.00
SURPLUS, \$750,000.00

PROVIDENCE, R. I.

as well as other reserve cities, and possibly better than some.

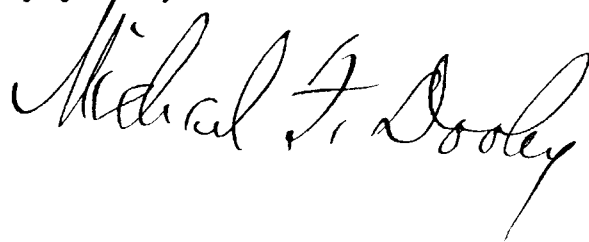
During 1907, the bankers and financiers in a large central reserve city seemed unable to take care of anybody but themselves, and it would be unfair to them to say that even this they did with any signal success. In their efforts "to save the Country and the situation" they gave a practical illustration of the sentiment of St. Paul that nothing is quickened except it first dies. Boston during that period demonstrated its ability to help, and served New England splendidly.

Under any circumstances the presence of a regional bank cannot but add enormously to the strength it already enjoys.

With Boston's enviable record as a banking and business city, and its geographical advantages, it is assured a favorable hearing, and I trust the outcome of this hearing will be the establishment of a Federal Reserve Bank there.

Boston has always been numbered among the larger planets, why should it now take place among the satellites?

Very truly yours,



Handwritten initials

The Peoples National Bank,
Claremont, N. H.

FRANK P. MAYNARD, PRESIDENT. GEO. H. STOWELL, VICE PRES.
GEO. A. TENNEY, CASHIER.

January 8, 1914.

Mr. William A. Gaston, President,
The National Shawmut Bank,
Boston, Mass.



Dear Sir:

I have the pleasure to acknowledge receipt of your letter of the sixth instant, but regret to inform you that I shall be unable to attend the hearings in question to be held the ninth and tenth instant in Boston.

I desire, however, to embrace this opportunity to register my earnest plea that one of the Federal Reserve Banks shall be located in Boston. I believe that the business interests of New England are so closely identified and intimately related to Boston as to make this imperative, and in any measure to disrupt this condition and relationship would cause serious inconvenience to the business interests of New England, that are naturally tributary to Boston, and that it would prove generally unsatisfactory and harmful to those interests. I hope that your arguments will so impress this Federal Organization Committee that they will de-

locate upon Boston as one of the cities proper in which to locate a Federal Reserve Bank. Such action, I am sure,

UNSWERED

JAN 18 1914

FORM

Related to hearings at R.B.C. in Boston Jan 9-14

The Peoples National Bank,
Claremont, N. H.

FRANK P. MAYNARD, PRESIDENT. GEO. H. STOWELL, VICE PRES.
GEO. A. TENNEY, CASHIER.

#2--Mr. William A. Gaston, Pres.

Jan. 8, 1914.

would meet with the hearty endorsement and approval
of not only the banking but the entire business inter-
ests throughout New England.

Very respectfully yours,

Cashier.

GAT.F.

5009

The Lyon & Billard Co.

LUMBER & COAL.

ESTABLISHED 1847

Meriden, Ct.

January 7th, 1914.

*Presented at
FRBC hearing
in Boston
Jan 9/14*

5

William A. Gaston, Pres't.,
The National Shawmut Bank,
Boston, Mass.

My dear Mr. Gaston;-

I am in receipt of yours of yesterday, with invitation to attend the hearing to be given in Boston by the Federal Organization Committee relative to the locating of a Federal Reserve Bank, at Boston.

I would very much like to be present on one or both days of the Hearing but regret, owing to previous engagements that I cannot be there. Personally, I would favor the establishing of a Reserve Bank at Boston owing to the population and wealth of the City and its surroundings as well as the natural tendency of New England in general as to looking to Boston as a banking center.

Yours very truly,

John L. Billard

ANSWERED
JAN 12 1914
FORM

J. EMERY HARRIMAN, JR.

GEO W. R. HARRIMAN.

HARRIMAN BROS.
BOSTON, MASS.

53 State St.
January 9th, 1914.

*This memo
wants to be heard
throughout*

To Secretaries Mc Adoo and Houston,
Members of the Organization Committee,
Federal Reserve Act.

Gentlemen:-

Having made a special study of methods of dividing territory into blocks bounded by regular geographical lines, for the purpose of enabling any particular problem to be conveniently studied graphically and statistically, I have recently made various studies to indicate the utility of the methods which I have worked out in connection with the work of your committee. After the representatives of the banks and commercial bodies have been heard I should like an opportunity to present to your committee some small maps which I have prepared which present in outline some of the facts and data with which your committee has to deal. The methods which I employ are particularly adapted to indicate graphically the transportation facilities and the financial and industrial conditions which enter into the particular problem which is before you.

I desire particularly to present a method by which the various federal reserve districts which may be proposed for your consideration may be conveniently and fully studied

J. EMERY HARRIMAN, JR.

GEO. W. R. HARRIMAN.

HARRIMAN BROS.
BOSTON, MASS.

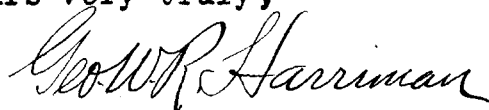
January 9, 1914

-2-

so that all necessary information in regard to the conditions and of the statistics of any particular proposed district may be graphically presented before a final decision is arrived at. I desire particularly to emphasize the idea that the problem before you can only be properly studied from a national standpoint, that is, the lines of every district must be considered in reference to those of every other district.

As it seems very clear that state lines will not be adhered to in the defining of the federal reserve districts, it seems essential that your committee should adopt some method of mapping out the districts which will not be arbitrary in its character but will be based upon some map making method which can be consistently applied to the whole territory of the United States. It seems to me that the proper performance of your work requires the adoption of some unit of area based upon geographical lines and I believe that I can show you the most convenient unit of area to adopt for this purpose.

Yours very truly,



Made by
C. Smith
5/27/74

9

Boston Evening Transcript

BOSTON EVENING TRANSCRIPT, SATURDAY, OCTOBER 26, 1912

A SCIENTIFIC geographer is G. W. R. Harriman. He may not call himself that, but he is. He has studied geography from every point of view—physically, commercially, industrially—and as a result he has put together his facts and hammered out a system whereby he can represent by means of maps, charts and tables:

1. The location, geographically, of centres of population, political divisions and other fixed places and establishments; the predominating characteristics of the same.
2. The courses and lengths of channels of communication, together with the ownership of such of them as are property.

3. The information of general usefulness concerning the relations of natural and artificial features of the country, and
4. The industrial, commercial and social development of communities and localities.

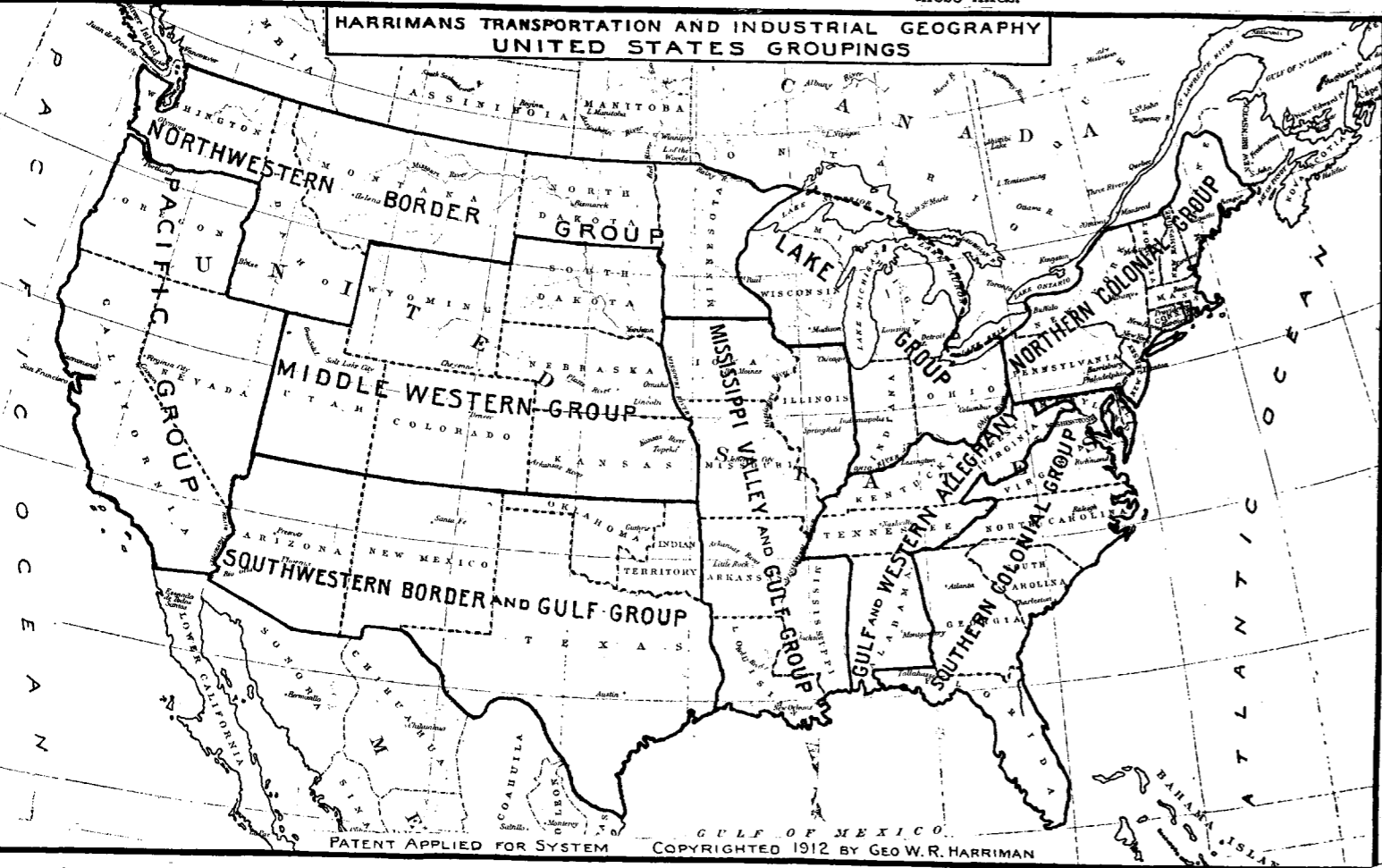
Rewriting the Maps

As scientific geographer Mr. Harriman's first task was to rewrite the maps of the world. For instance, the map of North America as represented in the ordinary geographies is not at all scientific. The divisions into States are for the most part purely artificial. They are due in the East to ancient gifts of land to the early settlers by English kings, who didn't know what they were giving away, but who were quite sure that it was their property to dispose of; later to steals or purchases from the

Indians, and later still to purchases or conquests from contending possessors. All this land was laid out into States and Territories, mostly with straight lines for boundaries. In the West just beyond the Mississippi River the geography of the country is geometry, not geography.

What Harriman began with, then, was a revision of this system. He saw that the United States, for example, really consists of a group of nations, not of forty-odd sovereign States. That is to say, although, politically speaking, the United States consists of Maine, New Hampshire, Vermont and so on to Washington and California, in a broader sense it is made up of nine groups of States which are, in effect, nine geographic units. So the map of the United States must be rewritten scientifically along these lines.

HARRIMAN'S TRANSPORTATION AND INDUSTRIAL GEOGRAPHY UNITED STATES GROUPINGS



PATENT APPLIED FOR SYSTEM. COPYRIGHTED 1912 BY GEO. W. R. HARRIMAN

Natural Geography
This was a big piece of work, and in the course of it Mr. Harriman discovered that political divisions are artificial divisions, not natural ones. For example, as a glance at Figure 1 proves, what is termed the "Northern Colonial Group" has no real business stopping with the northern borders of New York, New Hampshire, Vermont and Maine; it actually scientifically includes all the land between the St. Lawrence and the ocean. For all that section of the North American continent is a peninsula whose interests, commercial and industrial, are homogeneous, and which is subject to North Atlantic coast transportation.

It is not necessary for the purpose of this article to describe how each group was made up; a short study of the map will

show the good sense of the grouping—how State lines are kept as group boundary lines, how mountain ranges are utilized as divisions just as are the rivers. This was but the first step. The next is shown in the next map.

The "Atlas Unit"

Harriman has divided the continent—rather the habitable part of it—into fourteen "major divisions," each division being subdivided into "atlas units." The major division at the northwestern corner of the map corresponds very nearly to the natural geographical character of that section of the continent. So with the others. The "major division," for example, at the extreme northeastern corner, corresponds roughly to the "northern colonial group." But there is this difference: that each division, instead of being bounded by State

lines or shifting rivers, or the top of a mountain range, is bounded by the lines of latitude and longitude. Each of these great divisions, further, is made up of "atlas units," which are described by their inventor as follows:

An atlas unit is an approximate rectangle bounded by parallels of latitude and meridians of longitude, its dimensions being 1 degree of latitude from north to south and 2½ degrees of longitude from east to west. The entire area of the world's surface which is to be classified and tabulated according to my system is thus divided into units of which the boundaries are determined as above indicated by definite geographical lines. It is not essential that the dimensions of the units should be given, for these dimensions may vary without departing from the spirit of the invention, but it is of the

essence of the invention that the boundaries should be determined by definite and universally conventional geographical lines, as the parallels of latitude and meridians of longitude.

The North American Continent is, therefore, cut up into scientifically defined units, these units being, in turn, scientifically grouped and numbered for the sake of identification. All the atlas units in the first group are prefaced by the coefficient 1; those in group 2, by the coefficient 2, and so on. Further, this numbering goes from west to east, so that the highest number, 14, is found in the extreme southeast part of the map. The system is at once so simple and so complete that the mere number of a unit suffices to tell you at once exactly where it is.

PATENT APPLIED FOR SYSTEM

For Ascertaining Routes, Rates and Industrial Resources

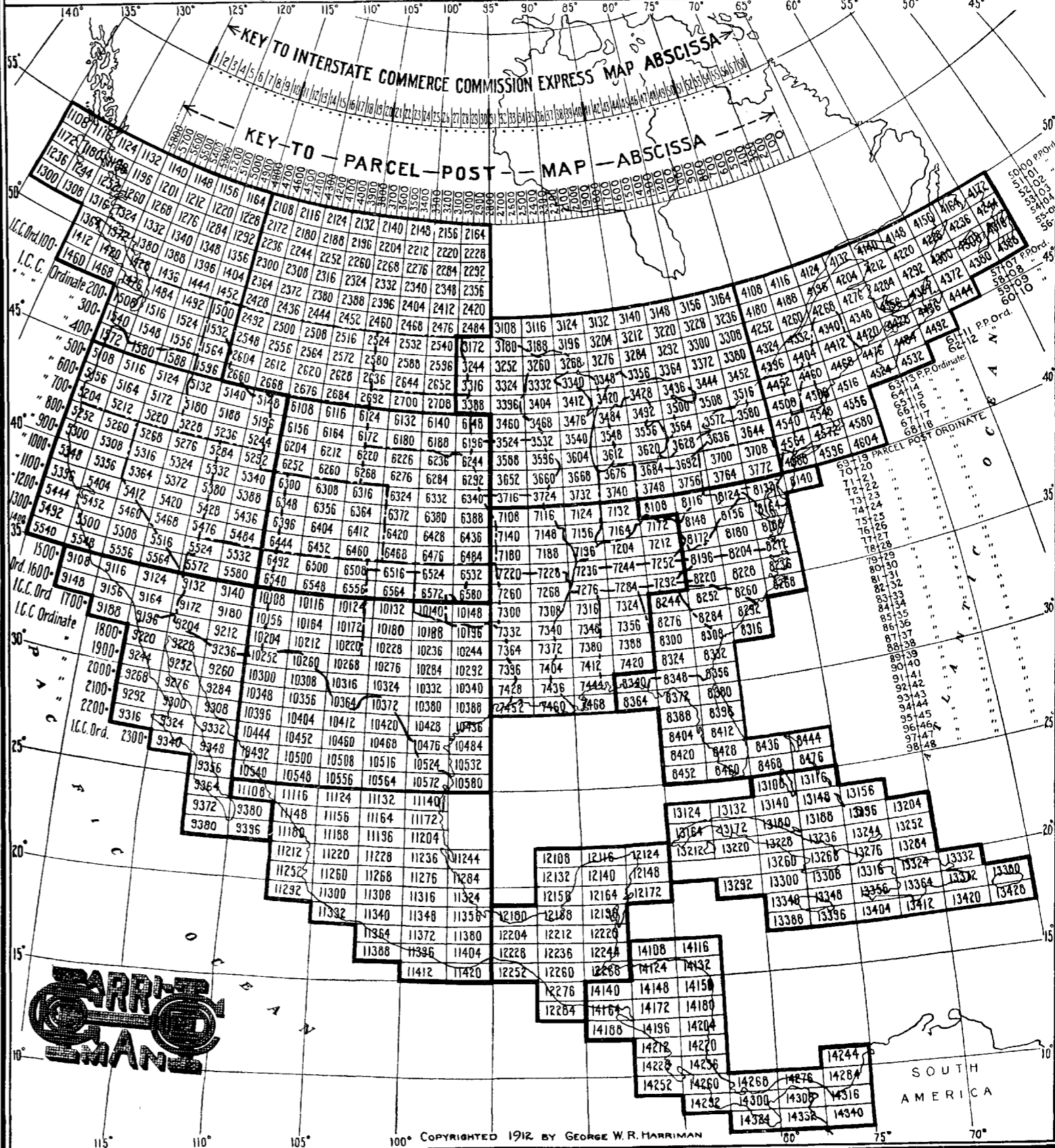
COPYRIGHTED 1912, 1913.

Each Atlas Unit contains 10 Units of the Parcel Post Series

NORTH AMERICA

Each Atlas Unit contains 2½ Blocks of the Interstate Commerce Commission Series

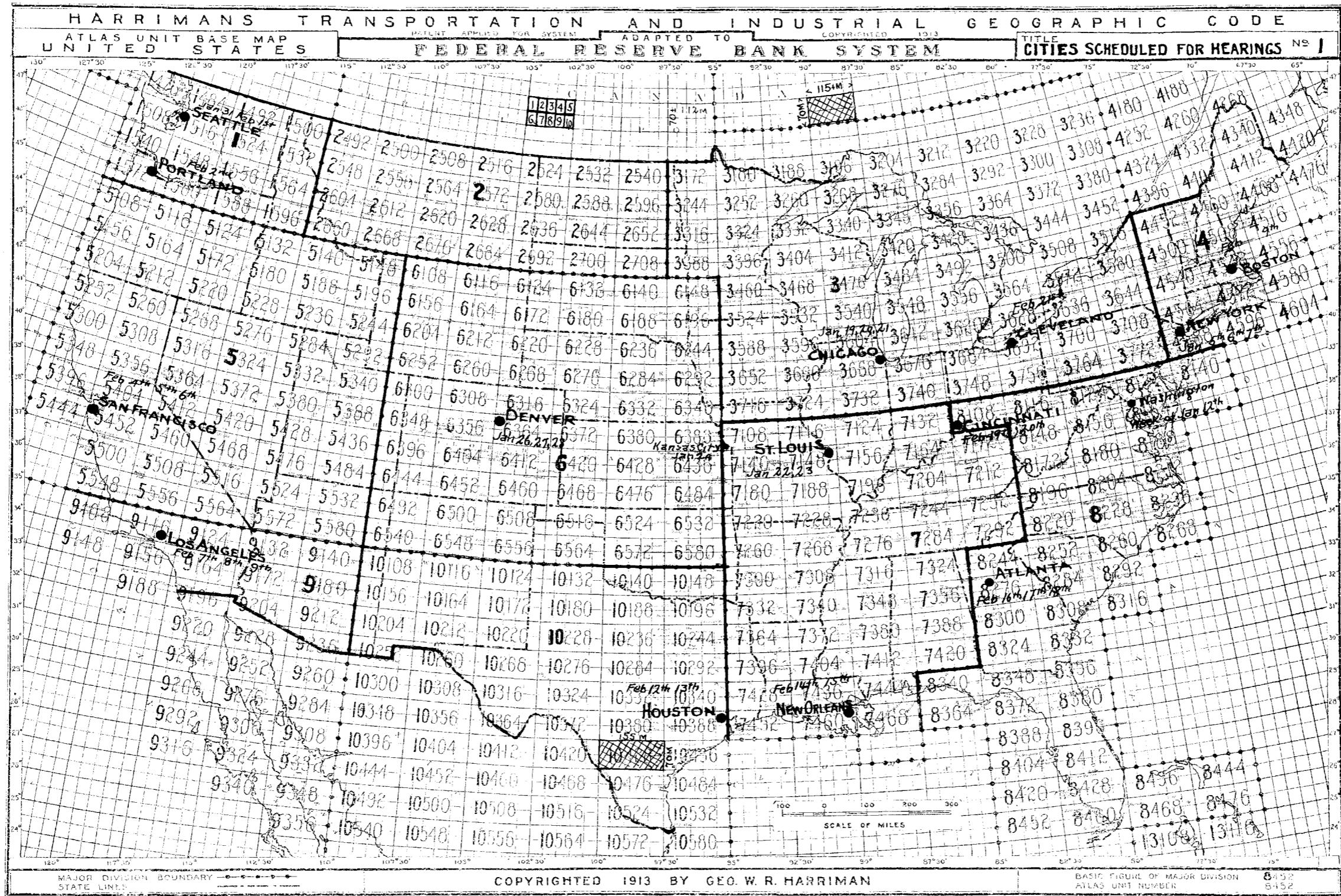
GEOGRAPHIC CODE MAP SHOWING MAJOR DIVISIONS AND ATLAS UNITS: The heavy black lines indicate the grouping of Atlas Units into Major Divisions. A MAJOR DIVISION covers a defined geographical area thus: Major Division No. 7, which contains Atlas Units 7108 to 7468, represents the Mississippi Valley area; major division No. 4, which contains Atlas Units 4108 to 4604 represents that section of the country east of the Hudson River; major division No. 3 which contains Atlas Units 3108 to 3772 represents the Great Lakes region etc., etc.. **ATLAS UNITS** are numerically grouped in their respective major divisions: thus Atlas units 1108 to 1596 are in major division No. 1, Atlas Units 2108 to 2708 are in major division No. 2 etc., etc.. The dimensions of an Atlas Unit are 1° North and South by 2½° East and West.



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53 State St. Boston



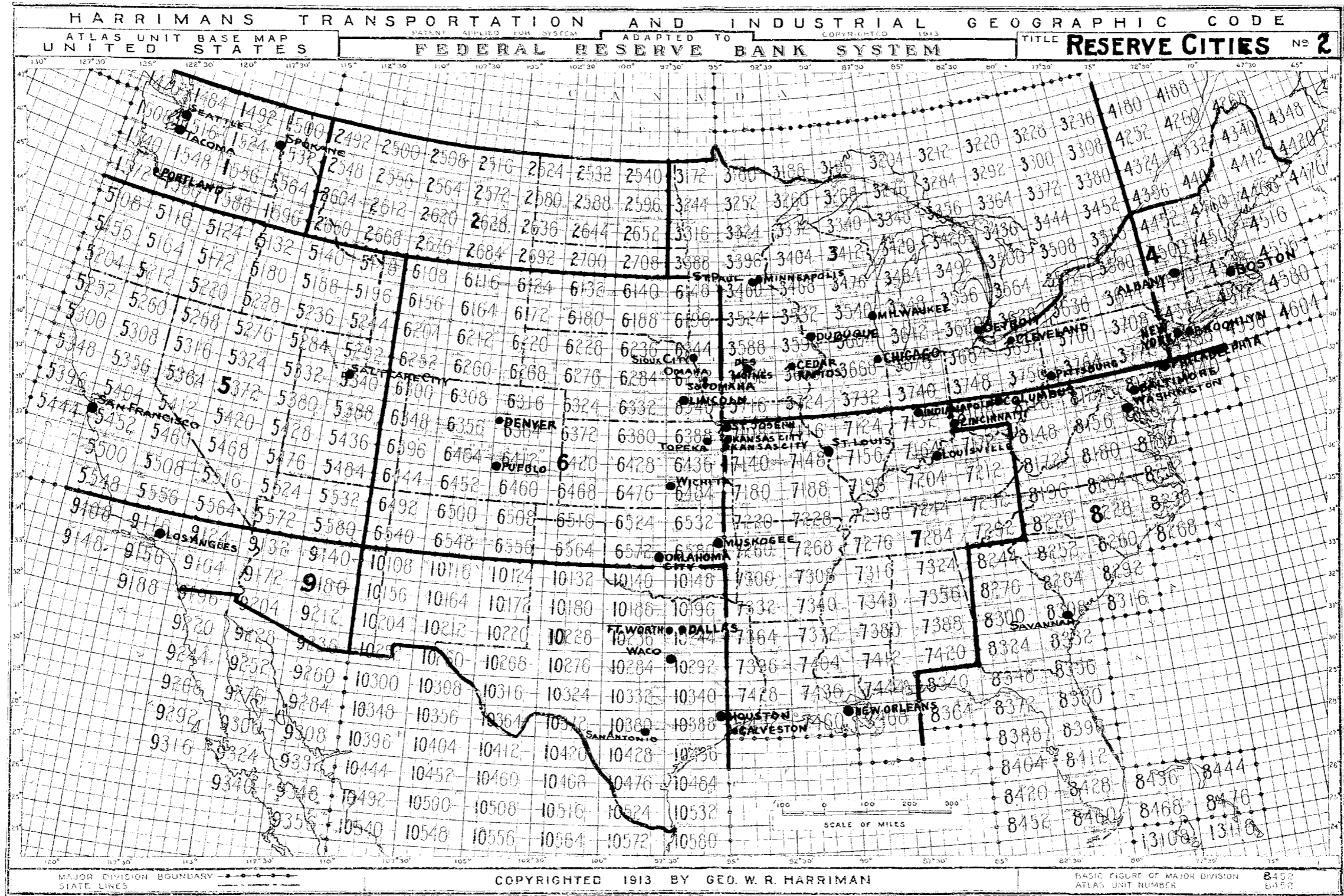
HARRIMAN CODE Cities Scheduled
ATLAS UNIT Index Square Alphabetically Arranged

8276-2	ATLANTA
4548-8	BOSTON
3688-5	CHICAGO
8108-6	CINCINNATI
3692-2	CLEVELAND
6364-1	DENVER
10388-5	HOUSTON
7108-6	KANSAS CITY
9116-9	LOS ANGELES
7460-5	NEW ORLEANS
4588-2	NEW YORK
1572-5	PORTLAND
7148-5	ST. LOUIS
5452-1	SAN FRANCISCO
1516-1	SEATTLE

HARRIMAN CODE
ATLAS UNIT Arranged Numerically according to Major Divisions

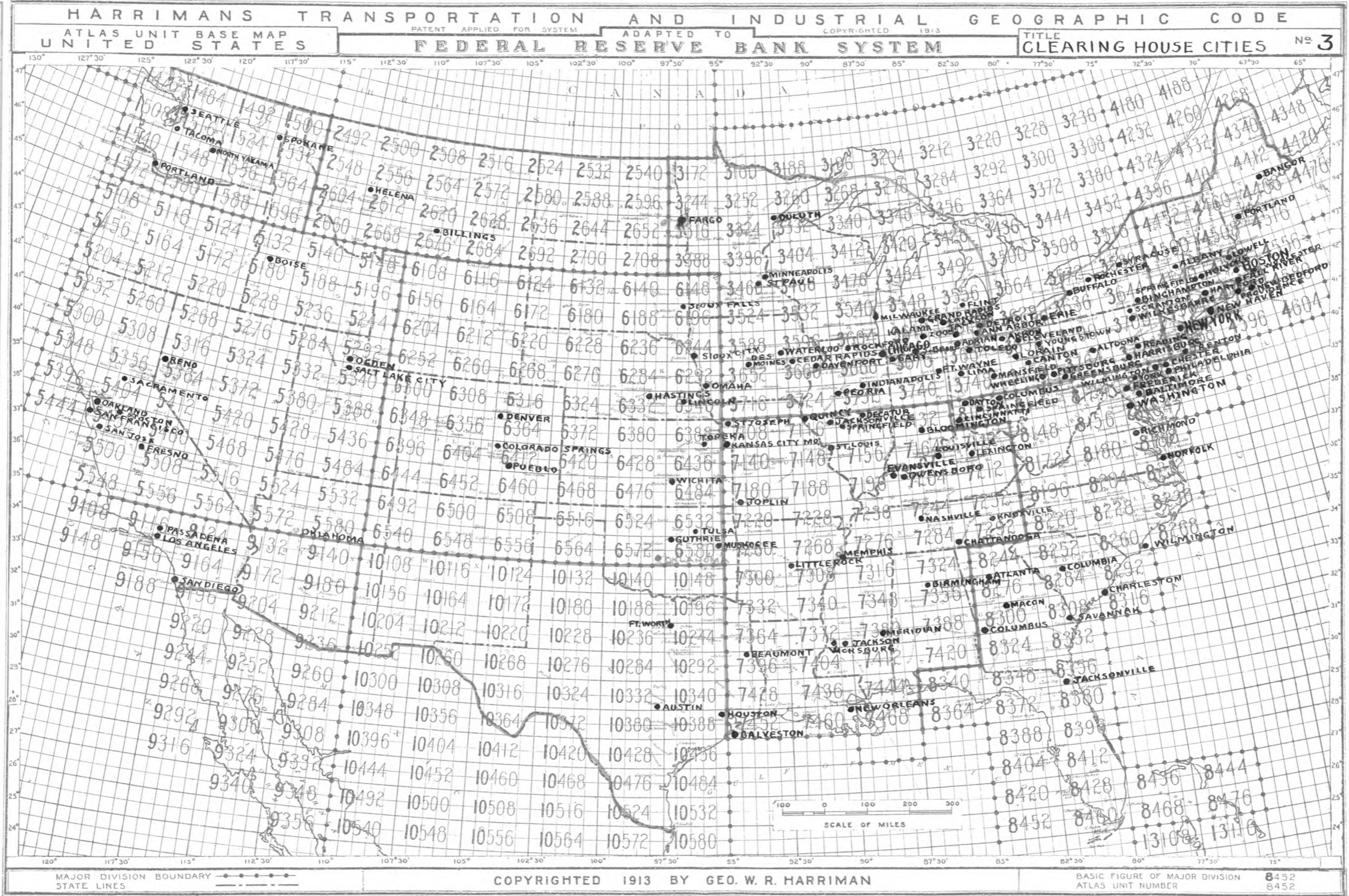
1516-1	SEATTLE
1572-5	PORTLAND
3688-5	CHICAGO
3692-2	CLEVELAND
4548-8	BOSTON
4588-2	NEW YORK
4552-1	SAN FRANCISCO
6364-1	DENVER
7148-5	ST. LOUIS
7460-5	NEW ORLEANS
8108-6	CINCINNATI
8276-2	ATLANTA
9116-9	LOS ANGELES
10388-5	HOUSTON

- HARRIMAN CODE** RESERVE CITIES
ATLAS Arranged Numerically
UNIT According to
 Major Divisions
- Central Reserve Cities
 3668-5 CHICAGO
 4588-2 NEW YORK
 7148-5 ST. LOUIS
- Reserve Cities
- 1516-1 SEATTLE
 - 1516-6 TACOMA
 - 1532-1 SPOKANE
 - 1572-5 PORTLAND
 - 3460-4 MINNEAPOLIS
 - 3460-4 ST. PAUL
 - 3540-10 MILWAUKEE
 - 3596-4 DUBUQUE
 - 3620-9 DETROIT
 - 3652-3 DES MOINES
 - 3660-2 CEDAR RAPIDS
 - 3668-5 CHICAGO
 - 3692-2 CLEVELAND
 - 3756-10 PITTSBURG
 - 4540-3 ALBANY
 - 4548-8 BOSTON
 - 4588-2 NEW YORK
 - 4588-3 BROOKLYN
 - 5340-2 SALT LAKE CITY
 - 5452-1 SAN FRANCISCO
 - 6244-8 SIOUX CITY
 - 6292-9 OMAHA
 - 6292-9 So. OMAHA
 - 6340-2 LINCOLN
 - 6364-1 DENVER
 - 6388-9 TOPEKA
 - 6412-6 PUEBLO
 - 6484-1 WICHITA
 - 6572-10 OKLAHOMA
 - 6580-5 MUSKOGEE
 - 7108-11 ST. JOSEPH
 - 7108-6 KANSAS CITY Kas.
 - 7108-6 KANSAS CITY Mo.
 - 7148-5 ST. LOUIS
 - 7164-9 LOUISVILLE
 - 7132-3 INDIANAPOLIS
 - 7452-6 GALVESTON
 - 7460-5 NEW ORLEANS
 - 8108-5 COLUMBUS
 - 8108-6 CINCINNATI
 - 8132-5 PHILADELPHIA
 - 8132-7 BALTIMORE
 - 8164-1 WASHINGTON
 - 8308-8 SAVANNAH
 - 9116-9 LOS ANGELES
 - 10244-7 FORT WORTH
 - 10244-2 DALLAS
 - 10292-1 WACO
 - 10380-9 SAN ANTONIO
 - 10388-5 HOUSTON

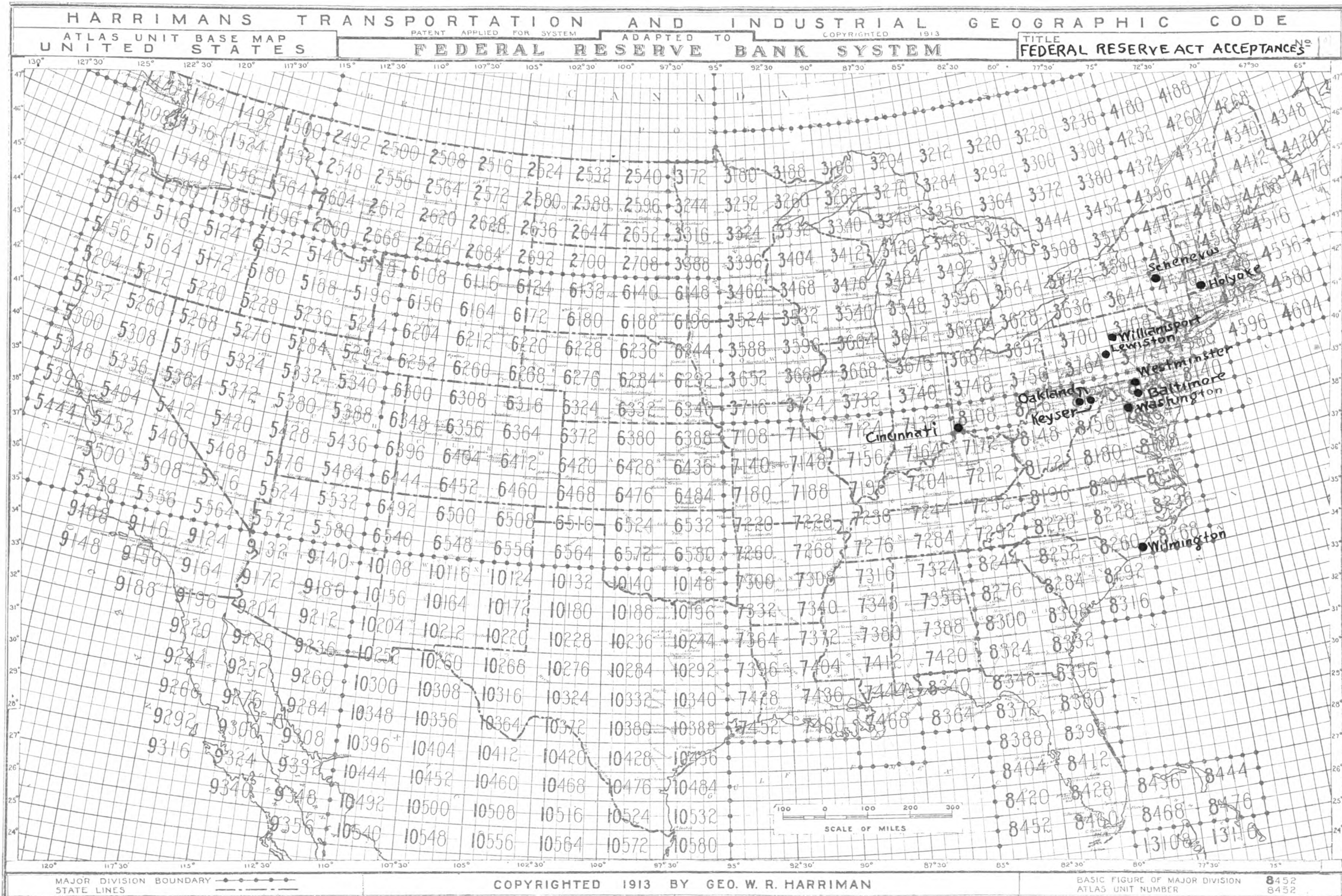


- HARRIMAN CODE** RESERVE CITIES
ATLAS ALPHABETICALLY
UNIT ARRANGED
- Central Reserve Cities
 3668-5 CHICAGO
 4588-2 NEW YORK
 7148-5 ST. LOUIS
- Reserve Cities
- 4540-3 ALBANY NY.
 - 8132-7 BALTIMORE
 - 4548-8 BOSTON
 - 4588-3 BROOKLYN
 - 3660-2 CEDAR RAPIDS
 - 3668-5 CHICAGO
 - 8108-6 CINCINNATI
 - 3692-2 CLEVELAND
 - 8108-5 COLUMBUS OHIO
 - 10244-2 DALLAS
 - 6364-1 DENVER
 - 3652-3 DES MOINES
 - 3620-9 DETROIT
 - 3596-4 DUBUQUE
 - 10244-1 FORT WORTH
 - 7452-6 GALVESTON
 - 10388-5 HOUSTON
 - 7132-3 INDIANAPOLIS
 - 7108-6 KANSAS CITY KANSAS
 - 7108-6 KANSAS CITY MO
 - 6340-2 LINCOLN
 - 9116-9 LOS ANGELES
 - 7164-9 LOUISVILLE
 - 3540-10 MILWAUKEE
 - 3460-4 MINNEAPOLIS
 - 6580-5 MUSKOGEE
 - 7460-5 NEW ORLEANS
 - 4588-2 NEW YORK
 - 6572-10 OKLAHOMA
 - 6292-9 OMAHA
 - 8132-5 PHILADELPHIA
 - 3756-10 PITTSBURG
 - 1572-5 PORTLAND OR.
 - 6412-6 PUEBLO
 - 7108-11 ST. JOSEPH
 - 7148-5 ST. LOUIS
 - 3460-4 ST. PAUL
 - 5340-2 SALT LAKE CITY
 - 10380-9 SAN ANTONIO
 - 5452-1 SAN FRANCISCO
 - 8308-8 SAVANNAH
 - 1516-1 SEATTLE
 - 6244-8 SIOUX CITY
 - 6292-9 SOUTH OMAHA
 - 1516-6 TACOMA
 - 6388-9 TOPEKA
 - 10292-1 WACO
 - 8164-1 WASHINGTON D.C.
 - 6484-1 WICHITA

HARRIMAN CODE ATLAS UNIT	Clearing House Cities Alphabetically Arranged
3684	2 Aberdeen
3692	1 Akron
4540	3 Albany
3764	4 Atoona
3620	8 Ann Arbor
8276	2 Atlanta
10332	10 Austin
8132	7 Baltimore
4468	3 Bangor
7396	2 Beaumont
2676	3 Billings
3644	9 Binghamton
7356	2 Birmingham
3732	8 Bloomington
5180	3 Boise City
4548	8 Boston
3636	3 Buffalo
3756	3 Canton
3660	2 Cedar Rapids
8316	1 Charleston S.C.
7284	10 Chattanooga
8132	5 Chester
3668	5 Chicago
8108	6 Cincinnati
3692	2 Cleveland
6412	1 Colorado Springs
8284	3 Columbia
8300	6 Columbus Ga.
8108	5 Columbus O.
3660	4 Danville
8108	2 Dayton
7124	3 Decatur
3664	1 Denver
3652	3 Des Moines
3620	9 Detroit
3332	1 Duluth
3628	10 Erie
7196	5 Evansville
4572	3 Fall River
3316	2 Fargo
3556	8 Flint
3676	10 Fort Wayne
10244	1 Fort Worth
8132	6 Franklin
5508	1 Fremont
7452	6 Fresno
3616	1 Gary
3612	4 Grand Rapids
3764	6 Greensburg
6580	1 Guthrie
3772	7 Harrisburg
4564	5 Hartford
6332	4 Hastings
2612	1 Helena
4540	10 Holyoke
10388	5 Houston
7132	3 Indianapolis
3620	7 Jackson Mich.
7372	10 Jackson Miss.
8356	7 Jacksonville Fla.
7116	5 Jacksonville Ill.
7180	6 Joplin Mo.
3612	9 Kalamazoo
7108	6 Kansas City Mo.
7292	3 Knoxville Tenn.
3772	8 Lancaster
3620	1 Lansing
7172	7 Lexington
3748	2 Lima



HARRIMAN CODE ATLAS UNIT	Clearing House Cities Alphabetically Arranged
6340	2 Lincoln
7308	1 Little Rock
3692	6 Lorain
9116	9 Los Angeles
7164	9 Louisville
4548	3 Lowell
8300	3 Macon
3748	5 Mansfield O.
7268	10 Memphis
7380	8 Meridian
3540	10 Milwaukee
3460	4 Minneapolis
7444	4 Mobile
6580	5 Muscogee
7244	7 Nashville
4572	4 New Bedford
4564	10 New Haven
7460	5 New Orleans
4588	2 New York
8212	3 Norfolk
1548	5 North Yakima
5452	1 Oakland
5292	7 Ogden
6572	10 Oklahoma City
6292	9 Omaha
7204	1 Owensboro
9116	9 Passadena
3732	1 Peoria
8132	5 Philadelphia
3756	10 Pittsburg
1572	5 Portland O.
4508	5 Portland Me.
4572	3 Providence
6412	6 Pueblo
7116	3 Quincy Ill.
3772	3 Reading
5364	1 Reno
8188	1 Richmond
3572	1 Rochester
3604	7 Rockford
5404	3 Sacramento
7108	1 St. Joseph
7148	5 St. Louis
3460	4 St. Paul
5340	2 Salt Lake City
9196	1 San Diego
5452	1 San Francisco
5452	7 San Jose
8308	8 Savannah
3708	3 Scranton
1516	1 Seattle
6244	8 Sioux City Iowa
6196	2 Sioux Falls So. Dak.
3676	3 South Bend
1532	1 Spokane
7124	1 Springfield Ill.
4540	10 Springfield Mass.
8108	3 Springfield O.
5452	3 Stockton
3580	8 Syracuse
1516	6 Tacoma
3684	3 Toledo
6388	9 Topeka
4588	6 Trenton
6532	8 Tulsa
7372	9 Vicksburg
8164	1 Washington D.C.
3596	6 Waterloo
3756	9 Wheeling
6484	1 Wichita
3708	3 Wilkesbarre
8132	4 Wilmington Del.
8260	10 Wilmington N.C.
4548	10 Worcester
8132	2 York
3692	9 Youngstown



JAN. 3rd 1914

Banks that have passed formal resolutions accepting the FEDERAL RESERVE ACT

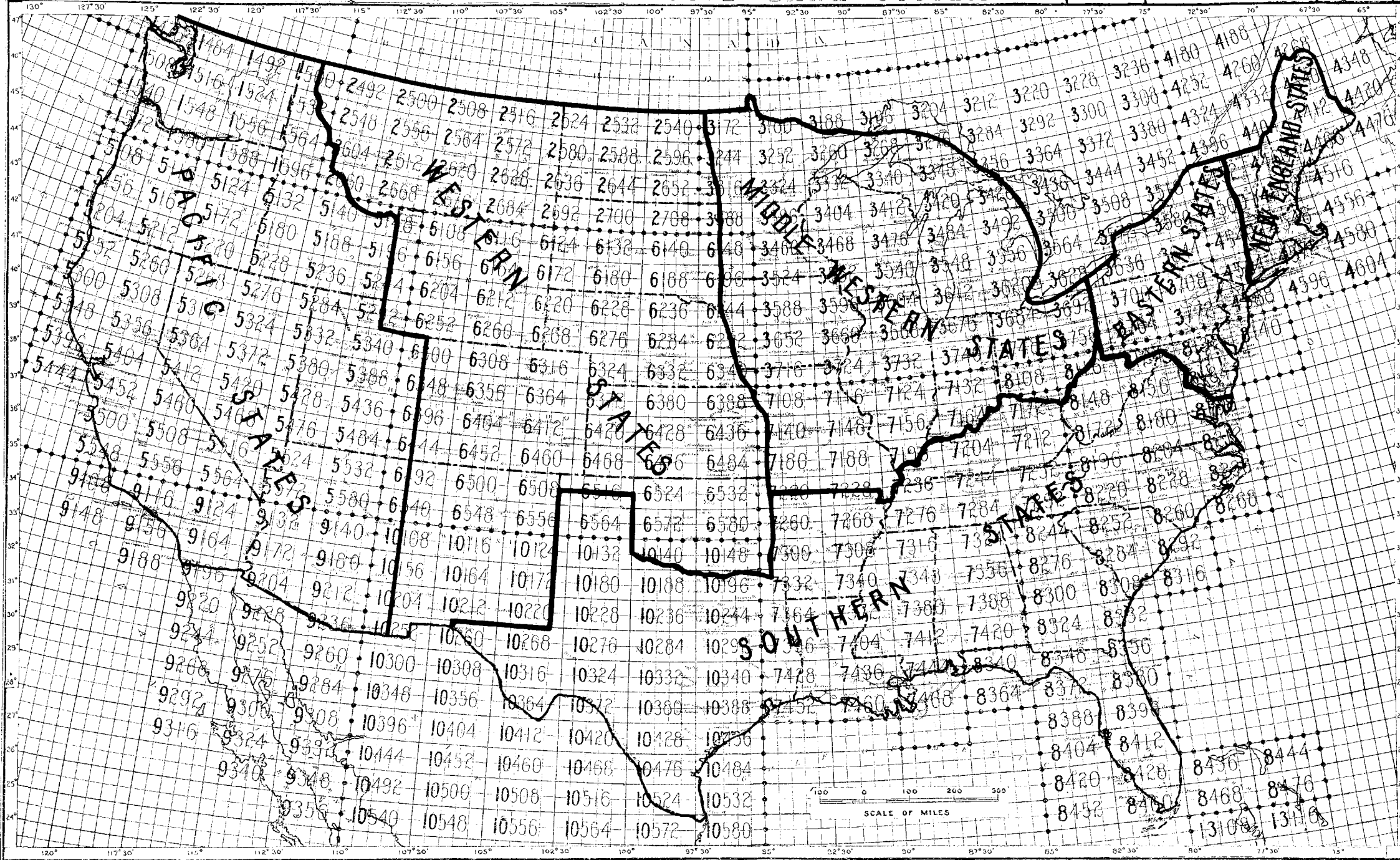
- 8108 - 6 Cincinnati Ohio
Fifth-Third National
- 8124 - 7 Oakland, Maryland
Garrett National
- 8124 - 8 Keyser, W. Va.
First National
- 8132 - 2 Westminister Md.
Farmers and Mechanics
- 4540 - 10 Holyoke Mass
Hadley Falls National
- 8260 - 10 Wilmington, No. Car.
Marcheson National
- 3708 - 6 Williamsport, Pa
West Branch National
- 3764 - 5 Lewistown, Pa
Citizens National
- 8164 - 1 Washington D. C.
American National
- 4540 - 1 Schenevus, N.Y.
Schenevus National
- 8132 - 7 Baltimore
National Bank of Commerce

HARRIMANS TRANSPORTATION AND INDUSTRIAL GEOGRAPHIC CODE

ATLAS UNIT BASE MAP UNITED STATES

FEDERAL RESERVE BANK SYSTEM

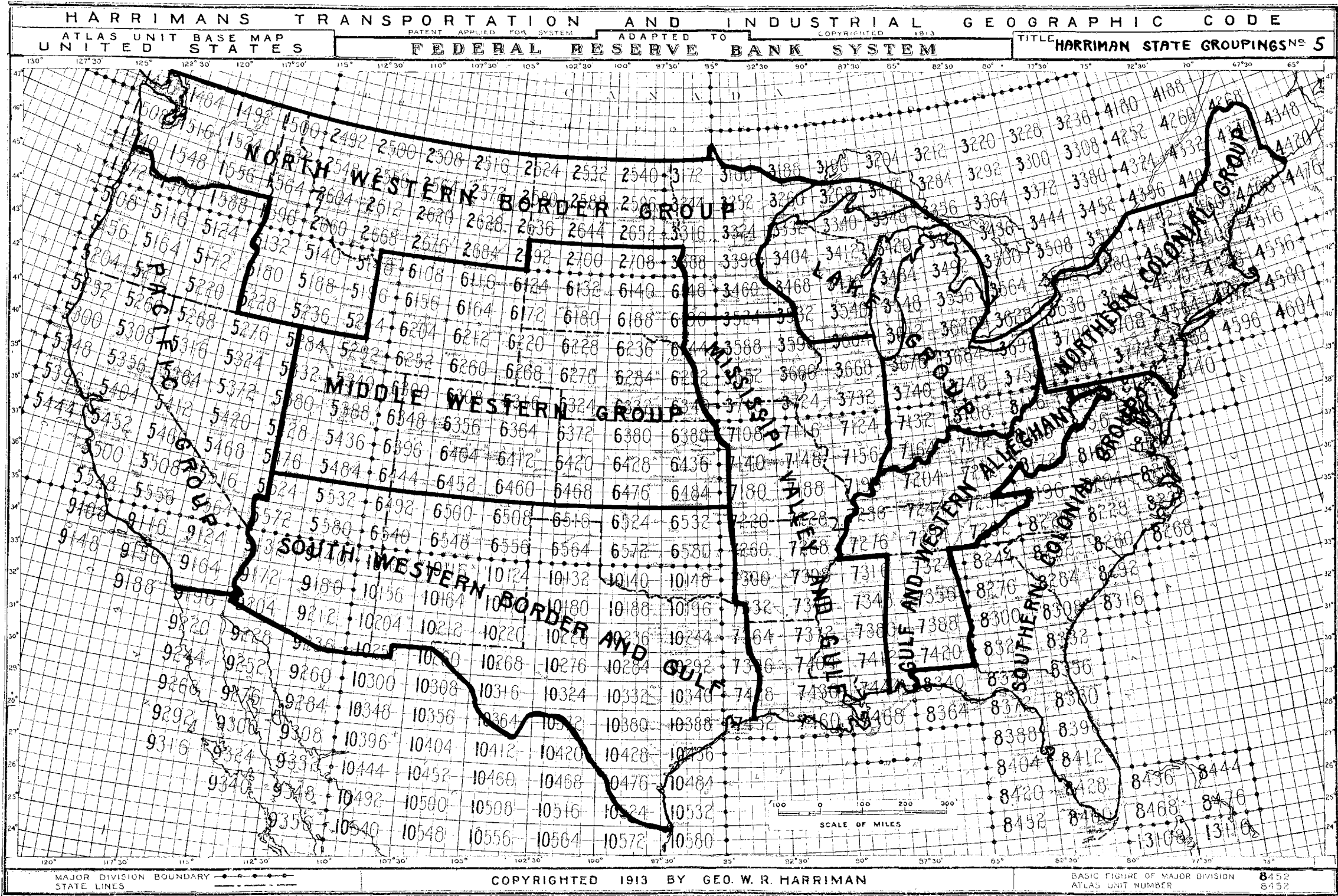
TITLE Comptrollers Present Groupings No. 4



MAJOR DIVISION BOUNDARY STATE LINES

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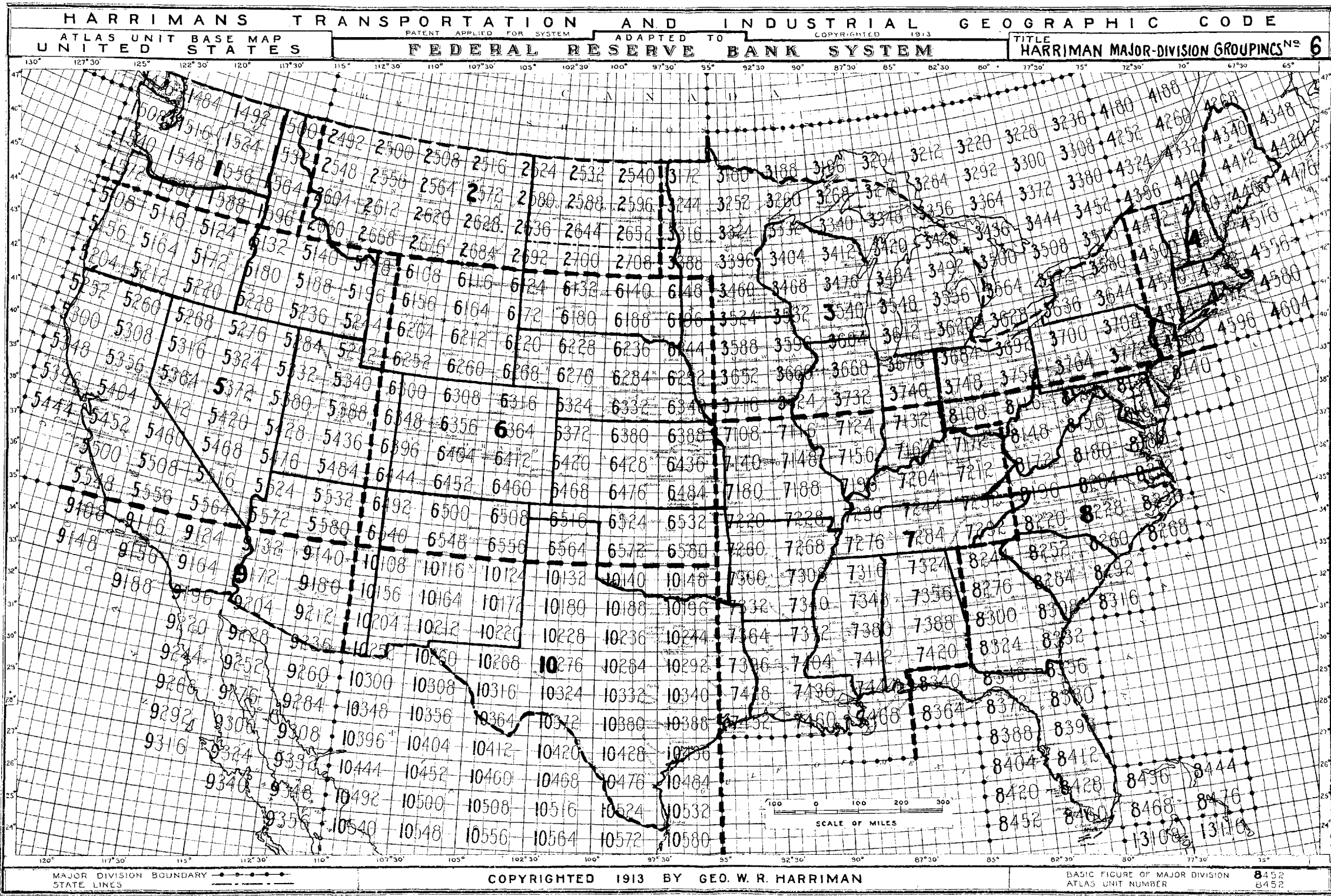
BASIC FIGURE OF MAJOR DIVISION ATLAS UNIT NUMBER 8452 8452



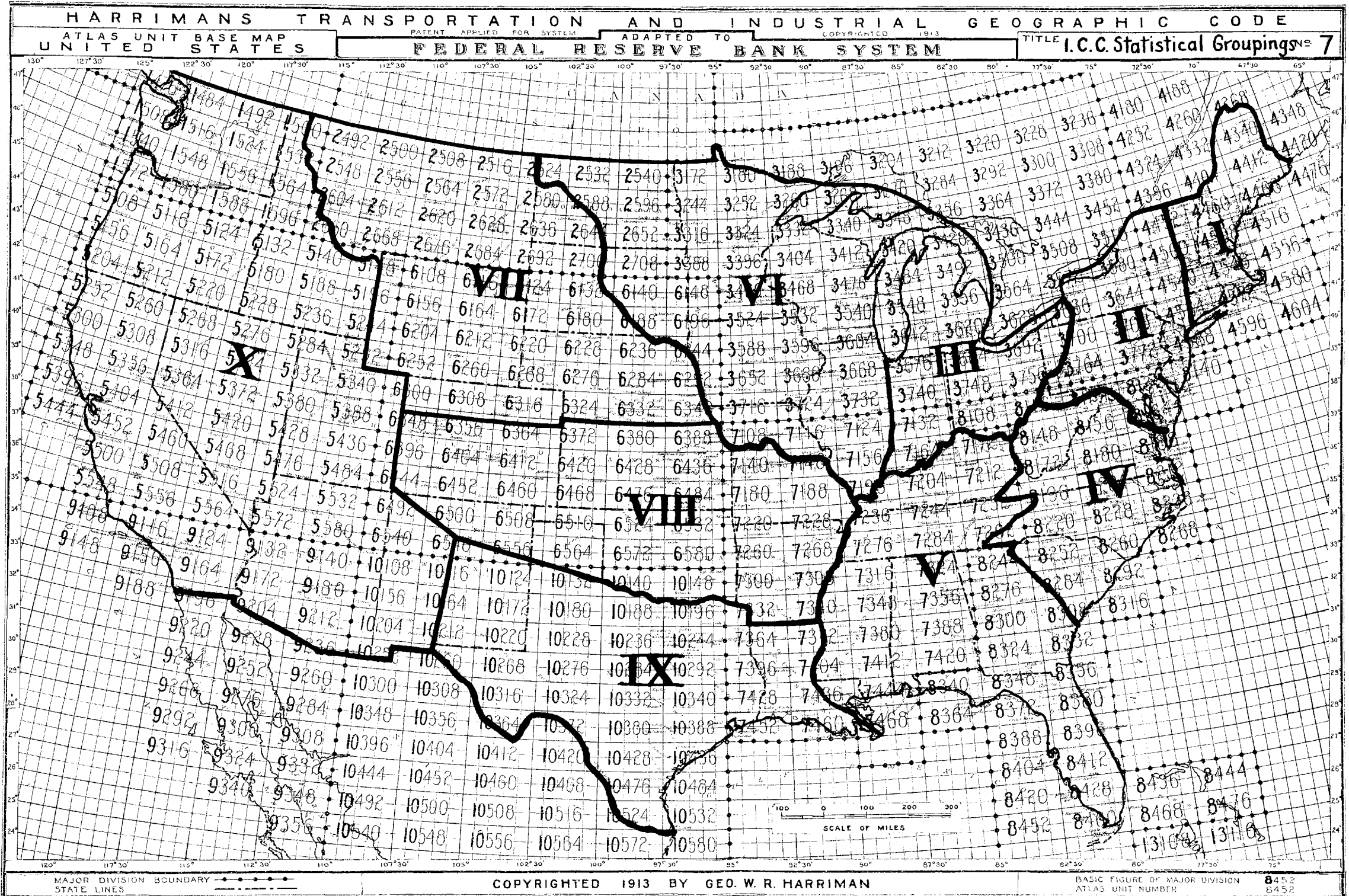
*Dotted black show major div Groupings
Red lines show state boundaries*

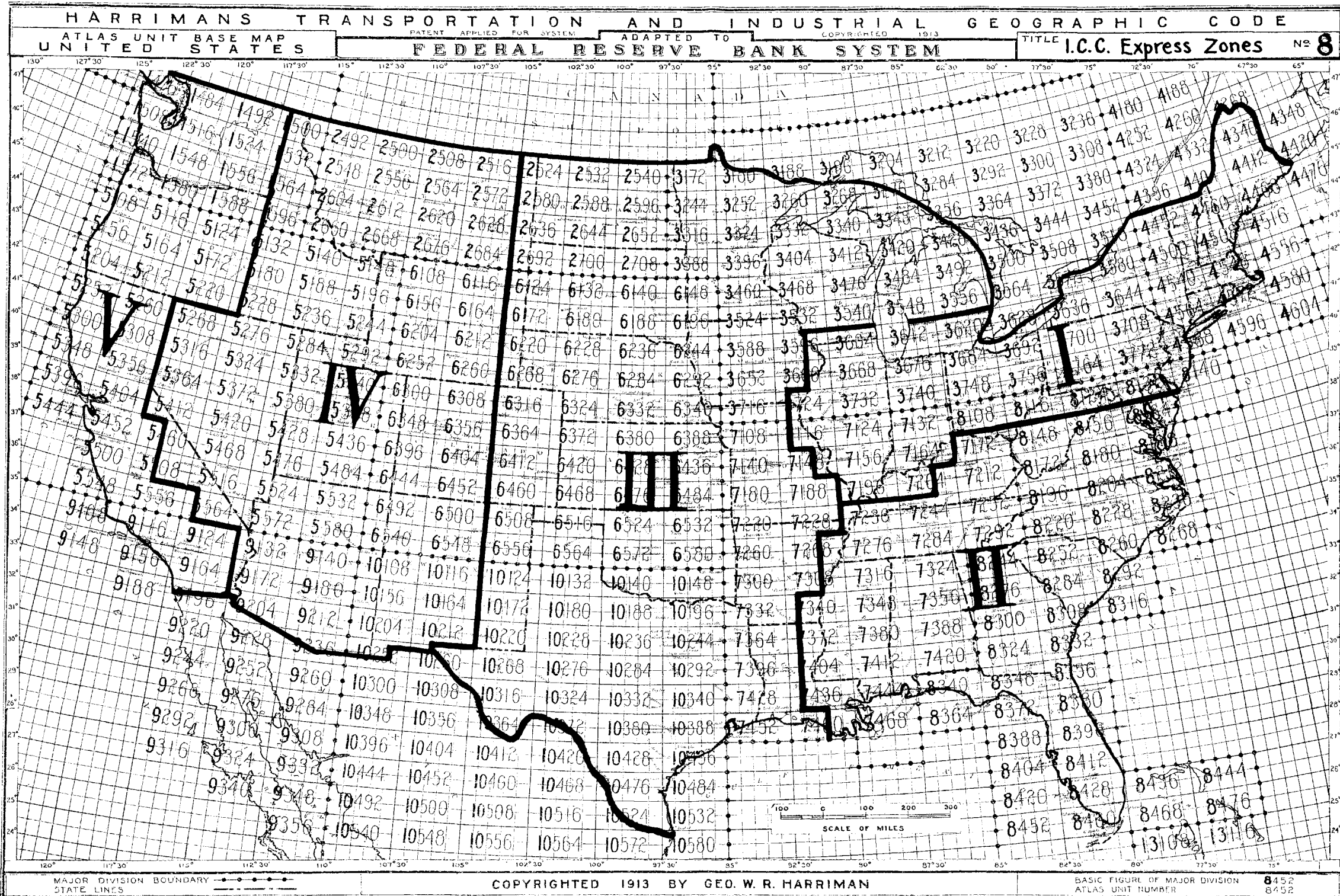
State Lines in Red ink

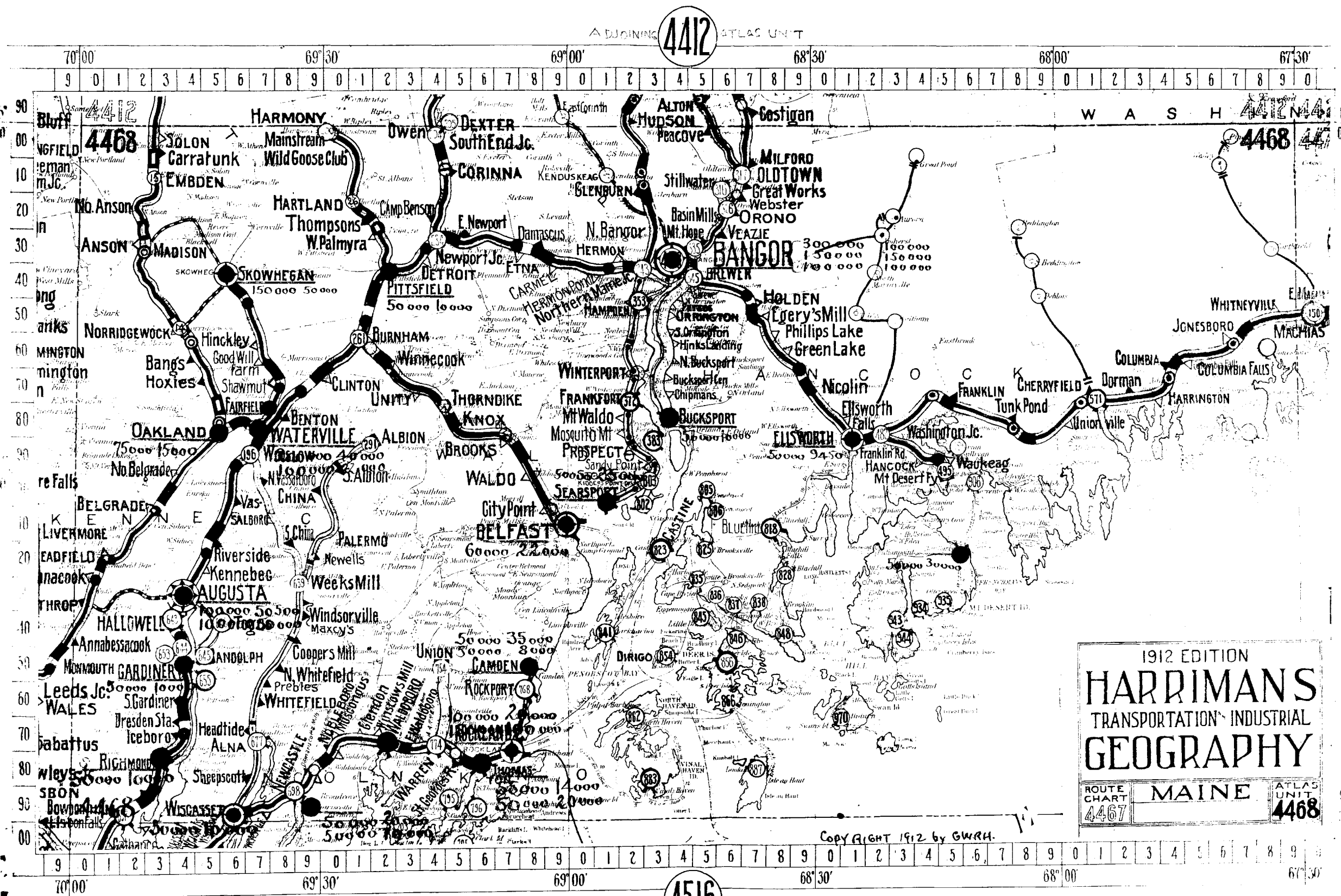
State names in Red



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Bank Cities and
Towns in
Atlas Unit
4468

- 4468 634 Augusta
- " 334 Bangor
- " 925 Bar Harbor
- " 719 Belfast
- " 384 Bucksport
- " 758 Camden
- " 689 Damascotta
- " 481 Ellsworth
- " 177 Fairfield
- " 654 Gardiner
- " 185 Oakland
- " 242 Pittsfield
- " 683 Richmond
- " 777 Rockland
- " 801 Searsport
- " 145 Skowhegan
- " 786 Thomaston
- " 772 Watkboro
- " 187 Waterville
- " 696 Wiscasset

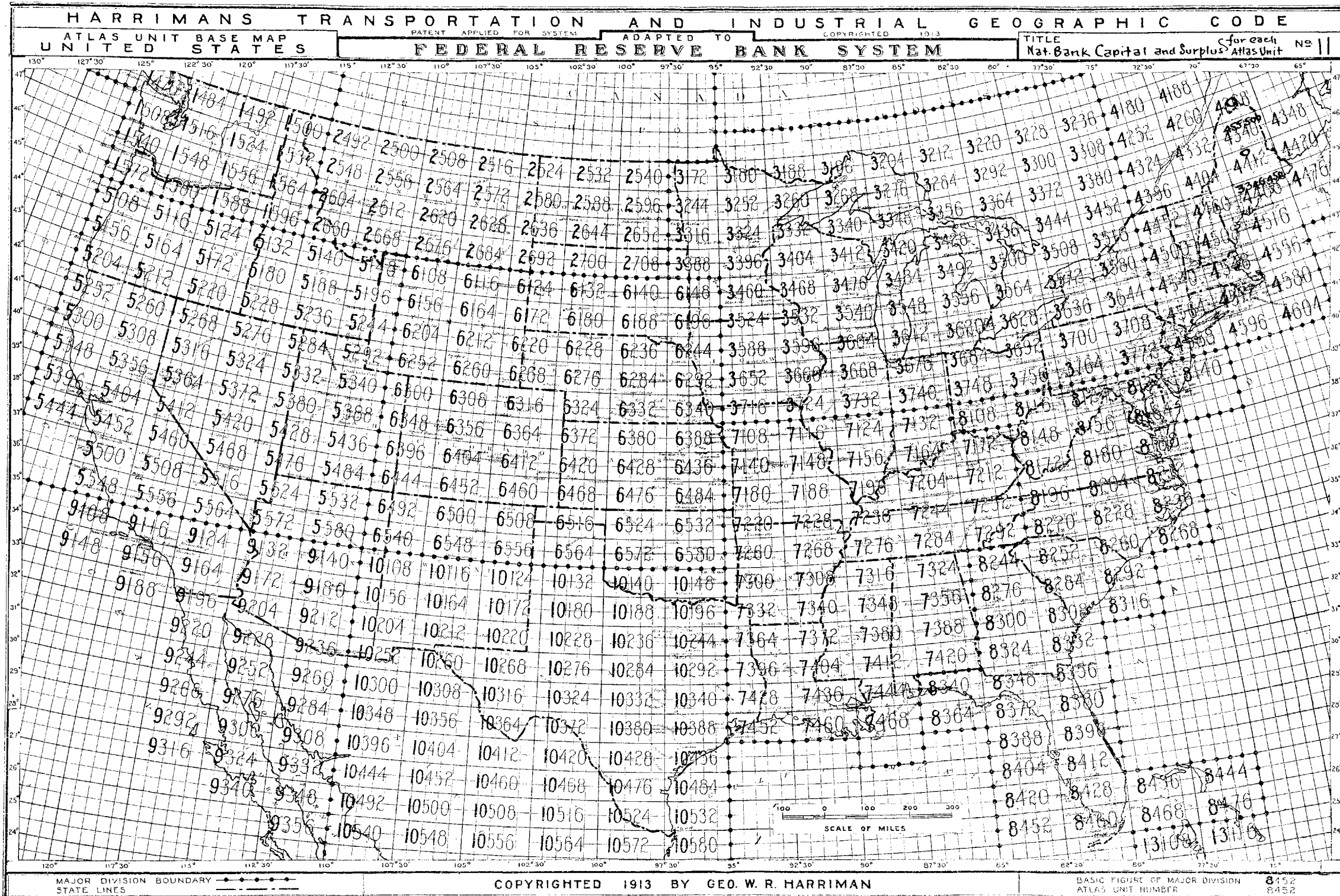
1912 EDITION
HARRIMAN'S
TRANSPORTATION INDUSTRIAL
GEOGRAPHY

ROUTE CHART
4467

MAINE

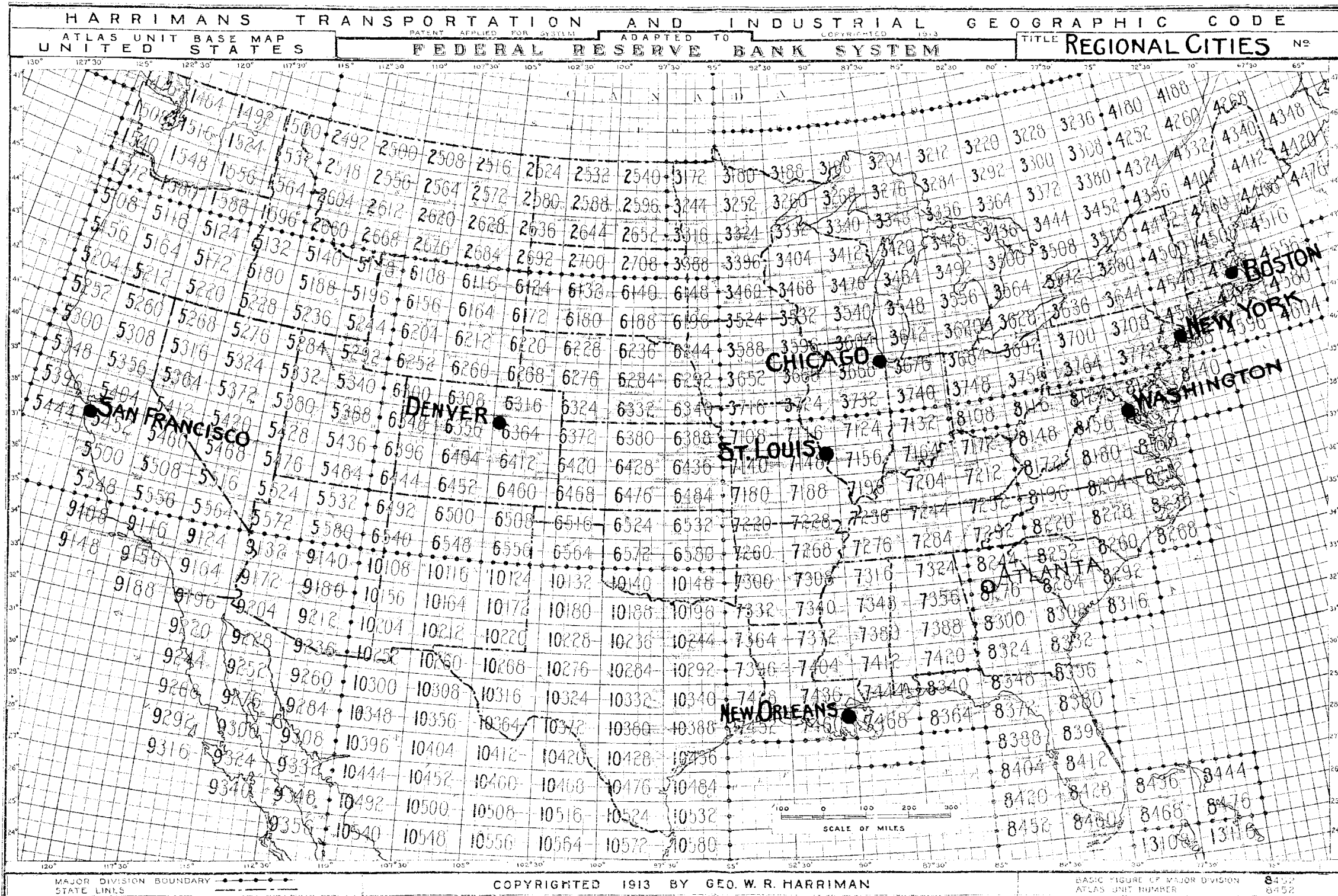
ATLAS UNIT
4468

COPY RIGHT 1912 BY G.W.R.H.



Charles P. Blinn Jr.
 Vice Pres National Union Bank
 State St.
 Boston Mass
 Pres. Boston Bankers Assoc.

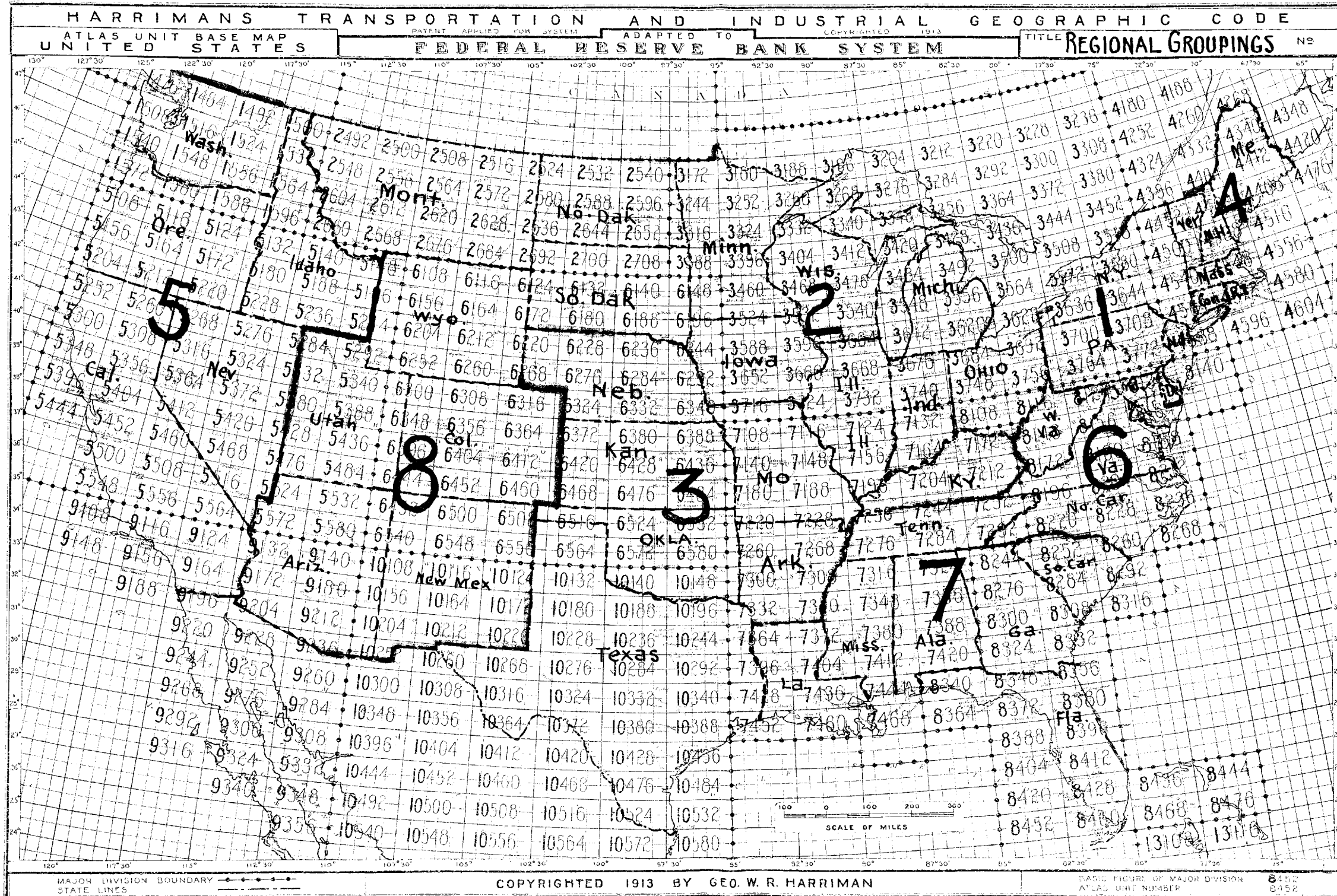
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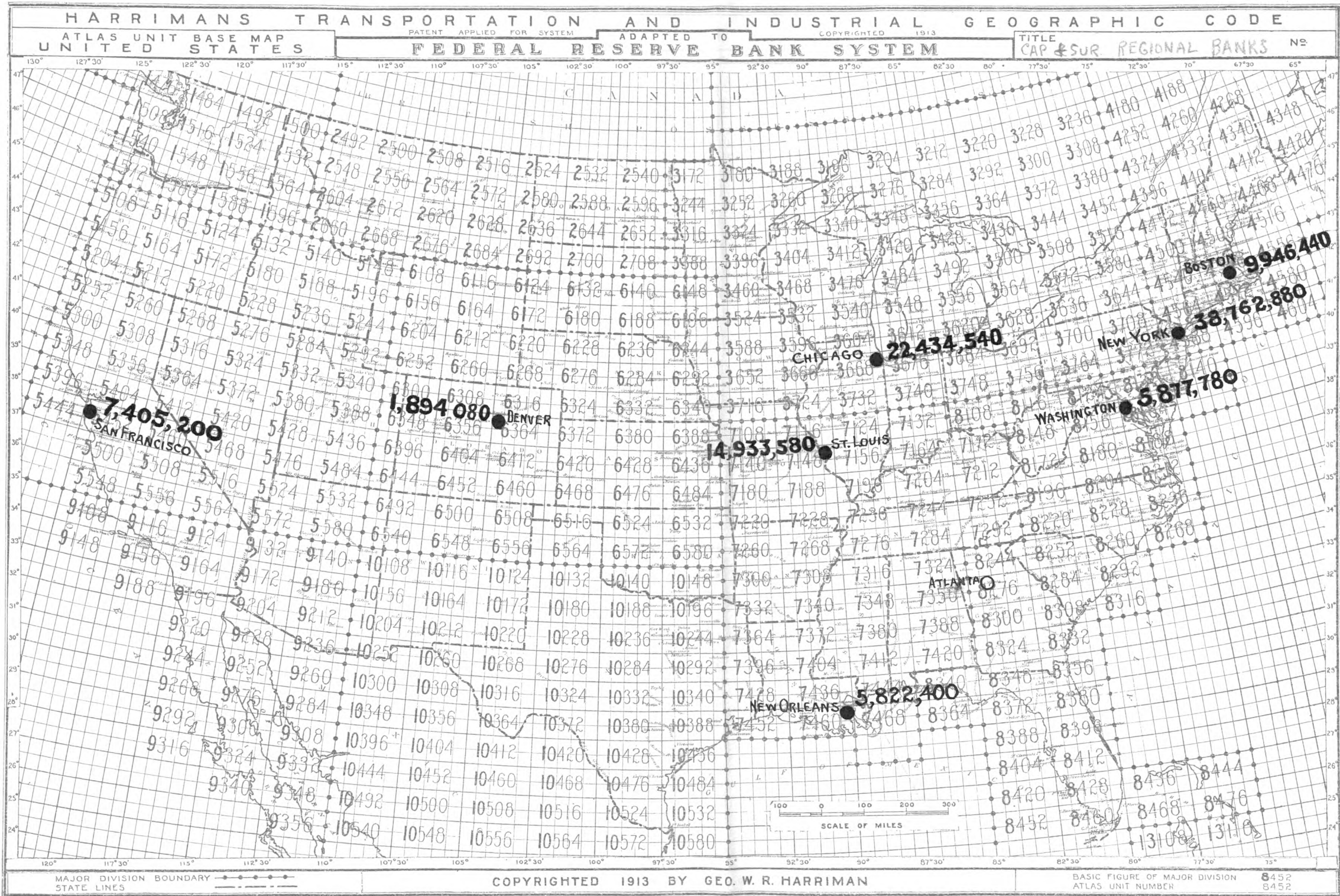
HARRIMAN ATLAS UNIT	Name of City
1	4588-2 NEW YORK
2	3668-5 CHICAGO
3	7148-5 ST. LOUIS
4	4548-8 BOSTON
5	5452-1 SAN FRANCISCO
6	8164-1 WASHINGTON
7	7460-5 NEW ORLEANS OR 8276-2 ATLANTA
8	6364-1 DENVER

Charles P. Blinn
 Vice. Pres.
 National Union Bank
 State St. Boston, Mass.
 Pres. Boston Bankers Assoc.

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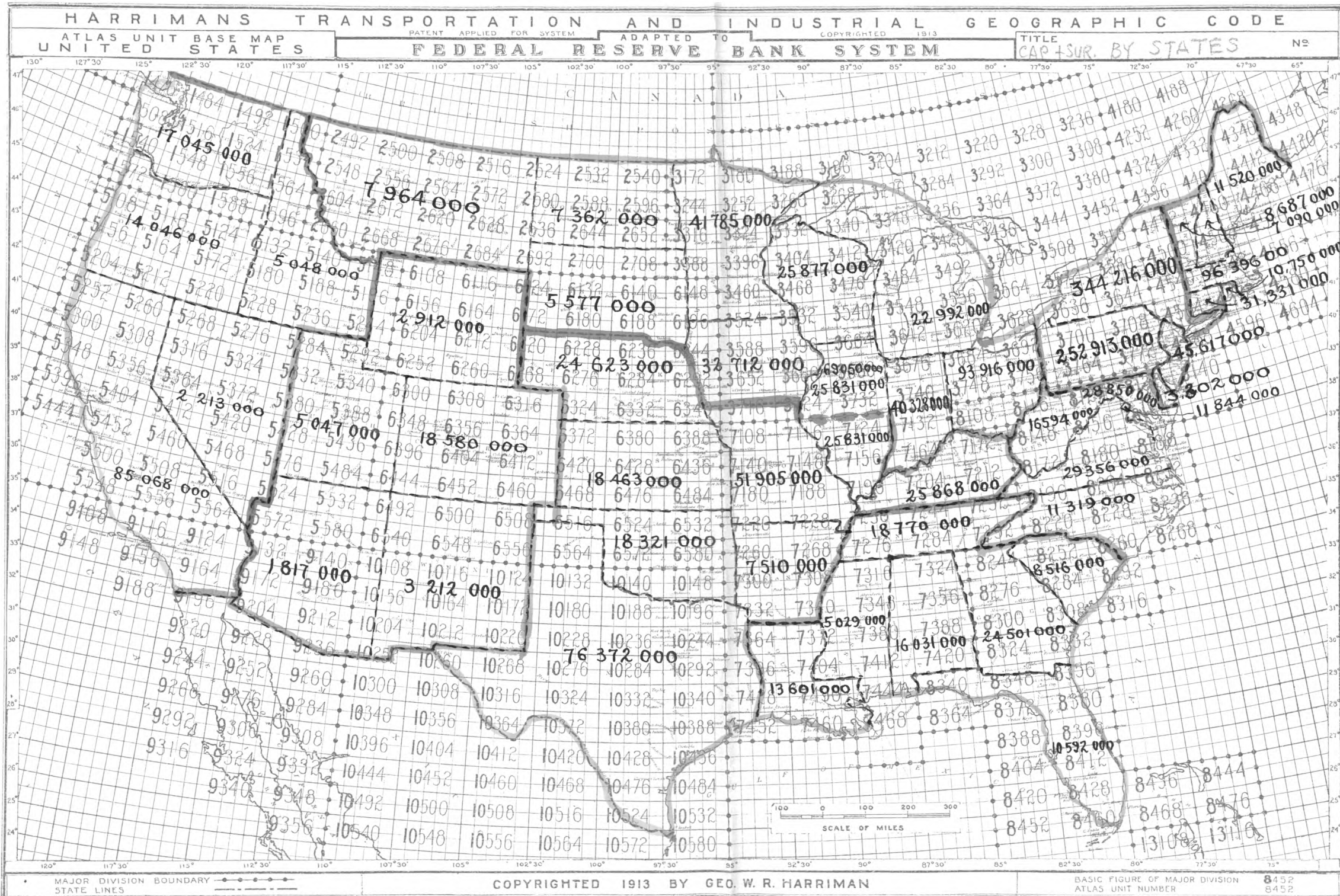


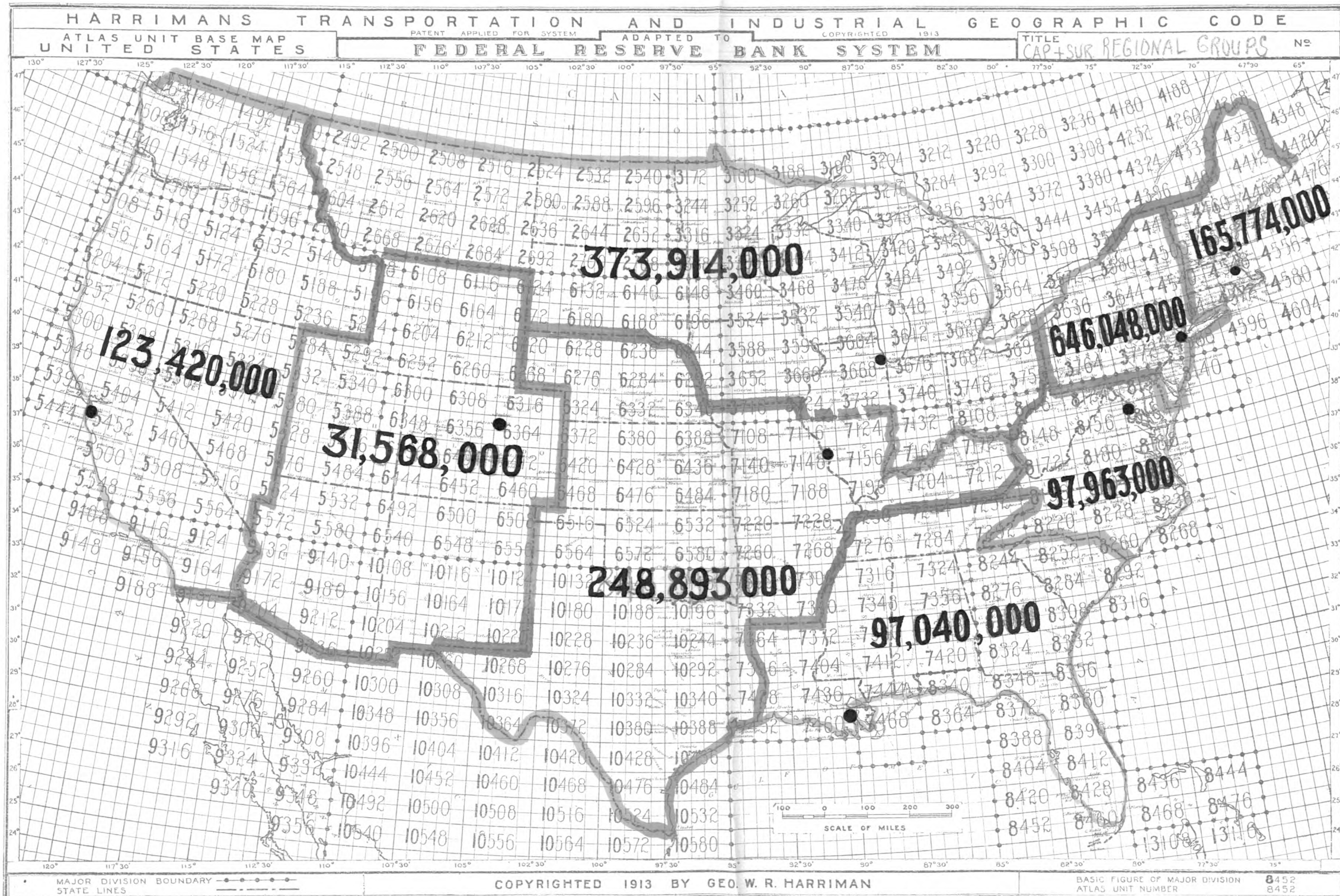
Charles P. Blinn
 Vice Pres.
 National Union Bank
 State Street Boston Mass
 Pres. Boston Bankers Assoc.

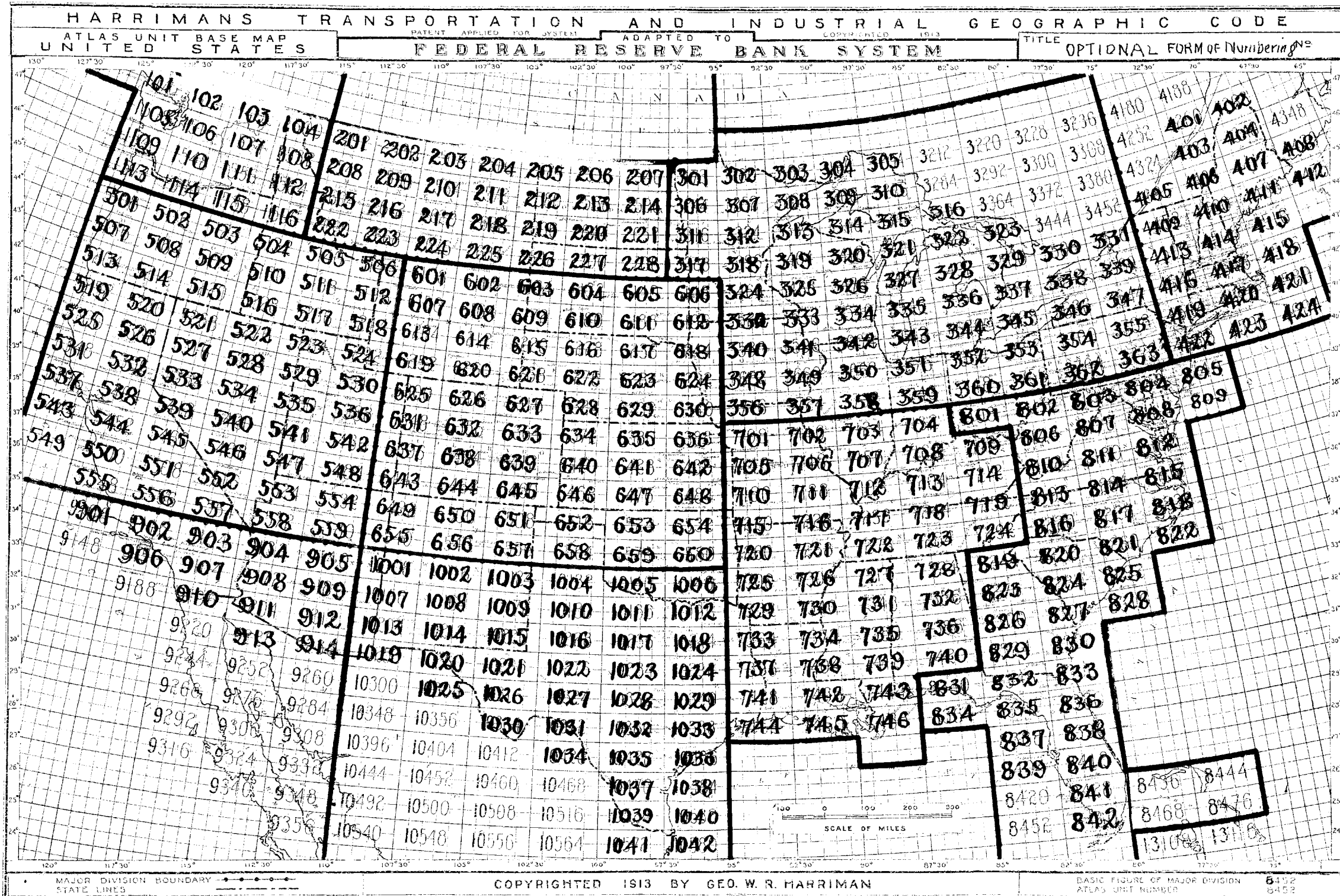


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C.P.B







J. EMERY HARRIMAN, JR.

GEO W R. HARRIMAN

HARRIMAN BROS.

BOSTON, MASS.
53 State St.

Jan. 14, 1914.

To Secretaries McAdoo and Houston,
Members of Organization Committee,
Federal Reserve Act.

Gentlemen:-

In further explanation of the adaptability of my system which I submitted to you at the Boston hearing, I am sending three additional basic charts, marked C, D, and E, bearing on the work of your committee.

Chart C. has indicated upon it according to geographical location the amount of capital and surplus for each "Atlas Unit Area" based upon my system. (The amounts indicated were compiled from the Comptroller's report of 1912.)

Chart D. has indicated upon it according to geographical location the capital and surplus amount for each state.

Chart E. has indicated upon it according to geographical location the net deposits for each state.

(The figures of the above two reports are based on Comptrollers report of Oct. 21, 1913.)

→ The Figures in red in each "Atlas Unit" express the amounts in thousands.

You will observe on such portions of the chart C. as have been filled in that there are no less than seventeen (17) "Atlas Unit Areas" shown in which no banks are located, but indicated by zero in each such unit. This chart clearly indicates that the "Atlas Unit Area" is more logical to use in determining the extent of each Regional District, rather than attempting to follow state boundary lines in the make up of these districts. This condition was foretold in the Act itself, when it provided that the boundaries of the reserve districts should "not necessarily be co-terminous with any state or states."

I offer the suggestion that if a series of five charts, as indicated hereinafter, were prepared and published on my system and furnished to the bankers who might appear

J. EMERY HARRIMAN, JR.

GEO W R HARRIMAN

HARRIMAN BROS.
BOSTON, MASS.

January 14, 1914.

-2-

before this committee and let them indicate on such charts the boundaries of the districts which they might suggest, it would give you a set of maps upon a basic standard which would materially aid you in coming to a decision in accordance with the specifications and requirements of the Act.

The charts suggested are as follows:-

Chart A. showing location of the central reserve cities and reserve cities in the United States.

Chart B. showing the location of the clearing house cities of the United States.

Chart C. having indicated upon it geographically the capital and surplus amount for each "Atlas Unit."

Chart D. having indicated upon it geographically the capital and surplus amount by states.

Chart E. having indicated upon it geographically the net deposits for each state.

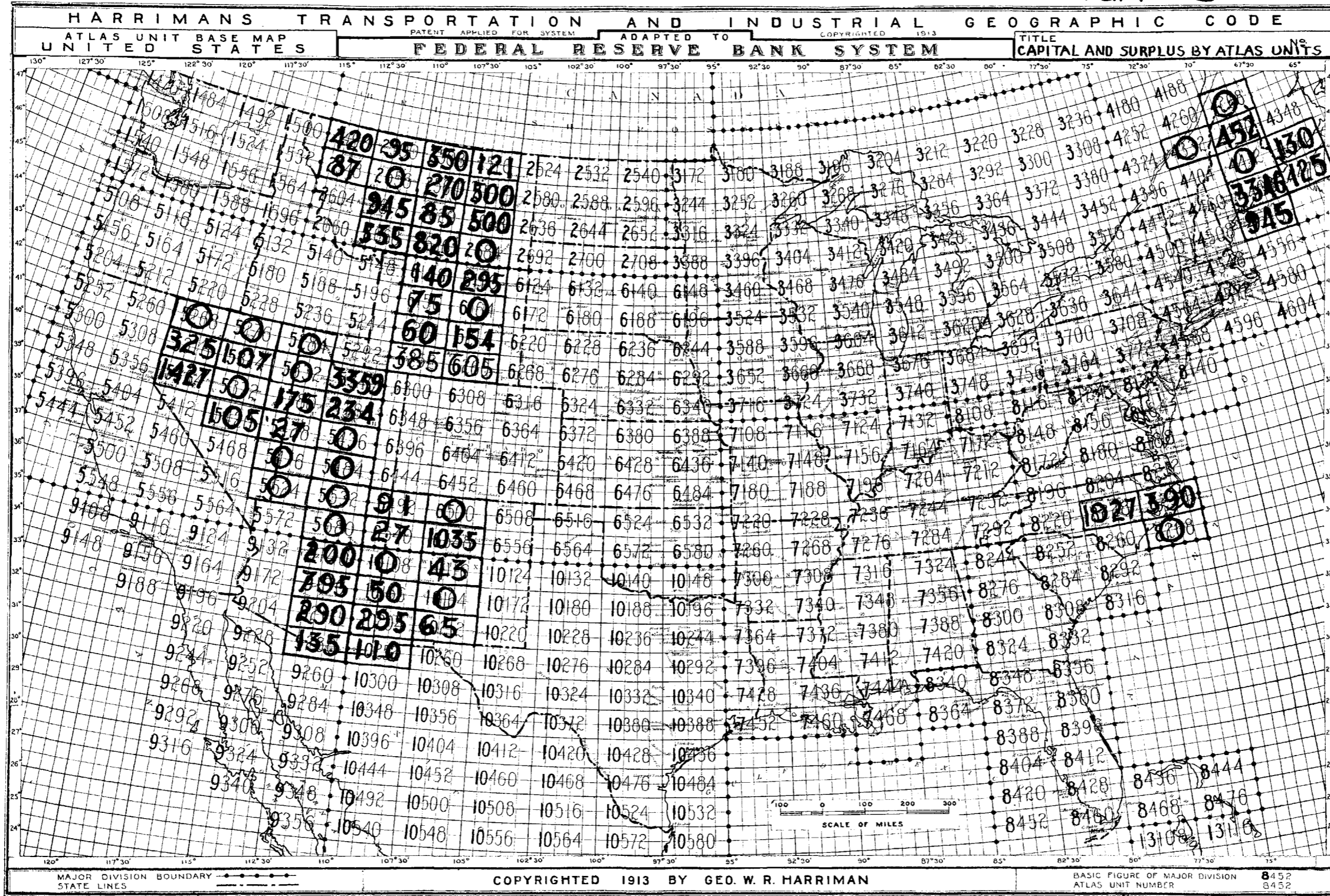
Charts C, D, and E are herewith enclosed. Charts A and B were enclosed in my original portfolio of charts submitted to you at Boston hearing.

Yours very truly,

George W R Harriman

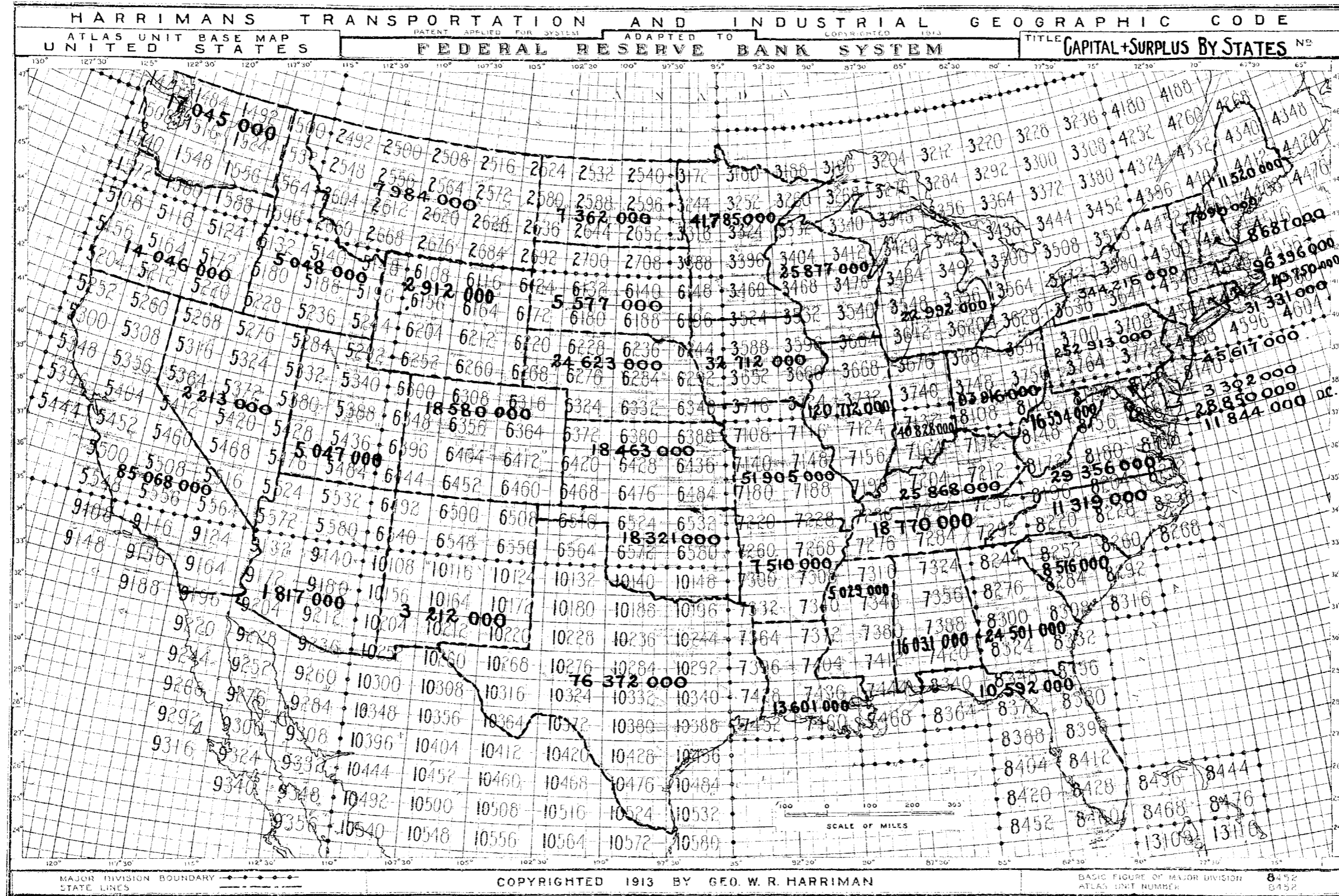
Part of Exhibit No. 9
Hearing at *Boston*

Chart C.



Geo. W. R. Harriman
53 State St. Boston

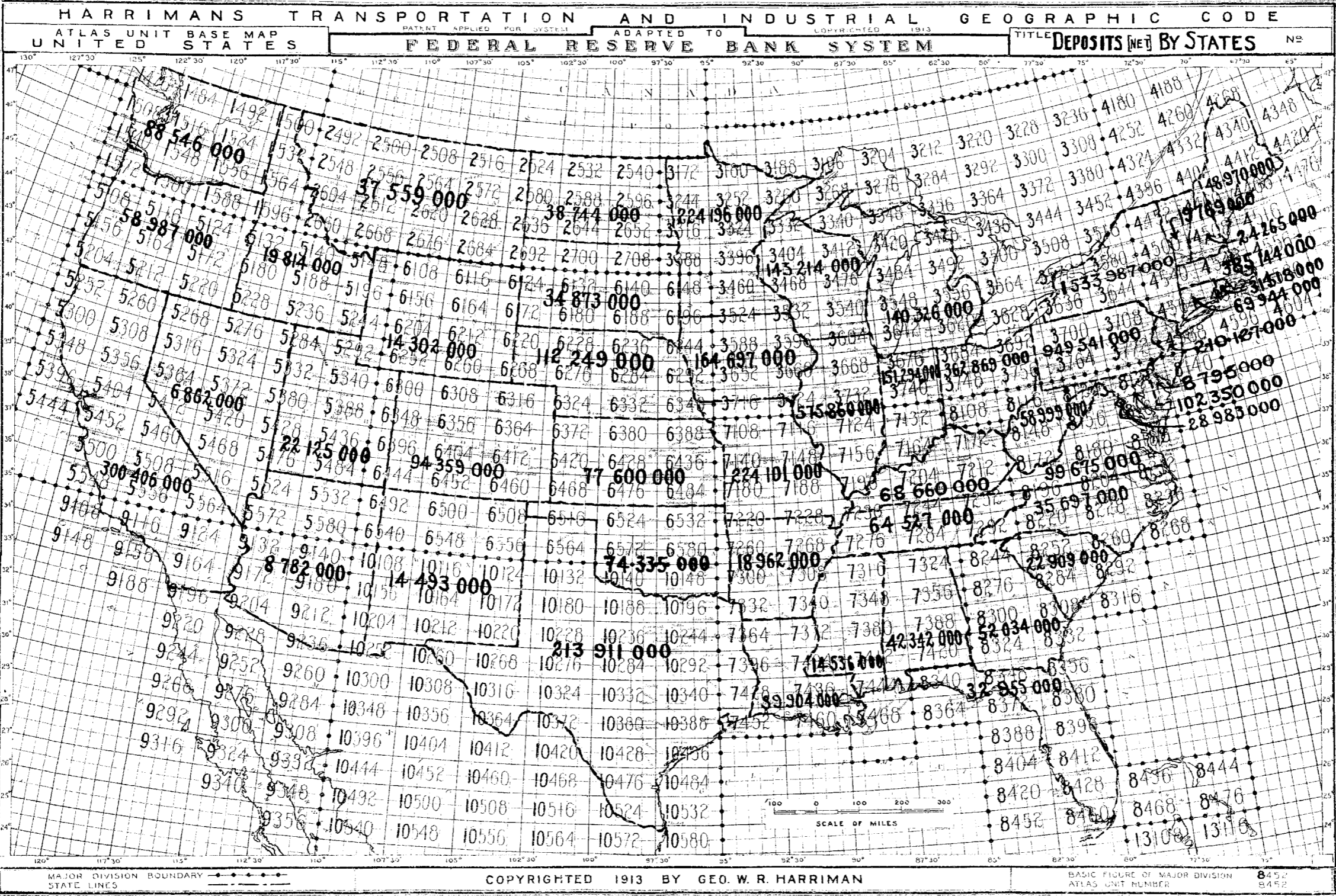
Chart D



Alabama	16 031 000
Arizona	1 817 000
Arkansas	7 510 000
California	85 068 000
Colorado	18 580 000
Connecticut	31 331 000
Delaware	3 302 000
Dist. of Columbia	11 844 000
Florida	10 592 000
Georgia	24 501 000
Idaho	5 048 000
Illinois	120 712 000
Indiana	40 828 000
Iowa	32 712 000
Kansas	18 463 000
Kentucky	25 868 000
Louisiana	13 601 000
Maine	11 520 000
Maryland	28 850 000
Massachusetts	96 396 000
Michigan	22 492 000
Minnesota	41 785 000
Mississippi	5 029 000
Missouri	51 905 000
Montana	7 984 000
Nebraska	24 623 000
Nevada	2 213 000
New Hampshire	8 687 000
New Jersey	45 617 000
New Mexico	3 212 000
New York	344 216 000
North Carolina	11 319 000
North Dakota	7 362 000
Ohio	93 916 000
Oklahoma	18 321 000
Oregon	14 046 000
Pennsylvania	252 913 000
Rhode Island	10 750 000
South Carolina	8 516 000
South Dakota	5 577 000
Tennessee	18 770 000
Texas	76 372 000
Utah	5 047 000
Vermont	7 090 000
Virginia	29 356 000
Washington	17 045 000
West Virginia	16 594 000
Wisconsin	25 877 000
Wyoming	2 912 000

Geo. W. R. Harriman

Chart E



Alabama	42,342,000
Arizona	8,782,000
Arkansas	18,962,000
California	300,406,000
Colorado	94,359,000
Connecticut	69,944,000
Delaware	8,795,000
Dist. of Columbia	28,983,000
Florida	32,955,000
Georgia	52,034,000
Idaho	19,814,000
Illinois	575,860,000
Indiana	151,294,000
Iowa	164,697,000
Kansas	77,600,000
Kentucky	68,660,000
Louisiana	39,904,000
Maine	48,970,000
Maryland	102,350,000
Massachusetts	385,144,000
Michigan	140,326,000
Minnesota	224,196,000
Mississippi	14,536,000
Missouri	224,101,000
* Nebraska	112,249,000
Nevada	6,862,000
New Hampshire	24,265,000
New Jersey	210,127,000
New Mexico	14,493,000
New York	1,533,987,000
North Carolina	35,697,000
North Dakota	38,744,000
Ohio	362,869,000
Oklahoma	74,335,000
Oregon	58,987,000
Pennsylvania	949,541,000
Rhode Island	31,518,000
South Carolina	22,909,000
South Dakota	34,873,000
Tennessee	64,527,000
Texas	213,911,000
Utah	22,125,000
Vermont	19,769,000
Virginia	99,675,000
Washington	88,546,000
West Virginia	58,993,000
Wisconsin	143,214,000
Wyoming	14,302,000
* Montana	37,559,000

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BASIC FIGURE OF MAJOR DIVISION ATLAS UNIT NUMBER 8452 8452

*G. W. R. Harriman
53 State St. Boston*

Exhibit No. 10 77
Hearing at Boston



716-17-18

(10)

Memorandum re the districts to be formed under the Federal Reserve Act-- prepared by W. D. Higgins, 75 State Street, Boston, Mass.

Note. The results presented are arrived at by a preliminary survey and important elements concerning the subject have not been even considered; hence the districts as here laid out should probably be changed considerably.

Amounts are in millions of dollars

	1892		1912		1932	
	Capital	Deposits	Capital	Deposits	Capital Estimated	Deposits
Boston	\$201.	\$369.	\$212.	\$905.	\$223.	\$1,441.
New York	306.	1,200.	736.	4,242.	1,166.	7,284.
Philadelphia	208.	505.	667.	1,939.	1,126.	3,373.
Atlanta	92.	126.	232.	616.	372.	1,106.
New Orleans	50.	78.	203.	557.	356.	1,036.
Chicago	138.	425.	380.	1,914.	622.	3,403.
Minneapolis	47.	112.	106.	529.	165.	946.
Cincinnati	85.	203.	218.	823.	351.	1,443.
Denver	20.	49.	43.	206.	66.	363.
St. Louis	111.	237.	220.	984.	330.	1,731.
San Francisco	75.	84.	155.	575.	235.	1,066.
Portland	18.	33.	54.	254.	90.	475.

These Districts
include

- Boston: Maine, New Hampshire, Vermont, Massachusetts and Rhode Island.
- New York: Connecticut, New York and New Jersey.
- Philadelphia: Pennsylvania, Delaware, Maryland, Dist. of Columbia, Virginia and West Virginia.
- Atlanta: No. Car., So. Car., Georgia, Fla. Ala. Kentucky, Tenn.
- New Orleans: Miss., La., Texas, Ark., Oklahoma.
- Chicago: Illinois, Michigan, Wisconsin, Iowa.
- Minneapolis: Minn., Mont., No. Dakota, So. Dakota.
- Cincinnati: Ohio, Indiana.
- Denver: Colorado, New Mexico, Utah, Wyoming.
- St. Louis: Missouri, Kansas, Nebraska.
- San Francisco: Calif., Arizona, Nevada, Idaho.
- Portland: Washington, Oregon.

Exhibit "A"

Memorandum re the districts to be formed under the Federal Reserve Act--prepared by W. D. Higgins, 75 State St., Boston, Mass. A showing of the capital investment of the districts as laid out in exhibit " A " and the resulting capital investment--capital paid in--in the reserve banks in 1912 and 1932, the latter estimated.

Amounts in millions of dollars.

	1912		1932 Estimated	
	Commercial banks	Reserve banks	Commercial banks	Reserve banks
Boston	\$212.	\$12.	\$223.	\$13.
New York	736.	44.	1,166.	70.
Philadelphia	667.	40.	1,126.	67.
Atlanta	232.	14.	372.	22.
New Orleans	203.	12.	356.	21.
Chicago	380.	23.	622.	37.
Minneapolis	106.	6.	165.	10.
Cincinnati	218.	12.	351.	21.
Denver	43.	2.5	66.	4.
St. Louis	220.	13.	330.	20.
San Francisco	155.	9.	235.	14.
Portland	54.	3.	90.	5.

Exhibit "B"

Exhibit No. 11
Hearing at *Boston*

STY
GCS1

"Attleboro—The Hub of the Jewelry World"

11

OFFICERS

FRANK MOSSBERG, PRESIDENT
 CHARLES O. SWEET } VICE PRESIDENTS
 WILLIAM L. KING }
 FRED A. MOORE, SECRETARY
 ERNEST M. FULLER, TREASURER



DIRECTORS

GEORGE A. SWEENEY S. B. JACOBS
 EDGAR TREGONING THOMAS E. MCCAFFREY
 MILLARD F. ASHLEY CHAS. R. MANCHESTER
 JOSEPH FINBERG FRED L. TORREY
 DAVID L. LOW CAMPBELL C. GRANT
 GEORGE M. WORRALL RALPH C. ESTES

Attleboro Board of Trade

FM/ACR

Attleboro, Mass., January 2, 1914.

Mr. James A. McKibben, Sec.,
 Boston Chamber of Commerce,
 177 Milk St.,
 Boston, Mass.

Dear Sir:

Your circular letter of January 1, received.

The writer is strongly of the opinion that one of these regional banks should be located in Boston, and he is also in favor of New England as one of its districts.

According to the sentiment here throughout the Town of Attleboro, the Currency Bill is favored, especially by those who have studied the same so as to understand it.

If you will kindly inform the writer at what time on January 9, the hearing is to be held, he will notify some of the business people here, who will be pleased to be present.

yours truly,

PRESIDENT.

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACHAY, PRESIDENT.

RECEIVED AT
CHAMBER OF COMMERCE
BOSTON

TELEGRAM

DELIVERY No.

2

The Postal Telegraph Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank

MEMO-407 DESIGN PATENT No. 4027

11 B Be HO = A Ex Jan 1917

Attleboro Mass 9 = 1010a

James A. McElhenny Secy, Boston Chamber of Com
Boston.

Other business appointment makes it impossible for
me to attend your hearing today, am
strongly in favor of Federal Reserve Bank
for New England to be located in Boston.
Heartily endorse your Committee's report on this
subject

Frank Mossberg,
Pres Board of Trade ~~1010a~~

M. L. Slugg,
PRESIDENT.

E. B. GILCREST,
SECRETARY.

C. W. WESCOTT,
TREASURER.

BELFAST BOARD OF TRADE.

BELFAST, MAINE, January 6th, 1914.

Boston Chamber of Commerce,
177 Milk St.,
Boston, Mass.

Gentlemen : -

We herewith acknowledge the receipt of the Report of the Special Committee on Regional Reserve Bank and the Belfast Board of Trade, unanimously, endorses the recommendation that New England should be made a Federal Reserve District and that a Federal Reserve Bank should be established in Boston.

We believe this to be the best way in which to serve the people of New England and are therefor glad of an opportunity to express our opinion on this very important subject.

This opinion you may convey to the Reserve Bank Organization Committee at its hearing on this subject January 9th.

Very truly yours,

The Belfast Board of Trade,

By M. L. Slugg
President.

MLS/H.

BRATTLEBORO BOARD OF TRADE

MAJOR C. HOUGHTON, PRESIDENT
GEORGE L. DUNHAM, } VICE PRESIDENTS
J. EDGAR MELLEN, }
CHARLES A. BOYDEN, TREASURER
CARL S. HOPKINS, SECRETARY

BRATTLEBORO, VT.

January
8th,
1914.

Mr. James A. McKibben,

Secretary of the Boston Chamber of Commerce,
Boston, Mass.

Dear Mr. McKibben,

Your letter of January 1st, also your night
letter of January 7th, at hand.

Have appointed, as representative of our Board
of Trade, to attend the hearing of the Reserve Bank
Organization Committee, in your city to-morrow, Jan. 9th,
Mr. W. H. Brackett, Cashier of the Peoples' National Bank
of this town.

I think that there certainly should be a Reserve
Bank in Boston for all of New England, and trust that the
Committee will feel that they should establish such a
Bank.

Yours very truly,

M. C. Houghton

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

CHAMBER OF COMMERCE
BOSTON

TELEGRAM

DELIVERY No.

The Postal Telegraph Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank

MDM-409

DESIGN PATENT No. 4022

9b hn 63 l exa

Fitchburg Mass Jan ~~9, 14~~ 9:45am *9, 1914.*

Jas A McKibben, Secy., of Boston

Hamilton

The Fitchburg board of trade and merchants association believes that it would be for the real benefit of not only

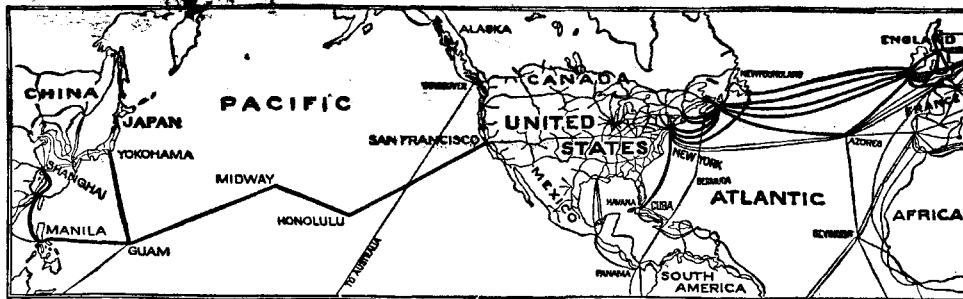
New England but the entire country to have one of the

reserve banks in Boston. The reputation geographical location and traditions of New England certainly entitle us to one of the banks. I very much regret my inability to attend the meeting this morning

F C Nichols, President

~~4007a~~

POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN MESSAGE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS :

To guard against mistakes or delays, the sender of a message should order it REPEATED: that is, telegraphed both to the originating office for comparison. For this, one-half the regular rate is charged in addition. It is agreed between the sender of the message written on the face hereof and the Postal Telegraph-Cable Company, that said Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message beyond fifty times the sum received for sending the same, unless specially insured, nor in any case for delays arising from unavoidable interruption in the working of its lines, or for errors in cipher or obscure messages. And this Company is hereby made the agent of the sender, without liability, to forward any message over the lines of any other Company when necessary to reach its destination.

Correctness in the transmission of messages to any point on the lines of the Company can be INSURED by contract in writing, stating agreed amount of risk, and payment of premium thereon, at the following rates, in addition to the usual charge for repeated messages, viz.: one per cent, for any distance not exceeding 1,000 miles, and two per cent, for any greater distance.

No responsibility regarding messages attaches to this Company until the same are presented and accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED Message and is transmitted and delivered by request of the sender under the conditions named above. Errors can be guarded against only by repeating a message back to the sending station for comparison.

The above terms and conditions shall be binding upon the receiver as well as the sender of this message.

No employee of this Company is authorized to vary the foregoing.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, SECOND VICE-PRES.

EDWARD J. NALLY, VICE-PRES. AND GENERAL MANAGER.

CHARLES P. BRUCH, THIRD VICE-PRES.

POSTAL TELEGRAPH—FASTEST SERVICE IN THE WORLD

Norwood, Mass., January 7, 1914.

The Boston Chamber of Commerce,

Boston, Mass.

Gentlemen:

Your communication of January 1st, addressed to the Norwood Board of Trade, concerning the establishment of a regional reserve Bank for New England at Boston, ^{was} duly received and was presented at the regular January meeting held last evening.

The matter was placed in the hands of a special committee, consisting of the undersigned, and whether we are able to attend the hearing or not we wish to place ourselves on record in favor of a reserve bank of normal size for New England to be located at Boston.

In the spirit of your circular we believe that such an institution would better serve the needs of this vicinity, would keep in closer touch with New England interests, would inspire greater confidence in the Federal Reserve scheme and more surely afford relief when actually needed than a much larger bank outside our own boundaries.

We think this the intent and spirit of the act and that by the carrying out of its provisions along this line the Country will be more certain of a successful issue in the new Federal Reserve Act.

Most Respectfully yours,

Edson D. Smith
Henry J. Everett
Harold W. Gay
Special Committee

WAKEFIELD MERCHANTS
AND BUSINESS MEN'S ASSOCIATION

GEORGE H. TAYLOR, PRESIDENT
GEORGE F. LUCAS, 1ST VICE PRESIDENT
LOUIS P. GOWING, 2ND VICE PRESIDENT
J. WARREN POLAND, SECRETARY AND TREASURER

EXECUTIVE COMMITTEE
FRANK E. COX
ASHTON H. THAYER
J. ROBERT REID

Wakefield Jan 6th 1914

- My a Mr. Kibben Sec Chamber Commerce,

at a meeting of The Wakefield
Merchants and Business Mens Assoc.

It was voted unanimously that this Assoc
heartily endorse the action of the Chamber
of Commerce of Boston, in their endeavors
to have Boston on the map, and that
it would be for the best interests of
N England to have a Regional
Bank, established at Boston.

A committee was appointed to attend the
hearing before the Sec Com at Boston, 9-10^{Jan}
Mr H M Dolbear, Thos Hickey, F H Atwood
C. N. Winship, J. S. Griffiths, the last 3
I think are members of yr chamber.

I am yr truly

J. W. Poland Sec

Exhibit No. 12
Hearing at *Boston*

Made by
C.S. Smith
Exhibit No. 12
12

E. Boston

NATIONAL STATISTICS SINCE THE YEAR 1860.

---o---

The advance of the country in its population and material industries is shown in the accompanying table specially brought up to date for the Journal of Commerce by the bureau of foreign and domestic commerce, Department of Commerce.

---o---

	1913.	1900.	1890.	1880.	1870.	1860.
Population ⁽²⁾	97,028,497	75,994,575	62,947,714	50,155,783	38,558,371	31,443,321
Wealth ⁽³⁾	88,517,308,775	65,037,091,000	42,642,000,000	30,068,518,000	16,159,616,000
Gold in circulation ⁽⁴⁾	608,400,799	610,806,472	374,258,923	225,695,779	.....	.....
Silver in circulation ⁽⁴⁾	226,585,263	148,030,334	110,311,336	66,622,345	25,000,000	228,304,778
Gold certificates in circulation.....	1,003,897,709	200,733,019	130,830,859	7,963,900	.....	.....
Silver certificates in circulation.....	469,128,592	408,465,574	297,556,238	5,789,369	.....	.....
United States notes in circulation.....	337,215,180	313,971,545	334,888,977	327,895,457	324,962,638	.....
National bank notes in circulation.....	715,754,236	300,115,112	161,604,937	337,415,178	288,648,081	.....
Circulation of money.....	3,363,738,449	2,055,150,998	1,429,251,270	973,382,228	675,212,794	435,407,252
National banks.....No..	7,473	3,732	3,484	2,076	1,612	.....
Capital.....	1,056,919,792	621,536,461	642,073,461	455,909,565	427,235,701	.....
Bank clearings, New York.....	98,121,520,297	51,964,588,564	37,660,666,572	37,182,128,621	27,804,539,406	7,231,143,057
Total, United States.....	173,755,278,000	84,582,450,081	58,845,279,505	.....	.....	.....
Individual deposits, national banks.....	5,953,461,531	2,458,092,758	1,521,745,665	833,701,034	542,261,563	.....
Deposits in savings banks.....	4,727,403,951	2,389,719,954	1,550,023,956	819,106,973	549,874,358	149,277,504
Depositors in savings banks.....No..	10,766,936	6,107,083	4,258,893	2,335,582	1,630,846	693,870
Farms and farm property.....	⁽¹⁴⁾ 20,439,901,164	16,082,267,689	12,180,501,538	⁽¹⁵⁾ 8,944,857,749	7,980,493,069
Farm products, value.....	.....	4,417,069,973	2,460,107,454	2,212,540,927	⁽¹⁵⁾ 1,956,030,927	.....
Value of products.....	.....	13,004,400,143	9,372,437,283	5,369,579,191	4,232,325,442	1,885,861,676
Imports of merchandise.....	1,813,008,234	249,941,184	789,310,409	667,954,746	435,958,408	353,616,119
Exports of merchandise.....	2,465,884,149	1,394,483,082	837,828,684	835,638,658	392,771,768	333,576,057
Farm animals - Value.....	5,501,783,000	2,228,123,134	2,418,766,028	1,576,917,856	1,524,860,149	1,069,329,915
Production of wheat.....Bush..	763,380,000	522,229,505	399,262,000	498,549,868	235,884,700	173,104,924
Corn.....Bush..	2,445,988,000	2,105,102,516	1,489,970,000	1,717,434,543	1,094,255,000	838,782,740
Cotton.....Running bales..	.....	10,245,602	8,632,597	6,805,750	4,352,317	3,849,469

- (2) The figures of 1913 are largely preliminary and subject to revision.
- (4) Census figures, relating to Continental United States; the figures for 1913 represent estimates.
- (5) Census figures.
- (6) True valuation of real and personal property.
- (10) Gold and silver cannot be stated separately prior to 1876. From 1862 to 1875, inclusive, gold and silver were not in circulation except on the Pacific Coast, where it is estimated that the average specie circulation was about \$25,000,000, and this estimate is continued for the three following years under the head of gold. After that period gold was available for circulation.
- (14) Includes value of buildings, \$3,556,639,496. The Twelfth Census was the first to collect statistics of buildings on farms.
- (15) Gold values, being 10 per cent of currency values reported; figures of products include betterments and additions to live stock.

Census 1910..

Congr. Call 10/21/13

State	Population	Square Miles	Capital & Surplus	No.
<u>NEW YORK</u>				
Maine	742,000.	53,000	11,000,000.	69
New Hampshire	450,000.	9,505	8,000,000.	56
Vermont	356,000.	9,565	7,000,000.	49
Massachusetts	3,500,000.	8,325	90,000,000.	173
Rhode Island	542,000.	1,250	11,000,000.	20
Connecticut	1,114,000.	4,980	51,000,000.	73
New York	9,110,000.	49,170	344,000,000.	277
New Jersey	2,537,000.	7,815	45,000,000.	207
Pennsylvania	7,635,000.	45,215	254,000,000.	252
	<u>25,862,000.</u>	<u>188,655</u>	<u>607,000,000.</u>	<u>1,298</u>

12

Exhibit No.
 Hearing at

SUBSCRIPTION 48,480,000. - 6% -- 104,510,000. - 3%
 WASHINGTON or RICHMOND

Virginia	2,061,000.	42,450	39,000,000.	155
West Virginia	1,331,000.	24,730	10,000,000.	116
North Carolina	2,200,000.	52,250	11,000,000.	72
Maryland	1,295,000.	12,210	39,000,000.	105
District of Col.	331,000.	70	12,000,000.	12
Delaware	202,000.	2,050	2,000,000.	25
	<u>7,716,000.</u>	<u>123,810</u>	<u>100,000,000.</u>	<u>465</u>

SUBSCRIPTION 6,000,000. - 6% -- 3,000,000. - 3%

ATLANTA

Mississippi	1,797,000.	46,130	5,000,000.	33
Alabama	2,158,000.	52,250	10,000,000.	90
Georgia	2,609,000.	59,475	24,000,000.	117
Florida	750,000.	58,660	11,000,000.	53
Tennessee	2,135,000.	42,050	19,000,000.	109
South Carolina	1,514,000.	30,570	8,000,000.	40
	<u>10,995,000.</u>	<u>289,205</u>	<u>87,000,000.</u>	<u>460</u>

SUBSCRIPTION 4,980,000. - 6% -- 2,490,000. - 3%

CHICAGO

Ohio	4,767,000.	41,000	94,000,000.	260
Minnesota	2,070,000.	37,305	41,000,000.	271
Wisconsin	2,534,000.	50,040	20,000,000.	123
Michigan	2,610,000.	58,915	20,000,000.	99
Illinois	5,639,000.	56,650	121,000,000.	459
Indiana	2,701,000.	35,550	41,000,000.	253
Iowa	2,225,000.	50,025	35,000,000.	241
Kentucky	2,290,000.	40,400	20,000,000.	145
	<u>24,642,000.</u>	<u>437,805</u>	<u>408,000,000.</u>	<u>2,080</u>

SUBSCRIPTION 24,500,000. - 6% -- 12,150,000. - 3%

State Population Square Miles Capital & Surplus No.

ST. LOUIS or KANSAS CITY

Kansas	1,598,000.	82,080	12,000,000.	213
Oklahoma	1,017,000.	70,057	12,000,000.	226
Missouri	3,288,000.	69,415	52,000,000.	133
Arkansas	1,574,000.	53,850	7,000,000.	54
	<u>8,477,000.</u>	<u>275,402.</u>	<u>95,000,000.</u>	<u>426</u>

SUBSCRIPTION 5,700,000 - 6% -- 2,850,000. - 3%

OMAHA or DENVER

Montana	576,000.	146,080	6,000,000.	52
Wyoming	146,000.	97,890	5,000,000.	50
Colorado	799,000.	103,925	12,000,000.	128
New Mexico	527,000.	122,530	5,000,000.	40
North Dakota	577,000.	70,795	7,000,000.	142
South Dakota	594,000.	77,650	6,000,000.	104
Nebraska	1,192,000.	77,710	24,000,000.	241
	<u>4,901,000.</u>	<u>696,420.</u>	<u>70,000,000.</u>	<u>746.</u>

SUBSCRIPTION 4,200,000. - 6% -- 2,100,000. - 3%

SAN FRANCISCO

California	2,577,549.	152,360	25,000,000.	250
Oregon	672,765.	96,030	14,000,000.	64
Washington	1,241,990.	69,120	17,000,000.	73
Nevada	81,275.	110,700	2,000,000.	10
Idaho	325,522.	82,600	5,000,000.	25
Arizona	204,000 - 578,052.	115,020	2,000,000.	17
Utah	575,552.	84,870	5,000,000.	25
	<u>5,177,177.</u>	<u>717,630</u>	<u>130,000,000.</u>	<u>512</u>

SUBSCRIPTION 7,800,000. - 6% -- 3,900,000. - 3%

HOUSTON or NEW ORLEANS

Texas	5,898,548.	265,780	77,000,000.	221
Louisiana	1,973,788.	48,720	12,000,000.	51
	<u>5,552,950</u>	<u>314,500</u>	<u>21,000,000.</u>	<u>250</u>

SUBSCRIPTION 5,460,000. - 6% -- 2,730,000. - 3%

<u>F.R. City</u>	<u>Population</u>	<u>Sq. M.</u>	<u>Cap. & Sur.</u>	<u>No. Banks</u>
New York	25,862,000.	168,625	807,000,000.	1,968.
Rich. or Wash.	7,316,000.	133,810	100,000,000.	463.
Atlanta	10,995,000.	289,205	83,000,000.	450.
Chicago	24,842,000.	427,805	405,000,000.	2,080.
St.L. or Was.Cy.	8,216,000.	275,402	95,000,000.	726.
Omaha or Denver	4,001,000.	696,430	70,000,000.	746.
San Francisco	5,349,177.	717,060	130,000,000.	519.
Houston or N.O.	5,552,930.	314,500	91,000,000.	550.
	<u>91,962,107.</u>	<u>3,022,837</u>	<u>1,781,000,000.</u>	<u>7,502.</u>

SUBSCRIPTION 106,860,000.

/ PRODUCTION OF LEATHER, TANNED, CURRIED AND FINISHED
IN THE UNITED STATES IN 1909 (CENSUS REPORT)

	NUMBER OF ESTABLISH- MENTS.	AMOUNT OF CAPITAL.	VALUE OF PRODUCT.
Massachusetts	132	41,196,508	40,002,079
Maine	17	1,728,823	1,905,372
New Hampshire	4	2,265,328	1,581,004
Vermont	not given		
Rhode Island	3	194,114	267,264
Connecticut	8	776,708	1,047,343
	<hr/>		
	164	45,161,481	44,803,062
All other States	755	287,565,471	283,071,125
	<hr/>		
	919	332,726,952	327,874,187

Abstract of Condition of the Merchants National Bank at the close
of business, Jan. 3, 1914.

-0-

RESOURCES

Loans and Discounts.	\$ 5,657,513.23	
U. S. Bonds	1,000,000.00	
Other Bonds and Securities	1,754,194.99	
Banking House.	100,000.00	
Due from Banks other than Reserve	174,848.38	
Checks on other Banks	37,440.46	
Due from U. S. Treasurer- 65,600.00		
Cash in Vault- 449,147.49		
Due from Reserve Agents- <u>1,614,207.10</u>	<u>2,128,954.59</u>	\$ 10,852,951.65

LIABILITIES

Capital.	\$ 1,000,000.00	
Surplus.	750,000.00	
Undivided Profits	325,487.59	
National Bank Notes Outstanding.	898,400.00	
Deposits	7,824,064.06	
Bonds Borrowed	<u>55,000.00</u>	\$ 10,852,951.65

-0-

I New York City

New York	-	341		
New England	-	165		
New Jersey	-	45		
4/5 Pennsylvania	-	<u>200</u>		
		751	=	22,530,000.

II Pittsburgh

1/5 Pennsylvania	-	50		
District Columbia	-	11		
Maryland	-	28		
West Virginia	-	16		
Virginia	-	29		
Kentucky	-	25		
Tennessee	-	18		
Delaware	-	<u>3</u>		
		180	=	5,400,000.

III Atlanta

North Carolina	-	11		
South Carolina	-	8		
Georgia	-	24		
Florida	-	10		
Alabama	-	<u>16</u>		
		69	=	2,070,000.

IV New Orleans

Louisiana	-	13		
Mississippi	-	5		
Texas	-	75		
New Mexico	-	4		
Arizona	-	<u>2</u>		
		99	=	2,970,000.

V San Francisco

California	-	84		
Nevada	-	2		
Oregon	-	14		
Washington	-	17		
Idaho	-	<u>5</u>		
		122	=	3,660,000.

VI	<u>St. Paul</u>			
	Minnesota	-	41	
	Wisconsin	-	24	
	North Dakota	-	7	
	South Dakota	-	5	
	Montana	-	8	
			<u>85</u>	= 2,550,000.

VII	<u>St. Louis</u>			
	Missouri	-	51	
	Kansas	-	18	
	Oklahoma	-	17	
	Arkansas	-	7	
	Nebraska	-	24	
	Wyoming	-	3	
	Colorado	-	18	
	Utah	-	5	
			<u>143</u>	= 4,290,000.

VIII	<u>Chicago</u>			
	Ohio	-	93	
	Indiana	-	41	
	Illinois	-	120	
	Michigan	-	22	
	Iowa	-	30	
			<u>306</u>	= 9,180,000.

Recapitulation

1.	New York City	-	22,530,000.
2.	Pittsburgh	-	5,400,000.
3.	Atlanta	-	2,070,000.
4.	New Orleans	-	2,970,000.
5.	San Francisco	-	3,660,000.
6.	St. Paul	-	2,550,000.
7.	St. Louis	-	4,290,000.
8.	Chicago	-	<u>9,180,000.</u>
			52,650,000.

BOOTS AND SHOES, INCLUDING OUT STOCK AND FINDINGS,
PRODUCED IN THE UNITED STATES IN 1909 (CENSUS REPORT).

	NUMBER OF ESTABLISHMENTS.	CAPITAL.	PRODUCT.
Massachusetts	860	90,242,915	236,342,915
Maine	55	7,284,376	15,508,771
New Hampshire	68	12,700,431	39,439,544
Vermont	4	163,447	338,154
Rhode Island	6	121,274	142,080
Connecticut	10	746,199	1,657,578
	<u>1,003</u>	<u>111,258,642</u>	<u>293,429,042</u>
All other states	915	111,065,606	219,368,600
Total for United States	1,918	222,324,248	512,797,642
For Massachusetts	44 83/100%	40 59/100%	46 08/100%
For all New England	× 52 29/100%	× 50%	× 57 22/100%

New England

*164
919* *45
332*

*512 Mill
293 - " 51²²
219 - " 51²²*

Exhibit No. 13
Hearing at Boston

Made by
C. L. ...
FRASER
Style
DS-1254
19

W. J. P.

13

The Merchants National Bank of Providence, R. I.

ROBERT W. TAFT, PRESIDENT
HORATIO N. CAMPBELL, VICE PRESIDENT
MOSES J. BARBER, CASHIER
FRANK A. GREENE, ASST. CASHIER

ESTABLISHED 1818
CAPITAL \$ 1,000,000.

U. S. DEPOSITARY
SURPLUS \$ 750,000.

Jan. 7, 1914.

At a meeting of the Board of Directors of the Merchants National Bank, held Monday, January 5th, 1914, the following resolution was passed:

VOTED: That the President and Cashier be, and hereby are, instructed to advocate Boston as a Federal Reserve city.

M. J. Barber
Secretary of the Board of Directors.

*Presented at the
in Boston Jan 9 - 1914*

6

ANSWERED
JAN 13 1914
FORM

14 Presented at Boston hearing RBoe

REPORT OF SPECIAL COMMITTEE OF THE NEW ENGLAND SHOE AND LEATHER ASSOCIATION IN FAVOR OF A REGIONAL RESERVE BANK IN BOSTON ADOPTED UNANIMOUSLY BY THE BOARD OF DIRECTORS OF THE ASSOCIATION, JANUARY 7, 1914. *Jan 9/14*

"Boston, Massachusetts,
January 7, 1914.

"Board of Directors,
New England Shoe and Leather Association,
Boston, Massachusetts.

Exhibit NO. *14*
Hearing at *Boston*

Dear Sirs:-

"The Special Committee appointed to consider the question of the establishment of a Regional Reserve Bank in Boston submits the following report:

"We appreciate the argument that by combining with New York we would be able to form a bank of great resources which would give our banking interests large powers of re-discounting without recourse to other Regional Banks through the Federal Reserve Board, and would allow us to meet, without embarrassment, all re-discount demands from other Regional Banks. We understand, however, that this is not the intent of the new law. The plan is to establish Regional Reserve Banks in smaller units, relying upon the co-ordinating power of the Central Reserve Board to produce the same results as would be brought about by having one large Reserve Bank in New York covering New England.

"We believe that this is sound reasoning. A Regional Reserve Bank established in New England, no matter what its size may be, will be in a position to give all needed assistance when necessary. In our opinion it is better to rely upon our own resources and our own men inasmuch as our interests are not identical with those of New York. We are largely interested in manufacturing, merchandising, and port development, and anything, either sentimental or actual, which will promote these interests should be advocated. New York's interests, as stated above, are not identical. They are largely financial and commercial, and for this reason your Committee strongly recommends the establishment of a Regional Reserve Bank in Boston.

Respectfully submitted,

Charles C. Hoyt,
Louis A. Coolidge
J. F. McElwain."

ANSWERED
JAN 13 1914
LLR
FORM *25*

15

Made by
C. E. Smith
FBI/DOJ

Made by
C. E. Smith
FBI/DOJ

V18

15

D. A. Hunt, President.

D. W. Briggs, Vice President.

Exhibit No.

N. S. Austin, Cashier.

Incorporated August, 1865

Hearing at

Boston

North Berwick National Bank

(14)

1523

North Berwick, Maine. Jan 6th 1914

To the Reserve Bank Organization Committee

At a regular meeting of the directors of this Bank a vote was taken expressing the wishes of the directors, that Boston might be chosen by you for the location of a regional bank; and I was instructed to transmit to you their desires

*respectfully
N. S. Austin Cashier*

**Exhibit No. 15
Hearing at**

**REAL ESTATE EXCHANGE
AND
AUCTION BOARD.**

16

~~ASBLETON BUILDING, 4, LIBERTY SQUARE,~~

~~CORNER OF WATER STREET~~

MARSHALL BUILDING
27-31, DOANE STREET

Exhibit No. 16
Hearing at Boston

BOSTON, January 6, 1914

Hon. William G. McAdoo,

Hon. D. F. Houston,

Organization Board

of the Reserve Bank Organization Committee,

Gentlemen:-

We beg to represent that Boston, next to New York, the centre of the largest tributary population within a fifty mile circle, second in ocean commerce, probably the second centre in financial importance, of high rank in manufacturing industries, and the chief city of New England, is entitled to and should have all the aid and comfort for its multiple activities in times of stress that the new banking act may give, without dependence on another city which may need all the possible resources of a regional bank to meet its own requirements: and, accordingly, the undersigned urge that Boston should be made the New England site of a Reserve Bank.

J. Sumner Daper PRESIDENT
Frederic H. Sears SECRETARY.
Thomas W. Jones
Edward W. Green
James W. French

Executive
Committee
of the
Boston
Real Estate
Exchange.

REAL ESTATE EXCHANGE

AND

AUCTION BOARD.

~~APPLETON BUILDING, 4 LIBERTY SQUARE,~~

~~CORNER OF WATER STREET,~~

MARSHALL BUILDING
27-31, DOANE STREET

BOSTON, 191

NEW ENGLAND.

1909.

No. manufacturing establishments in New England 25,351
9.4 per cent of the entire United States.

Capital of same \$2,503,854,000
13.6 per cent of the entire United States.

Value of products of same \$2,670,065,000
12.9 per cent of the entire United States.

Workers in same 1,212,158
18.8 per cent of the entire United States.

Horse power of same 2,715,121
14.5 per cent of the entire united States.

1911.

Loans and Discounts all banks in New England \$1,626,533,582.67
12.53 per cent of whole.

Savings Deposits in New England \$1,487,078,317
27.31 per cent of whole.

Total Bank Resources \$2,933,717,841.04
12.41 per cent of whole.

**REAL ESTATE EXCHANGE
AND
AUCTION BOARD.**

~~APPLETON BUILDING 4 LIBERTY SQUARE,~~
~~CORNER OF WATER STREET.~~
MARSHALL BUILDING
27-31, DOANE STREET

BOSTON, 191

New England is first in cotton manufactures, first in woolen manufactures, first in shoe manufactures, first in fisheries. Boston is first in per capita valuation, first in per capita banking power, second in imports, third in bank clearings, fourth in foreign commerce.

If the primal service of the regional banks is help in times of financial trouble, Boston, and New England are too big to be a bob on the tail of New York's kite and starve on the crumbs that fall from its table. And New York, in a class by itself, is too big to look out for others in times of stress. Its regional bank will then have all it can do to look out for the vast interests of the metropolis.

(Incorp.) **REAL ESTATE EXCHANGE and Auction Board** (1889)

Offices and Auction Room, No. 4 Liberty Square, Boston

1913

OFFICERS AND COMMITTEES

1913

JAMES SUMNER DRAPER, PRESIDENT

FREDERIC H. VIAUX, SECRETARY-TREASURER

VICE-PRESIDENTS

HENRY M. WHITNEY
FRANCIS A. OSBORN
MOSES WILLIAMS

FRANCIS PEABODY
JOHN MASON LITTLE
J. MORRIS MEREDITH

HENRY PARKMAN
WILLIAM A. GASTON
JOSEPH B. RUSSELL

CHARLES FRANCIS ADAMS, 2D
ARNOLD A. RAND
ALEX. S. PORTER

CHARLES S. RACKEMANN
ARTHUR F. ESTABROOK
CHARLES W. WHITTIER

BOARD OF DIRECTORS

J. SUMNER DRAPER
AMORY ELIOT
ABEL H. PROCTOR
FRANCIS R. BANGS

JAMES W. FRENCH
EDWARD W. GREW
WILLIAM C. CODMAN
CHARLES E. WYZANSKI

FRANKLIN F. ROUNDY
STEPHEN W. SLEEPER
A. DUDLEY DOWD
PAUL M. HAMLIN

JOHN C. KILEY
HOWARD WHITCOMB
FREDERIC H. VIAUX
PRESCOTT BIGELOW, JR., CLERK

EXECUTIVE COMMITTEE

The President and Treasurer,
ex-officiis

FRANCIS R. BANGS
JAMES W. FRENCH
EDWARD W. GREW

MEMBERSHIP COMMITTEE

REGINALD BOARDMAN, CHAIRMAN
PRESCOTT BIGELOW, JR.
ARTHUR WILLIS
WILLIAM P. O'BRIEN
JOHN J. HAYES

LEGISLATIVE COMMITTEE

The President and Treasurer,
ex-officiis

FRANCIS R. BANGS
SAMUEL M. CHILD
RICHARD W. HALE
ROBERT HOMANS
CHARLES E. WYZANSKI

COMMITTEE ON INSURANCE

JAMES W. FRENCH, CHAIRMAN
ARTHUR B. GILMORE
WILLIAM C. CODMAN
ELBRIDGE K. NEWHALL
FREDERICK H. PERKINS

ARBITRATION COMMITTEE

SAMUEL H. HUDSON, CHAIRMAN
HENRY W. BEAL
JAMES W. AUSTIN
HENRY O. CUTTER
SAMUEL R. KNIGHTS
FREDERICK L. MCGOWAN
ARTHUR H. TABER
EDWARD SEAVER
JOHN H. MORSE
ARTHUR WILLIS
FREDERIC H. VIAUX, CLERK, EX-OFFICIO

CARD OF SERVICE

The Real Estate Exchange allies the real estate brokers, owners, trustees, tenants, conveyancers, builders and others interested in real estate in Boston, for the advancement and protection of the great real estate interests of the community. All the real estate brokers of prominence in Boston, with few exceptions, and many of the prominent landlords, trustees and tenants, representing property interests approximating one-half of the entire real estate valuation of the city, subscribe to the work of the EXCHANGE through membership.

The Exchange aims also to strengthen the important business of real estate brokerage by promoting high standards of business dealings and by encouraging a valuable *esprit de corps* and good fellowship through co-operative work for common interests. It is one of the oldest of the many similar real estate bodies in the country, is inferior to none in influence or in the service, direct and indirect, it gives its members, and has always been carefully and conservatively administered by directorates including prominent representatives of both the landlord and broker interests.

SERVICES of the EXCHANGE to Members include:

Real Estate Legislation. The numerous bills annually brought before the Legislature directly or indirectly affecting the real estate interests of Boston, are carefully examined by the Legislative Committee of the EXCHANGE and the more important are favored or opposed according to their merits. Special counsel is employed on matters of legislation affecting real estate titles and laws. The detailed annual reports of the Legislative Committee show the methods and the value of its work to real estate interests.

Synopsis of Legislation. A synopsis, classified according to subject matter, is prepared annually for use of members, of new legislative statutes of the year, affecting the real estate interests of Boston, thus permitting a rapid examination of such important matters without wading through a voluminous blue-book.

Exhibit No. 17
Hearing at Boston

CO
22

17

Judge Elliott
17

SUGGESTED LIST OF ORGANIZATIONS WHICH SHOULD BE REPRESENTED AT THE HEARING ON REGIONAL RESERVE BANK.

- Boston Chamber of Commerce, Boston, Mass.
J. Randolph Coolidge, Jr., Pres.,
- Boston Stock Exchange, Boston, Mass.
Henry Hornblower, Pres.,
- New England Shoe & Leather Ass'n, Boston, Mass.
John S. Kent, Pres.,
- Boston Clearing House Ass'n, Boston, Mass.
Thomas P. Beal, Pres.,
- Boston Credit Men's Ass'n, Boston, Mass.
George C. Morton, Pres.,
- Boston Wholesale Grocers' Ass'n, Boston, Mass.
Silas Peirce, Pres.,
- Boston Wool Trade Ass'n, Boston, Mass.
Jeremiah Williams,
- Massachusetts State Board of Trade, Boston, Mass.
John H. Corcoran, Pres., (6 Beacon St.)
- Fall River Chamber of Commerce, Fall River, Mass.
W. D. Wilmot, Pres.,
- Fitchburg Board of Trade & Merchants Ass'n, Fitchburg, Mass.
Clifton R. Hayes, Pres.,
- Haverhill Board of Trade, Haverhill, Mass.
William W. Emerson, Pres.,
- Holyoke Board of Trade, Holyoke, Mass.
Parfitt, (James) Pres.,
- Lawrence Chamber of Commerce, Lawrence, Mass.
F. N. Chandler, Pres.,
- Lowell Board of Trade, Lowell, Mass.
George M. Harrigan, Pres.,
- Lynn Chamber of Commerce, Lynn, Mass.
C. O. Blood, Pres.,
- New Bedford Chamber of Commerce, New Bedford, Mass.
P. C. Headley, Jr., Pres.,
- Springfield Board of Trade, Springfield, Mass.
Joshua L. Brooks, Pres.,
- Worcester Chamber of Commerce, Worcester, Mass.
Albert H. Inman, Pres.,

Boston Hearing

-2-

Bangor Chamber of Commerce, Charles F. Bragg, Pres.,	Bangor, Maine.
Lewiston Board of Trade, John B. Smith, Pres.,	Lewiston, Maine.
Portland Board of Trade, Silas B. Adams, Pres.,	Portland, Maine.
Bridgeport Board of Trade, Frank W. Roland, Pres.,	Bridgeport, Conn.
Hartford Chamber of Commerce, William F. Henney, Pres.,	Hartford, Conn.
New Haven Chamber of Commerce, I. M. Ullman, Pres.,	New Haven, Conn.
New London Business Men's Ass'n, Ernest E. Rogers, Pres.,	New London, Conn.
Manchester Chamber of Commerce, Walter H. Underwood, Pres.,	Manchester, N. H.
Nashua Board of Trade, William F. Sullivan, Pres.,	Nashua, N. H.
Pawtucket Business Men's Ass'n, Bernard T. Lennon, Pres.,	Pawtucket, R. I.
Providence Chamber of Commerce, John P. Farnsworth, Pres.,	Providence, R. I.
Providence Business Men's Ass'n, Orrin E. Jones, Pres.,	Providence, R. I.
Woonsocket Business Men's Ass'n, James M. McCarthy, Pres.,	Woonsocket, R. I.
Bellows Falls Board of Trade, Dr. Edward Kirkland, Pres.,	Bellows Falls, Vt.
Burlington Commercial Club, J. L. Southwick, Pres.,	Burlington, Vt.
Rutland Business Men's Ass'n, George E. Chalmers, Pres.,	Rutland, Vt.
St. Johnsbury Commercial Club, John Rickaby, Pres.,	St. Johnsbury, Vt.
Vermont Bankers Ass'n, C. P. Smith, Pres.,	Burlington, Vt.
Massachusetts Bankers Ass'n, Charles P. Blinn, Jr., Pres.,	Boston, Mass.

-3-

New Hampshire Bankers Ass'n,
Arthur M. Heard, Pres.,

Manchester, N. H.

Connecticut Bankers Ass'n,
O. H. Brothwell, Pres.,

Bridgeport, Conn.

Maine Bankers Ass'n,
John R. Gould, Pres.,

Augusta, Maine.

WAG:HLH
1/1/14

Made by
C. Smith
Specialist

Made by
C. Smith
Specialist

18

Exhibit # 18
Hearing at Boston

18

House of Representatives U. S.

Washington, D. C.

131 State Street, Boston, Mass.

January 8, 1914.

Reserve Bank Organization Committee,

Gentlemen:

I regret that owing to an engagement in Washington I shall be unable to be present at the hearing tomorrow.

I desire to state that as a former merchant who was engaged in Boston in the wool business for over twenty-five years, I advocate the location of a regional reserve bank in Boston, for these reasons:

Boston is the largest wool market in the world except London, and is the center of this country's boot and shoe, leather and hide trade, and stands third in bank clearances. New England produces the bulk of the cotton and wool textiles.

The New England people save more proportionately than other portions of our country, as their saving banks show. Capital is abundant here.

Certain New York bankers who perhaps formerly advocated one central bank for the entire country may now advocate one Federal reserve bank at New York, to provide for the country as far west as Pittsburg, and for all New England, with a branch at Boston. I believe that this would be a mistake. The recent attempt by New York parties to control the entire New England transportation system has just ended more or less disastrously for the people of New England.

Lastly, I believe as one who voted for the Currency bill that the men who framed this bill and who rejected the plan of one central bank, did not have in mind the creation of one supremely strong bank at New York and seven puny banks elsewhere, but intended that there should be at least eight strong regional reserve banks throughout the country. I therefore believe that there should be one regional reserve bank at Boston to provide for New England.

Very respectfully yours,

Thomas C. Thacher

CITY OF BOSTON

STATISTICS DEPARTMENT

THE GROWTH OF BOSTON

IN

POPULATION, AREA, ETC.

BY
DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED, WITH ADDITIONS, FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XII., Nos. 4-6, 1910.]



CITY OF BOSTON
PRINTING DEPARTMENT
1911

CITY OF BOSTON

STATISTICS DEPARTMENT

THE GROWTH OF BOSTON

IN

POPULATION, AREA, ETC.

BY
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Secretary of Statistics Department

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CITY OF BOSTON
PRINTING DEPARTMENT
1911

THE GROWTH OF BOSTON IN POPULATION, AREA, ETC.

BY DR. EDWARD M. HARTWELL, SECRETARY OF STATISTICS DEPARTMENT.

Probably no American city has had its inhabitants more frequently enumerated than Boston. It appears that the population of Boston has been officially enumerated no less than thirty-two times in the period 1722-1910, inclusive. Four censuses of Boston were made by the authorities of the Town, namely, in 1722, 1742, 1752, and 1789. Censuses by order of the Provincial authorities were made in 1775 and 1776; and ten State Censuses have been taken, viz., in 1781, 1784, 1837, 1840, and six decennial censuses in the period 1855-1905. The decennial Federal Census has been taken thirteen times in the period 1790-1910. Special censuses by the City Government were made in 1825, 1835, and 1845.

The Town Census of 1742 was taken by wards, but the Federal Census did not show the population by wards until the Third Census in 1810. The City Census of 1845 was under the charge of a Joint Committee of five members, appointed by the City Council. The report of the committee, published in 1846, was a remarkably valuable document, owing to the fact that it was prepared by Mr. Lemuel Shattuck, whom the Committee had engaged to supervise the taking of the Census. Mr. Shattuck, who was a member of the Common Council for the five years 1837-1841, inclusive, had made a remarkable record in devising methods and securing measures for improving both the registration records of the City and the State and the printed documents of the City. He devised the plan for preparing and printing the Documents of the City of Boston, which was put into effect in 1838, and secured the passage of an order for exchanging documents with other cities, for the purpose of building up a City library. Thanks to his initiative, the office of City Registrar was established in 1849, and the first Municipal Register was prepared by him in 1841.

The City Census of 1845 was taken in accordance with new and improved methods introduced by Mr. Shattuck, and was confessedly so superior to any previous Census that Mr. Shattuck's advice and assistance were sought by the United States Census Board in 1849 in preparing the schedules for the Seventh Census of 1850. Five of the six schedules used in the Federal Census of 1850, with the accompanying instructions, were designed and prepared principally by Mr. Shattuck. In certain important respects Boston showed the State and the United States how to take a census.

There is no evidence that the population of Boston was fully enumerated before 1722, although a list (incomplete) of the inhabitants of Boston in 1695, numbering 1,861, is still extant. Various estimates of its population prior to that date, have been made, e. g., 4,500 for 1680, 6,700 for 1700, and 9,000 for 1710.

The first Town Census, in 1722, was taken to determine the ravages of smallpox. The returns showed 10,567 survivors,—4,549 north and 6,018 south of Mill Creek, i. e., of the present Blackstone street.

The settlers of Massachusetts Bay in 1630 exceeded in number any body of immigrants that had hitherto landed in America; and Boston for more than a century was the most populous town in the American Colonies. The Town Census of Boston, taken by the Assessors and Collectors in 1742, returned 16,382 "souls," which was the maximum enumerated population for the town up to 1790, when the First Federal Census returned a population of 18,038 within the town, and 282 on the islands in the harbor. The Census taken by order of General Gage, in 1775, found only 6,573 inhabitants, and the Provincial Census in 1776 returned only 2,719.

In 1760 Philadelphia, with 18,756 inhabitants, took precedence of Boston in respect to population. In 1770 Boston yielded second place to New York, with 21,000 inhabitants against Boston's 15,520. New York remained second to Philadelphia until the Census of 1810 gave it first place, which it has since retained.

In 1790 the four most populous places in the United States were Philadelphia, with 42,444 inhabitants; New York, with 33,131; Boston, with 18,320, and Charleston, S. C., with 16,359. Baltimore came next with 13,503, and then Salem, Mass., with 7,921.

Boston dropped to fourth place in 1800, which it held till 1870, except in 1850, when it was third. In 1870 Boston ranked sixth among the great cities as regards population. In 1880 it held fourth place, St. Louis having fifth place. In 1890, as in 1900 and 1910, Boston was fifth and St. Louis fourth.

The population of the whole United States increased from 3.9 millions in 1790 to 76.3 millions in 1900—or 1856.4 per cent. But the territory of the United States, leaving Alaska, etc., out of account, increased more than fourfold in the interval.

The United States Census classes as urban all places having a population of 8,000 or upwards. There were but six such places in the country in 1790, with an aggregate population of 131,396, or 3.3 per cent. of the total population in the area enumerated. The aggregate urban population found within that area in 1900 was 14.7 millions or 41.7 per cent. of the total population within the territory enumerated in 1790; while for the whole country the urban population amounted to 24.9 millions or 32.9 per cent.

Of the total urban population of the country in 1790 one-fifth were found in New England, i. e., in two Massachusetts towns, viz., Boston and Salem. By 1900 the urban population of Massachusetts had increased to 2.1 millions in 56 towns and cities, and amounted to more than twice the total population of New England in 1790. The urban population of Massachusetts, which amounted to 6.8 per cent. of its total population in 1790, in 1900 constituted 76 per cent. of the whole.

The urban population of New England, outside of Massachusetts, was *nil* in 1790; by 1900 it had increased to 1.2 millions while in Massachusetts the urban population had increased from .018 to 2.1 millions. Of the 3.307 millions increase in all New England 2.082 or 62.9 per cent. were gained by Massachusetts.

The urban population of New England grew from 2.4 per cent. in 1790 to 59.5 per cent. in 1900.

The area of New England is substantially what it was in 1790, and the same is true of Massachusetts, as the population of Maine, which became a separate State in 1820, was enumerated by itself in 1790. But Boston's territory since 1790 has increased from 3,019 acres of land to 24,743 acres in 1910, or 715.3 per cent.

The population of Boston, in the area enumerated in 1790, increased from 18,038 in that year to 172,473 in 1905, or over nine-fold; while the population within the area included in the Boston of to-day increased from 24,300 in 1790 to 595,380 in 1905, or twenty-four fold, and to 670,585 in 1910, or twenty-seven fold.

The story of Boston's growth in territory is a remarkable one. When the Puritans, under John Winthrop, came to Massachusetts in June, 1630, they repaired to Charlestown, intending to make their principal settlement there. On the site of Boston Proper or Boston within the Neck, as it was called later, dwelt a lone Englishman, who invited Winthrop and his followers to share his peninsula of some 783 acres with him. For the sake of getting better water and more room than could be had in the Charlestown peninsula, Blackstone's offer was accepted, and the peninsula, hitherto known as Shawmut, was promptly named Boston by the Court of Assistants on September 17, 1630. Meanwhile, Roxbury and Dorchester had been occupied by other settlers, cutting off Boston from expansion on the south.

Within Boston's narrow limits the pressure of increasing population was felt almost immediately, the Common lands within the

but in the half century 1840-1890, when the total increase amounted to 329,877, only 23 per cent. of it occurred in Boston Proper.

In the decade 1890-1900, only 5.3 per cent. of the total increase in the population of Boston occurred in Boston Proper. Indeed, in the half decade 1890-1895 the population of that district decreased 981; but for the five years, 1900-1905 the district showed an increase of 5,216, making Boston Proper's share of the total increase 15.1 per cent. as against 5.3 per cent. in the decade 1890-1900. This transformation of Boston Proper from a losing to a gaining district is remarkable, and is probably to be accounted for partly by the increased number of apartment houses and hotels erected within the district in recent years.

Attempts to predict what the population of a city will be in advance of the actual enumeration lead to decidedly puzzling results. But estimates of population are still put forth with much solemnity pending the preparation of census returns.

According to dispatches from Washington, the Director of the Census gave out on September 1 a statement in which the population of Boston for April 15, 1910, was estimated at 629,868. "This estimate" it was said, "takes into account births, deaths, immigration and other elements entering into the fluctuation of population." In fact, the estimate, which undershot the mark by 40,717, was arrived at by simply adding 34,488, to the population enumerated as of May 1, 1905, viz., 595,380,—the figures 34,488 being just the observed increase of population between June 1, 1900, and May 1, 1905. The estimate paid no regard to the fact that the interval between the Federal Census of 1900 and the Massachusetts Census of 1905 was 4 years and 11 months, and the interval between the Census of 1905 and the Federal Census of 1910 was 4 years 11½ months. As the Director remarked, "This method of calculating increase of population is not infallible." The truth is that the growth of population in this country is and always has been so irregular that certainty cannot attach to simple arithmetical estimates of increase in population for the Union, for any State, or any city in any State. One result of this condition of things is that per capita averages relating to deaths, births, governmental receipts and expenditures for post-censal years have very little value.

The following tabular statement may serve to illustrate the diversity of estimates of population at a given date according to the basis taken. The assumption in each case is that the increase in a given century, decade, or other interval of time will be identical in the inter-censal period involved in the estimate:

Estimates of Population of Boston on April 15, 1910.

BASED ON ACTUAL INCREASE IN SELECTED PERIODS.

PERIOD	Average increase per Month	Estimated Population	Difference from Estimated Population
1800-1900 (1200 months).....	440	613,032	- 57,553
1850-1900 (600 months).....	631	635,666	- 34,919
1875-1900 (301 months).....	728	647,160	- 23,425
1890-1900 (120 months).....	937	671,927	+ 1,342
1900-1905 (59 months).....	585	630,188	- 40,397

A glance at the foregoing table shows that the estimate based on the increase for the decade 1890-1900 was much the closest, and leads to the conclusion that the growth of population in that decade was more uniform than during either of the longer intervals; and, that under present conditions, the increase for ten years is preferable to the increase in five years as a basis of estimate. So that on the whole it would be safer to estimate the population on May 1, 1915, on the assumed increase of 926 per month, which was the average increase between the censuses of 1900 and 1910, than upon the average monthly increase of 585 in the inter-censal period 1900-1905 or 1,263, the average increase per month between the censuses of 1905 and 1910.

Assuming that the decennial increase of 926 per month will continue, the figure for the estimated population of Boston at the Census of 1915, will be 726,608. But if it be assumed that the

observed average monthly increase of 1,263, for the period 1905-1910 will continue, then the estimated population for May 1, 1915, will be 745,897.

Analysis of the actual increase in the population of Boston shows that its rate of growth has been very irregular and fluctuating. Since 1800 the percentage of increase has rarely been even approximately the same in any two successive decades, in Boston Proper or in present Boston, and the same is true as regards the relative increase by half decades. The fluctuations in the per cent. of increase by half decades in the population within the limits of the city when the census was taken may be seen at a glance on inspection of the following table, which shows the per cent. of increase in population from 1820-1910, *i. e.*, ever since the city began to have a census every five years:

Per Cent. of Increase of Population in Boston.

BY HALF DECADES.

1820-25.....	34.6	*1865-70.....	30.3
1825-30.....	5.3	*1870-75.....	36.5
1830-35.....	28.0	1875-80.....	6.1
1835-40.....	8.1	1880-85.....	7.6
1840-45.....	34.5	1885-90.....	14.9
1845-50.....	19.7	1890-95.....	10.8
1850-55.....	17.3	1895-1900.....	12.9
1855-60.....	10.8	1900-05.....	6.1
1860-65.....	8.1	1905-10.....	12.6

* Large annexations were made in these periods.

That Boston is not singular by reason of the irregularity of its growth is shown by the following tables. A shows by decades for the last sixty years the percentage increase of population in New England, Massachusetts, and Boston within its present limits, and B shows the same by half decades since 1875 for present Boston, the rest of the State, and the Metropolitan District outside of Boston, but within ten miles of the State House:

A. Per Cent. of Increase of Population, 1850-1910.

	New England	Massachusetts	Present Boston
1850-60.....	14.9	24.3	35.3
1860-70.....	11.3	18.4	18.3
1870-80.....	15.0	22.4	24.1
1880-90.....	17.2	25.6	23.6
1890-1900.....	19.0	25.4	25.1
1900-1910.....	17.18	20.0	19.6

B. Per Cent. of Increase of Population, 1875-1910.

	Present Boston	Massachusetts (Outside Boston)	Metropolitan District (Outside Boston)
1875-80.....	6.1	8.4	8.5
1880-85.....	7.6	9.3	11.5
1885-90.....	14.9	15.4	19.2
1890-95.....	10.8	11.9	15.2
1895-1900.....	12.9	12.0	14.2
1900-05.....	6.1	7.3	8.7
1905-10.....	12.6	11.9	12.1

The cardinal fact regarding the growth of American cities is that most of the increase observed from census to census results from the influx of immigrants, who are mostly of foreign birth. Hence fluctuations in the tide of foreign immigration are reflected in the relative growth of the cities and the country, whether such fluctuations result from oppression or from economic causes in foreign countries or from booms and panics within our own borders. Of the native born population of Boston in 1905, barely two-thirds were born in Boston, while 35 per cent. of the total population were born outside the United States.

The following table affords a comparison of the growth of population since 1875 of Boston, and the State outside of Boston, by decades:

**GROWTH OF POPULATION, 1875-1910.
BY FIVE-YEAR PERIODS.**

I. Population.

CENSUS YEAR	BOSTON	STATE, OUTSIDE BOSTON	STATE
1875.....	341,919	1,309,993	1,651,912
1880.....	362,839	1,420,246	1,783,085
1885.....	390,393	1,551,748	1,942,141
1890.....	448,477	1,790,466	2,238,943
1895.....	496,920	2,003,263	2,500,183
1900.....	560,892	2,244,454	2,805,346
1905.....	595,380	2,408,300	3,003,680
1910.....	670,585	2,695,831	3,366,416

II. Increase.

1875-1880.....	20,920	110,253	131,173
1880-1885.....	27,554	131,502	159,056
1885-1890.....	58,084	238,718	296,802
1890-1895.....	48,443	212,797	261,240
1895-1900.....	63,972	241,191	305,163
1900-1905.....	34,488	163,846	198,334
1905-1910.....	75,205	287,531	362,736
35 Years' Increase....	328,666	1,385,838	1,714,504

III. Per Cent. of Increase.

1875-1880.....	6.12	8.42	7.94
1880-1885.....	7.59	9.26	8.92
1885-1890.....	14.88	15.38	15.28
1890-1895.....	10.80	11.88	11.67
1895-1900.....	12.87	12.04	12.21
1900-1905.....	6.15	7.30	7.07
1905-1910.....	12.63	11.94	12.07
35 Years' Increase....	96.12	105.78	103.79

The growth of population in Boston by districts and by decades is shown in the next table.

**GROWTH OF POPULATION IN BOSTON, 1790-1910,
BY DECADES AND DISTRICTS.**

I. Population.

CENSUS YEAR	BOSTON PROPER	ANNEXED TERRITORY 1630-1874	PRESENT BOSTON
1790.....	18,038	E 6,262	E 24,300
1800.....	24,655	E 8,545	E 33,200
1810.....	32,896	E 12,304	E 45,200
1820.....	E 41,714	E 15,686	E 57,400
1830.....	E 58,272	E 20,928	E 79,200
1840.....	85,475	E 33,125	E 118,600
1850.....	113,721	E 68,879	182,600
1860.....	133,563	E 113,537	E 247,100
1870.....	138,781	E 153,721	292,502
1880.....	147,075	215,764	362,839
1890.....	161,330	287,147	448,477
1900.....	167,257	393,635	560,892
1910.....	193,274	477,311	670,585

E signifies estimated population.

II. Increase.

1790-1800.....	6,617	2,283	8,900
1800-1810.....	8,241	3,759	12,000
1810-1820.....	8,818	3,382	12,200
1820-1830.....	16,558	5,242	21,800
1830-1840.....	27,203	12,197	39,400
50 Years' Increase ..	67,437	26,863	94,300
1840-1850.....	28,246	35,754	64,000
1850-1860.....	19,842	44,658	64,500
1860-1870.....	5,218	40,184	45,402
1870-1880.....	8,294	62,043	70,337
1880-1890.....	14,255	71,383	85,638
50 Years' Increase...	75,855	254,022	329,877
100 Years' Increase..	143,292	280,885	424,177
1890-1900.....	5,927	106,488	112,415
1900-1910.....	26,017	83,676	109,693

III. Per Cent. of Increase.

1790-1800.....	36.68	36.46	36.63
1800-1810.....	33.43	43.99	36.14
1810-1820.....	26.81	27.49	26.99
1820-1830.....	39.69	33.42	37.98
1830-1840.....	46.68	58.28	49.75
50 Years' Increase...	373.86	428.98	388.07
1840-1850.....	33.05	107.94	53.96
1850-1860.....	17.45	64.84	35.32
1860-1870.....	3.91	35.39	18.37
1870-1880.....	5.98	40.36	24.05
1880-1890.....	9.69	33.08	23.60
50 Years' Increase...	88.75	766.86	278.15
100 Years' Increase...	794.38	4,485.55	1,745.60
1890-1900.....	3.67	37.08	25.06
1900-1910.....	15.55	21.22	19.56

The population of Boston increased from 390,393 on May 1, 1885, to 670,585 on April 15, 1910, a gain of 280,192. Of that increase 113,599, or 40.54 per cent., was natural increase from the excess of births over deaths in the twenty-five calendar years, 1885-1909 inclusive. The remaining increase, viz., 166,593, or 59.46 per cent., must have been owing to immigration from foreign and domestic sources.

The following analysis of the composition of the population of Boston by place of birth in 1885 and 1905, which were census years, shows that the proportion of the population born in Boston rose from 38.47 per cent. in 1885 to 42.50 per cent. in 1905.

**ELEMENTS OF POPULATION, 1885 AND 1905
By Place of Birth.**

PLACE OF BIRTH	1885	1905	Increase	Per Cent. Increase
Boston.....	150,177	255,439	105,262	70.09
Elsewhere in United States..	106,921	130,194	23,273	21.77
Total, Native Born.....	257,098	385,633	128,535	49.99
Outside United States.....	133,295	209,747	76,452	57.35
Total Population.....	390,393	595,380	204,987	52.51
Natives of Boston.....	150,177	255,439	105,262	79.09
Immigrants:				
Domestic.....	106,921	130,194	23,273	21.77
Foreign.....	133,295	209,747	76,452	57.35
Total Immigrants.....	240,216	339,941	99,725	41.51

The following tables show for Boston Proper and the Annexed Territory: (1) distribution of original land, reclaimed land, flats and water within the ward lines in 1910; and (2) the growth of the land area of Boston 1875-1910. The tables have been compiled from data furnished by the Surveying Division of the Street Laying-Out Department. No account is taken of the area of detached islands in the harbor. It should be said that the areas of original land are approximate, having been obtained from various maps by the use of a planimeter, as in many cases exact data based upon surveys by triangulation cannot be had. Thus, the area of original land in Boston Proper, viz., 783 acres, is a traditional figure derived from a well-known map, made in 1795 by Osgood Carleton. No extensive areas have been added to the City since 1874, when West Roxbury, Brighton, and Charlestown were annexed. The changes in area since 1875 have been owing chiefly to the extension of the waterfront and the rectification of boundaries between Boston and adjacent municipalities.

The original area of Boston Proper must have been less than 783 acres. No extensive filling-in operations were undertaken prior to the filling-in of the West and North coves, begun respectively in 1803 and 1804. According to the Report of the Surveying Department for 1893 (see City Document No. 36, 1894, p. 19), the reclaimed land in Boston Proper on January 1, 1894, was 946 acres, viz., at North Cove, 70 acres; West Cove, 8; South Cove, 186; Back Bay, 570; Great Cove, 112.

AREA OF BOSTON IN ACRES, 1910.

DISTRICT	ORIGINAL LAND	Filled Land	Total Land	Flats	Water	TOTAL AREA To Ward Lines
I. Boston Proper.....	783	1,121	1,904	—	400	2,304
II. Annexed Territory:						
East Boston.....	650	110	760	200	36	996
Breed's Island...	785	—	785	21	123	929
South Boston...	795	538	1,333	586	93	2,012
Roxbury.....	2,450	322	2,772	121	43	2,936
Dorchester.....	5,600	9	5,609	530	92	6,231
West Roxbury...	8,075	—	8,075	—	45	8,120
Brighton.....	2,664	1	2,665	—	94	2,759
Charlestown.....	424	416	840	88	149	1,077
Totals, II.....	21,443	1,396	22,839	1,546	675	25,060
Totals, I.....	783	1,121	1,904	—	400	2,304
Totals for City,	22,226	2,517	24,743	1,546	1,075	27,364

LAND AREA OF BOSTON IN ACRES.

DISTRICT	ORIGINAL LAND IN 1875	FILLED LAND			TOTAL LAND
		In 1875	In 1910	Increase	
I. Boston Proper.....	783	1,046	1,121	75	1,904
II. Annexed Territory:					
East Boston.....	650	90	110	20	760
Breed's Island...	785	—	—	—	785
South Boston...	795	207	538	331	1,333
Roxbury.....	2,450	250	322	72	2,772
Dorchester.....	5,600	14	9	* 5	5,609
West Roxbury...	8,075	—	—	—	8,075
Brighton.....	2,664	—	1	1	2,665
Charlestown.....	424	162	416	254	840
Totals, II.....	21,443	723	1,396	673	22,839
Totals, I.....	783	1,046	1,121	75	1,904
Totals for City,	22,226	1,769	2,517	748	24,743

* Decrease.

The following table shows the growth of population, by decades, from 1790 to 1910, of the areas enumerated in 1790, for New England, Massachusetts and Boston:

GROWTH OF POPULATION

In New England, Massachusetts and Boston Proper, 1790-1910, by Decades.

CENSUS YEAR	New England	Massachusetts	Boston Proper
1790.....	1,009,206	378,556	18,038
1800.....	1,233,011	422,845	24,655
1810.....	1,471,973	472,040	32,896
1820.....	1,660,071	523,287	E 41,714
1830.....	1,954,717	610,408	E 58,272
1840.....	2,234,822	737,699	85,475
1850.....	2,728,116	994,514	113,721
1860.....	3,135,283	1,231,066	133,563
1870.....	3,487,924	1,457,351	138,781
1880.....	4,010,529	1,783,085	147,075
1890.....	4,700,749	2,238,947	161,330
1900.....	5,592,017	2,805,346	167,257
1910.....	6,552,745	3,366,416	193,274

E signifies estimated population.

II. Increase.

1790-1800.....	223,805	44,289	6,617
1800-1810.....	233,962	49,195	8,241
1810-1820.....	188,098	51,247	8,818
1820-1830.....	294,646	87,121	16,558
1830-1840.....	280,105	127,291	27,203
50 Years' Increase.....	1,225,616	359,143	67,437
1840-1850.....	493,294	256,815	28,246
1850-1860.....	407,167	236,552	19,842
1860-1870.....	352,641	226,285	5,218
1870-1880.....	522,605	325,734	8,294
1880-1890.....	690,220	455,862	14,255
50 Years' Increase.....	2,465,927	1,501,248	75,855
100 Years' Increase.....	3,691,543	1,860,391	143,292
1890-1900.....	891,268	566,399	5,927
1900-1910.....	960,728	561,070	26,017

III. Per Cent of Increase.

1790-1800.....	22.18	11.70	36.68
1800-1810.....	19.38	11.63	33.43
1810-1820.....	12.78	10.86	26.81
1820-1830.....	17.75	16.65	39.69
1830-1840.....	14.33	20.85	46.68
50 Years' Increase.....	121.44	94.87	373.86
1840-1850.....	22.07	34.81	33.05
1850-1860.....	14.93	23.79	17.45
1860-1870.....	11.25	18.38	3.91
1870-1880.....	14.98	22.35	5.98
1880-1890.....	17.21	25.57	9.69
50 Years' Increase.....	110.34	203.50	88.85
100 Years' Increase.....	365.78	491.44	794.38
1890-1900.....	18.96	25.30	3.67
1900-1910.....	17.18	20.00	15.55

Percentage of Total Population.

	1885	1905	Difference
Natives of Boston.....	38.47	42.90	+ 4.43
Immigrants.....	61.53	57.10	- 4.43
Domestic.....	27.39	21.87	- 5.52
Foreign.....	34.14	35.23	+ 1.09
Native Born.....	65.86	64.77	- 1.09
Foreign Born.....	34.14	35.23	+ 1.09

From inspection of the foregoing table it appears that, whereas in 1885 the natives of Boston numbered 150,177, equal to 38.47 per cent. of the total population, in 1905 they numbered 255,439, or 42.90 per cent. of the population. In 1885 the proportion of natives of Boston to all native-born inhabitants was 58.41 per cent. In 1905 it had risen to 66.24 per cent. All of which goes to show that the natural increase of population was notably augmented in the twenty years under review.

The following table shows the number of births (living) and deaths in Boston as returned by the Registry Department, by years, for the period 1885-1909, together with the excess of births over deaths.

Births and Deaths for the Last 25 Years.

YEAR	BIRTHS	DEATHS	EXCESS OF BIRTHS
1885.....	11,622	9,622	2,000
1886.....	12,106	9,625	2,481
1887.....	12,336	10,077	2,259
1888.....	12,841	10,200	2,641
1889.....	13,043	10,259	2,784
Totals, 5 years.....	61,948	49,783	12,165
Averages.....	12,390	9,957	2,433
1890.....	13,395	10,180	3,215
1891.....	14,491	10,573	3,918
1892.....	15,234	11,243	3,991
1893.....	15,80	11,713	4,088
1894.....	15,585	11,531	4,054
Totals, 5 years.....	74,506	55,240	19,266
Averages.....	14,901	11,048	3,853
1895.....	15,780	11,331	4,449
1896.....	16,547	11,650	4,897
1897.....	17,003	11,170	5,833
1898.....	16,702	10,903	5,799
1899.....	16,289	11,178	5,111
Totals, 5 years.....	82,321	56,232	26,089
Averages.....	16,464	11,246	5,218
1900.....	16,468	11,671	4,797
1901.....	16,010	11,306	4,704
1902.....	16,053	11,002	5,051
1903.....	16,042	10,654	5,388
1904.....	16,284	10,757	5,527
Totals, 5 years.....	80,857	55,390	25,467
Averages.....	16,171	11,078	5,093
1905.....	15,906	11,010	4,896
1906.....	17,225	11,415	5,810
1907.....	18,403	11,705	6,698
1908.....	18,347	11,756	6,591
1909.....	17,680	11,063	6,617
Totals, 5 years.....	87,561	56,949	30,612
Averages.....	17,512	11,390	6,122
Averages, 25 years.....	15,488	10,944	4,544

In view of the augmented rate of increase in the population of Boston during the last five years, considerable importance attaches to the fact that the per cent. of natural increase, viz., 53.75, was 7.36 higher than in any half-decade since 1885, and was 12.23 above the average percentage of births to deaths for the twenty-five years, 1885-1909, inclusive.

The following statement shows clearly that the percentage of births to deaths by half-decades has notably risen, and is still rising.

Percentage of Births to Deaths in Boston, 1885-1909, Inclusive.

1885-1889, inclusive.....	124.44	1900-1904, inclusive.....	145.98
1890-1894 ".....	134.88	1905-1909 ".....	153.75
1895-1899 ".....	146.39	25 YEARS.	
		1885-1909, inclusive.....	141.52

The next table shows, by years and half-decades, the number of alien immigrants landing in the United States in the decade 1900-1909, who gave Massachusetts as their destination.

Immigrant Aliens Giving Massachusetts as Destination, 1900-1909.

Year	Number	Per Cent. of all Landed	Year	Number	Per Cent. of all Landed
1900.....	39,474	8.80	1905.....	72,151	7.03
1901.....	41,789	8.56	1906.....	73,863	6.71
1902.....	50,939	7.85	1907.....	85,583	6.66
1903.....	65,757	7.67	1908.....	57,303	7.32
1904.....	58,411	7.19	1909.....	61,197	8.14
Total, 5 years,	256,370	7.88	Total, 5 years,	350,097	7.08

Inspection of the foregoing shows that the immigrants destined to Massachusetts increased 93,727, or 36.56 per cent., in the period 1905-1909, as compared with the previous five years, despite the diminished immigration in the years 1908 and 1909.

It is noteworthy, too, that in the last five years 94,188, or 26.90 per cent. of the 350,097 immigrants destined to Massachusetts, were born in Russia, and 75,607, or 21.60 per cent. were born in Italy, while only 38,139, or 10.89 per cent., were born in Ireland.

Especial interest attaches to the immigrants from Italy and Russia (including Finland and Poland), not only because they have contributed so considerably to swell the number of the foreign-born population of Boston since 1885, and especially since 1895, but more particularly because they have proved to be the most prolific of the principal groups in the immigrant population of Boston.

The following statement indicates the rapid increase in Boston in the number of persons born in Italy and Russia, according to the censuses taken in the period 1885-1905:

Number of Persons in Boston Born in Italy and in Russia.

Census	Born in Italy	Born in Russia	Total
1885.....	2,378	1,844	4,222
1890.....	4,718	5,259	9,977
1895.....	7,890	13,565	21,455
1900.....	13,738	18,550	32,288
1905.....	20,324	27,257	47,581
20 Years' Increase	17,946, or 755 per cent.	25,413, or 1,378 per cent.	43,359, or 1,027 per cent.

From inspection of the foregoing it appears: (1) that the inhabitants of Boston who were born in Italy increased 12,434, or 157.59 per cent., in the decade 1895-1905, against an increase of 5,512, or 231.79 per cent., in the decade 1885-1895; and (2) that

the number born in Russia increased 13,692, or 100.94 per cent., in the last decade, against 11,721, or 635.63 per cent., in the previous decade.

The next table affords a comparison of the parentage of the children born in Boston in the years 1900 and 1908, classified by the place of birth of the fathers of those children.

Children Born in Boston, by Birthplace of Fathers

	1900		1908	
	Number	Per Cent.	Number	Per Cent.
All Fathers	16,351	100.00	18,347	100.00
Born in Boston	2,804	17.00	3,177	17.32
" elsewhere in United States	2,711	17.00	3,052	16.63
I. Native Born	5,515	34.00	6,229	33.95
II. Foreign Born	10,142	62.00	11,314	61.67
Born in Ireland	3,439	21.00	2,511	13.69
" British Provinces	1,816	11.00	1,631	8.89
" Russia	1,350	8.24	2,553	13.92
" Italy	1,322	8.24	2,685	14.63
" other countries	2,215	13.52	1,934	10.54
III. Birthplace unknown..	694	4.00	804	4.38
Total I., II., III.	16,351	100.00	18,347	100.00

Inspection of the foregoing table renders it clear that the children of fathers born in Italy or Russia, have notably increased in the period 1900-1908, while the children of fathers born in Ireland or in the British Provinces have diminished both absolutely and relatively.

Additional evidence of the relative increase of the rising generation in Boston is found in the returns of the school census, which enumerates annually the number of persons of the age-period five to fifteen years. The following statement shows the increase in this class of the population in the school census years by half-decades, between 1885 and 1909:

Persons of School Age, 5-15 Years, in Boston.

(Compiled from the School Census returns.)

Year	Number	Increase	Per Cent. Increase
1885	68,702	—	—
1890	72,041	3,339	4.86
1895	77,152	5,111	7.09
1900	90,144	12,992	16.84
1905	101,865	11,721	13.00
1909 (4 years)	115,527	13,662	13.41
Increase 1885-1909	—	46,825	68.16

Boston is predominantly a commercial and financial center. Among the great cities of the United States, although it ranks but ninth as to area and fifth in population, it stands second in the aggregate value of its imports and exports, third in amount of bank clearings, and sixth in respect to the value of its manufactures.

The following tables afford a general comparison between the variations in growth of population, by half-decades, in the period 1885-1910, and the variations in the amount of foreign commerce, the amount of bank clearings, the value of the product of Boston's factories, and the number of passengers carried by the steam railroads to and from Boston in the same period. The tables are based upon the most recent available figures.

On inspection of the tables it is seen that there is a general parallelism between the percentages of increase of population by

half-decades, and those relating to the business growth. The closest parallelism, disclosed by the tables, appears to be between the relative increase of population and of foreign commerce.

It must be admitted that satisfactory data cannot be had whereby to enable one to determine and appraise all the factors that influence the growth in the population of Boston. Still the general statement seems to be warranted that the fluctuations in that growth reflect the variations in the business prosperity of the City and the region of which it is the metropolis.

FOREIGN TRADE OF BOSTON, 1885-1910.

For Fiscal Years Ending June 30.

IN MILLIONS OF DOLLARS.

	Total Trade	Imports	Exports
1885	115,446	53,448	62,000
1890	134,079	62,877	71,202
1895	152,394	66,889	85,505
1900	184,391	72,196	112,195
1905	188,122	100,318	87,804
1910	199,523	129,006	70,517

Percentage of Boston's Trade to Total of United States.

	Total Trade	Imports	Exports
1885	8.75	9.26	8.35
1890	8.14	7.97	8.30
1895	9.90	9.14	10.59
1900	8.22	8.49	8.05
1905	7.14	8.98	5.78
1910	5.98	8.28	4.20

Increase of Trade and of Population.

	Increase of Total Trade in Millions of Dollars	Per Cent. Increase	Increase of Population	Per Cent. Increase
1885-1890	18,633	16.14	58,084	14.88
1890-1895	18,315	13.66	48,443	10.80
1895-1900	31,997	21.00	63,972	12.87
1900-1905	3,731	2.02	34,488	6.15
1905-1910	11,401	6.06	75,205	12.63

CLEARINGS OF NATIONAL BANKS IN BOSTON.

1885-1910.

IN BILLIONS OF DOLLARS.

	Total Clearings	Increase	Per cent. Increase	Per cent. Increase in Population
1885	3,483	—	—	—
1890	5,131	1,648	47.31	14.88
1895	4,758	*373	*7.26	10.80
1900	6,180	1,422	29.90	12.87
1905	7,655	1,475	23.86	6.15
1909 (4 years)	8,397	742	9.69	10.11

* Decrease.

The next statement shows that the foreign trade and the bank clearings of Boston have not fully recovered from the effects of the panic of 1907, which, as has been shown above, caused a diminution in the influx of immigrants destined to Massachusetts, and presumably to Boston as well.

Total Exports and Imports.

FISCAL YEAR ENDING JUNE 30.

1905	\$188,122,373
1906	205,181,724
1907	225,305,124

Average for 3 yrs., \$206,203,073

Total Bank Clearings.

CALENDAR YEAR.

1905	\$7,655,225,997
1906	8,314,925,728
1907	8,098,251,314

Average for 3 yrs., \$8,022,801,013

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1910 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [Out of print.]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [Out of print.]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
- Special Publications No. 6.** Extraordinary Receipts and Expenditures 1893-97. Tables for five years. Boston: Municipal Printing Office. 1900. 218 pp. 4to. [Postage, fifteen cents.]
- Special Publications No. 7.** Receipts and Expenditures of Ordinary Revenue, 1895-1899; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
- Special Publications No. 12.** Receipts and Expenditures of Ordinary Revenue, 1900-1904; Comparative Tables for five years. Boston: Municipal Printing Office. 1905. 163 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 14.** Receipts and Expenditures of Ordinary Revenue, 1902-1906, with Appendix including Analyses of Extraordinary Receipts and Expenditures; Comparative Tables for five years. Boston: Municipal Printing Office. 1907. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Receipts and Expenditures of Ordinary Revenue, 1904-1908, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 17.** Receipts and Expenditures of Ordinary Revenue, 1905-1909, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1910. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 18.** Receipts and Expenditures of Ordinary Revenue, 1906-1910, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1911. 162 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
- Volume II. Boston: Municipal Printing Office. 1900. 4to. Comprises eight numbers, with tables for twelve months.
- Volume III. Boston: Municipal Printing Office. 1901. 4to. Comprises eleven numbers, with tables for twelve months.
- Volume IV. Boston: Municipal Printing Office. 1902. 4to. Comprises eleven numbers (338 pages), with tables for twelve months.
- Volume V. Boston: Municipal Printing Office. 1903. 4to. Comprises ten numbers (338 pages), with tables for twelve months.
- Volume VI. Boston: Municipal Printing Office. 1904. 4to. Comprises eight numbers (264 pages), with tables for twelve months.
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- Volume XI. Boston: Municipal Printing Office. 1909. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XII. Boston: Municipal Printing Office. 1910. 4to. Comprises four numbers (170 pages), with tables for twelve months.
- Volume XIII. 1911. Current: Issued quarterly, arranged by months. [Postage, three cents.]

Copies of the Publications named in the foregoing list will be mailed to any address on receipt of the price of postage.

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CITY OF BOSTON

STATISTICS DEPARTMENT

REFERENDA

IN

MASSACHUSETTS AND BOSTON

BY
DR. EDWARD M. HARTWELL
Secretary of Statistics Department

REPRINTED, WITH ADDITIONS, FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XI., NOS. 10-12, 1909.]



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REFERENDA IN MASSACHUSETTS AND BOSTON.

BY DR. EDWARD M. HARTWELL, SECRETARY OF STATISTICS DEPARTMENT.

Referenda in Massachusetts fall mostly into one of three principal classes, viz.: (1) General referenda, on matters relating to the constitution of the State Government, or its relation to the National Government; (2) Special referenda, relating either to the charters or charter amendments of cities, or to the acceptance of other special acts; and (3) Recurrent referenda whereby, in accordance with the Revised Laws, each city and town is annually called upon to vote yes or no upon the question of licensing the sale of intoxicants within its borders.

In this connection it will be best to consider general referenda chiefly, without attempting to discuss referenda of the second and third classes, whose numbers run into the hundreds, although certain of them must needs be mentioned in outlining the record of the voters of Boston as regards electoral contests and referenda respectively.

In attempting to measure the interest of the electorate and the significance of the votes cast upon the referenda under review, two criteria have been adopted: (1) the percentage of the total vote upon a given question to the total vote cast for Governor of the State in the same year; and (2) the percentage of the major vote upon a given question to the total vote upon that question. However, owing to the inadequacy of the records, whether in print or manuscript, all members of the series of general referenda cannot be satisfactorily tested by either criterion. Much less is it possible to state, in respect to referenda submitted before 1890, what proportion of the registered or of the qualified voters actually voted for Governor or on a referendum in a given year.

It may be noted that in gathering the data, here brought together, it has been necessary to search the original records, in the archives of Massachusetts and of Boston, many of which have not been printed. The records regarding the votes on the earlier referenda are so meagre and incomplete that it seems best to forbear attempting to tabulate the facts regarding referenda submitted by the Legislature prior to the year 1780, when the Constitution of Massachusetts was adopted and the first election of a Governor by the people occurred.

Referendum is a borrowed word which has gained currency in our political vocabulary only recently, but the practice of referring constitutional questions to the voters of Massachusetts by the Legislature is an old, one might almost say primitive one. The practice is based on the doctrine that the consent of the people is an indispensable factor in establishing the organic law. The main object of this study is to set forth the nature of the questions referred to the voters since the Province of Massachusetts Bay assumed "civil government" as a State, and to determine the character and amount of the interest shown by them in such questions. But it should not be overlooked that the lawgivers of the Colony of New Plymouth and of the Colony of Massachusetts Bay exemplified the doctrine of common assent, more than a century before the outbreak of the Revolution, in measures that may be properly termed referenda.

In the enactment of fundamental laws both the Pilgrims and the Puritans were careful to secure the consent of the people. In 1636 when the Plymouth Colony adopted its first code of laws, it was enacted "That the laws and ordinance of the Colony and for the Government of the same be made only by the freemen of

the Corporation and no other." In 1643 when the New England Confederation was formed, for defense against the Indians, by representatives of Massachusetts, Connecticut, New Haven and New Plymouth, the delegates from the latter "referred the Articles of Confederation to the people of their Colony and refrained from signing until these had received the popular assent." (See Lobingier's "The People's Law," p. 77.)

The first code of laws of the Massachusetts Colony, known as "The Body of Liberties" was enacted by the General Court in 1641. The enactment was the last of a series of measures initiated in 1636 by an order of the General Court, providing for "a draught of laws . . . which may be the Fundamentals of this Commonwealth." Governor John Winthrop (History ii 66) notes that the Body of Liberties "had been composed by Mr. Nathaniel Ward . . . and had been revised . . . by the Court and sent forth into every town to be further considered of, and now again in this Court (*i. e.*, of December 10, 1641) they were revised, amended and presented, and so established for three years, by that experience to have them fully amended and established to be perpetual."

Inasmuch as the submission of the Body of Liberties to the freemen of the towns appears to have been the first measure resembling a referendum taken by the Government of the Bay Colony, a brief statement of the matters referred and the circumstances attending that reference will not be out of place. The right of the people to participate, through their deputies, with the magistrates in the enactment of laws had been conceded after considerable dispute in the period 1631-1635. Governor Winthrop tells us that in May, 1635, on the demand of the deputies, "it was agreed that some men should be appointed to frame a body of grounds of laws, in resemblance to a Magna Charta, which being allowed by some of the Ministers and the General Court, should be received for fundamental laws." Although committees to draft such laws were appointed both in 1635 and 1636 little was accomplished by them. In March, 1637, the General Court, alleging that the want of written laws had led to "many doubts and much trouble," ordered "that the freemen of every town should assemble together in their several towns, and collect the heads of such necessary and fundamental laws, as may be suitable, and the heads of such laws to deliver in writing to the Governor before the 5th day of the 4th month, called June next." The order further provided that eleven persons, with the Governor at their head, should make "a compendious abridgment of the same, to be presented to the General Court for confirmation or rejection." Apparently the action so ordered was taken though not very promptly, as it was not until November, 1639, that the General Court passed an order, instructing a joint committee of Magistrates and Deputies to "peruse all those models which have been or shall be further presented concerning a *form of government* and laws to be established." Having drawn the models up into one body, the committee were charged to "take order that the same shall be copied and sent out to the several towns, that the elders of the churches and freemen may consider of them against the next General Court." Evidently the elders and freemen took their time in the matter, as the General Court passed a vote, May 13, 1640, concerning the "Breviate of Laws," urging the elders and freemen to whom they had been sent "that they will endeavor to ripen their thoughts and counsels about the same

by the general court in the next 8th month." Finally it was voted by the Court on December 10, 1641, that "the bodye of laws formerly sent forth among the Freemen was voted to stand in force."

It might be argued that the order of March 12, 1637, resembles both an initiative and a referendum. Perhaps it is as well to consider it an embryonic or inchoate referendum, from which developed the order of November 5, 1639, and to call the latter the first Massachusetts referendum. In the Body of Liberties one finds reflected certain distinctively popular views and tendencies that ultimately found clear and well nigh complete expression in the State Constitution of 1780. Of that Constitution the Body of Liberties, even more than the Charter of 1629, was a prophetic type. The Body of Liberties was more than a code of statutes; it partook of the nature of a bill of rights and a frame of government, as well.

The second paragraph of "The Body of Liberties" reads as follows: "We hould it therefore our dutie and safetie whilst we are about the further establishing of this Government to collect and express all such freedoms as for the present we forsee may concerne us, and our posteritie after us. And to ratifie them, with our sollemne consent."

Of the ninety-eight sections into which "The Body of Liberties" is divided twenty-one are included under the title: "*Liberties more peculiarly concerning the freemen.*" Among the most significant of them are the following:

"66. The Freemen of every Towneship shall have power to make such by laws and constitutions as may concerne the welfare of their Towne, provided they be not of a Criminnall, but onely of a prudential nature, etc.

"67. It is the constant libertie of the freemen of this plantation to choose yearly at the Court of Election out of the freemen all the General officers of this Jurisdiction."

"68. It is the libertie of the freemen to choose such deputies for the General Court out of themselves, either in their owne Townes or elsewhere as they may judge fittest," etc.

"74. The freemen of Every Towne or Towneship, shall have full power to choose yearly or for lesse time out of themselves a convenient number of fitt men to order the planting or prudentiall occasions of that Town, according to instructions given them in writing, Provided nothing be done by them contrary to the publike laws and orders of the Countrie, provided also the number of such select persons be not above nine."

It is to be noted that under Section 74 "of the Body of Liberties" the powers of the Selectmen were conditioned on "instructions given them in writing" by the freemen. Later it became customary for the freemen in Town meeting to adopt written instructions to their representatives in the General Court also. Thus, from the Boston Town Records, it appears that, on March 14, 1652-53, "at a general Towne meeting" it was ordered: "That the Commissioners for the Town and the Select men are desired to draw up instructions for the deputies against the Generall Corte they or any five of them ar to doe it."

Then this follows: "Ensign Josh. Scotto, Ensign Robt. Scott, Mr. Belcher, Edward Flechar and Sargt. Nathl. Williams ar desired to draw up Instrucktions for the Townesmen (select men) to ackt by, to be in adition to what instrucktions they already have."

That the "townes men" of the Plymouth Colony, enjoyed rights similar to those secured to the freemen of the Bay Colony is indicated by the following, which was enacted by the General Court at Plymouth on September 1, 1640: "That the Constables of every Towne within the Government shall warne the townes men whereof they are to come together as they doe for other townes businesse when the Committes (deputies) shall think it fitt, as well to acquaint them with what is propounded (proposed) or enacted at the Court as to receive instructions for any other business they would have done."

Giving the voters the right to instruct their representatives in the General Court amounted practically to giving them the initiative. As has already been shown, the principle of the

referendum was recognized in the ratification by the freemen of the fundamental laws of both colonies.

Not only was the principle of common assent recognized and embodied in the fundamental laws, but those laws provided in the town meeting a well devised instrument whereby the freemen were enabled to give effect to their deliberations and votes — both as regarded their local affairs and the "occasions of the Country."

There were several instances within the colonial period of what may be termed primitive or incipient referenda in contradistinction to the series of definitively constitutional referenda that began in 1776. In this connection the following cases may suffice although it is quite possible that an exhaustive scrutiny of certain manuscript sources in the Massachusetts Archives would disclose still other cases in which the General Court called upon the freemen of the towns to intimate their assent or dissent touching certain questions. It may be added that the General Court sometimes referred questions to the clergy and the freemen. Thus on May 29, 1644, it was ordered by the General Court "That it shall be lawful for the deputies of this Court to advise with their elders and freemen, and take into serious consideration whether God do not expect that all the inhabitants of the plantation allow to the magistrates, and all other that are called to country service a proportionable allowance and that they send in their determinations and conclusions to the next General Court."

What opinions the elders (the ministers) and the freemen expressed regarding the question of compensating the members of the General Court does not appear in the records of that body. From 1644 till the charter was revoked in 1684, there was much variance between the Magistrates and the Deputies touching their respective privileges and powers, and the opinion and advice of the clergy as well as of the freemen were formally asked for by the General Court more than once. In 1685, curiously enough, two contradictory reports were made to the General Court as to the opinion and advice of the Elders on the expediency of resisting if a forcible attempt should be made by the agents of the King to secure possession of the revoked charter for cancellation. On another occasion the Elders pointedly informed the Deputies that the government was "aristocratical" as well as "democratical" in its nature. The Magistrates and Elders — like many of their successors — had a rooted horror of a pure democracy.

In 1644, when the Massachusetts Magistrates and Deputies were at odds as to the rights and powers of the latter in legislative matters, the General Court, on November 13, passed an order which provided: (1) that for a year neither Magistrates nor Deputies should "exercise a negative vote" upon the votes of the other, "if the freemen shall accept thereof"; and (2) that a trial shall be made for one year "by choice of twenty deputies of the several shires to equal the number of magistrates chosen upon the day of election, the choice of them to be thus divided: Suffolk shall choose six; Middlesex six; and Essex and Norfolk being joined in one shall choose eight." In pursuance of this plan it was "further declared that every town shall forthwith, namely by the last of the next month, send in under the hands of their late deputies their vote assenting or dissenting to the proposition."

The records are silent as to the results of this referendum; but John Winthrop in his History of New England (vol. ii, page 24) says "the greater number of towns refused it. So it was left for the time." But the Magistrates brought forward substantially the same plan in 1645, when they asked the Deputies to concur in an order to refer to the freemen the question whether sixteen deputies, *i. e.*, four for each county, with an equal number of Assistants, together with the Governor and Deputy Governor, should constitute the General Court. The proposed referendum failed to be authorized because the Deputies refused their concurrence. Their reply reads as follows: "The deputies being in this particular well acquainted with the mind of their towns cannot consent to this way of lessening the deputies."

The General Court on November 11, 1647, passed an act to limit the number of deputies to one from each town, but suspended the act, and later, on the same day, confessing its uncertainty whether the towns preferred to send one or two deputies and "being desirous to know the mind of the country herein," the Court ordered "that a copy of this order shall be sent to the constable of every town who shall call the freemen together and acquaint them herewith that so they may declare their minds herein," etc.

The result of this referendum is indicated by the following entry under March, 1647-48 in the records of the General Court: "The most of the freemen desiring their former liberty of sending one or two deputies to the General Court, the former wonted liberty is continued and the former act is repealed."

The rising of the people against Sir Edmund Andros (who had served as Royal Governor since May 20, 1686) occurred on April 18 and 19, 1689. On the twentieth of April fifteen men (including six Magistrates who had been chosen by the General Court of Elections on May 12, 1686) repaired to the Town House in Boston and assumed direction of affairs, under the style of "The Council for the Safety of the People and Conservation of the Peace." Simon Bradstreet, whose election as Governor in 1686 had been nullified by the arrival of Andros, was chosen President of this council. The council immediately joined to itself, by invitation, twenty-two other prominent men, and as the *de facto* government held almost daily sessions. The records of the Council of Safety, under date of May 1st, contain the following: "There being some agitation in Council of the Necessity of Settling some form of Government, and several Gentlemen appearing out of the Country, moving the same thing, debate was deferred till the morrow."

On May 2d, there being 31 members present, the Council of Safety, "agreed unto a paper . . . signifying the expedience of the several Towns . . . to meet and choose one or more able, discreet persons . . . to convene at Boston upon the ninth instant, . . . fully impowered . . . to consult, advise, join and give their Assistance to the Council now Sitting." This "signification" provided that Boston might send four representatives but no other town should send more than two.

On May 9th, the Council of Safety, to the number of 27, and 66 representatives from 44 towns met together. The next day the Representatives addressed a "Declaration to the Council on behalf of the Towns for which they appeared: That for the ensuing part of this year, The Governor, Deputy Governor and Assistants chosen and sworn in May 1686 according to our Charter Rights, and the deputies then sent by the Freemen of the several Towns to be (are) the Government now settled in our above said Colony."

The extant records regarding the returns from the Towns in reply to the signification of May 2, although incomplete, afford evidence that many of the Towns expressed a desire to have the Old Charter "reassumed." But it appears probable, from the records, that the Declaration of the Representatives on May 10, was substantially unanimous.

The Council in reply to the Declaration said: "We think it necessary the people of the said several Towns and Villages do more fully and expressly signify their Mind in that Matter and that the other Towns and places . . . be notified to Convene their respective Inhabitants to manifest their minds relating to the same . . . and choose so many as they shall think convenient to join with them for the Common Safety and Conservation of the Peace and the Exercise of such farther Acts of Authority as shall be necessary."

The Representatives assented, and declared that "*they continued the present Council in the same Station until May 22d,*" — the date agreed upon for the convention proposed by the Council, *i. e.*, the Convention of Council and Representatives.

On May 22, twenty-six members of the Council and 74 Representatives from 54 towns assembled in Boston. The returns of 52 towns and villages, on the referendum of May 10, are

still preserved. Of that number 43 towns appear to have pronounced in favor of the re-assumption of the charter, and 9 for continuing the Council of Safety. At any rate, the Representatives again urged the Council to act in the way suggested in the Declaration of May 10; and on May 24, twelve of "the Old Magistrates" consented "for the Satisfaction of the people to accept the care and Government of the people of this Colony according to the rules of the Charter . . . until by direction from England there be an Orderly Settlement of Government," with the promise that additional Assistants should be chosen and that the Representatives of the Towns should again convene with them. But the Old Magistrates were careful to add that they did "not intend an Assumption of Charter Government and would not be so understood."

On May 25, the Council of Safety, from which the 22 members by invitation had been dropped, organized by the choice of Simon Bradstreet as President and Isaac Addington as Clerk.

Thereupon the Towns appear to have held new elections, at which five additional assistants were chosen; and on June 5, representatives to the number of 55 from 41 towns assembled in Boston, chose a Speaker, and adjourned till the next day. On June 6, the Representatives addressed a "Declaration" to "S. Bradstreet, Governor, Thomas Danforth, Deputy Governor, and the Assistants now sitting," saying:

"We do now humbly pray . . . you would be pleased by virtue of the Authority devolved on you by us as Representatives of the several Towns in this Colony to accept Government according to Charter Rules by the name of Governor and Council for Massachusetts Colony, and exercise such authority, in the said Colony as was formally (sic.) and by the Laws made by our Charter Government . . . until farther order from England, and that the Major General and five Assistants lately chosen take their respective Oaths; and pray there may be no Delay in this Matter. We cannot proceed in anything till this foundation be settled."

On June 7, the Governor and Council voted to accept the foregoing declaration, and took the oaths of office. On June 22, they declared that all laws that were in force on May 12, 1686, should continue in force until farther settlement. The Council of Safety and the Convention of Representatives continued to meet from time to time. The Representatives on January 24, 1689, voted "That this Convention be henceforth termed a General Court and be accounted such in all Respects." The provisional government consisting of the Governor and Council and the General Court continued to rule the Colony until Sir William Phips became Governor on May 14, 1692, under the Province Charter, granted by William and Mary, October 7, 1691.

Under the charter granted in 1691 by William and Mary to Their Majesties' Province of Massachusetts Bay (which included the future District of Maine in addition to the original colonies of Plymouth and the Bay) the freeholders continued to exercise the liberties of the colonial freemen under some restrictions that need not detain us.

In the period 1765-1780 the "Freeholders and other Inhabitants" in their town meetings, by their choice of Representatives to the General Court and to county and state conventions, by their election of Committees of Correspondence and Safety; by their instructions to their Selectmen and Representatives, and by their votes on referenda exercised a large and decisive influence in the controversy between the Colony and the Crown, and finally in 1780 secured the adoption of the Massachusetts Constitution of 1780, which was the first State Constitution in America that was framed by a convention chosen by the people, and ratified by the people themselves after full and free discussion.

"The American Revolution broke out," says de Tocqueville, "and the doctrine of the sovereignty of the people came out of the townships and took possession of the State. Every class was enlisted in its cause; battles were fought and victories obtained for it; it became the law of laws."

The period 1765-1775, *i. e.*, from the passage of the Stamp Act till the adoption of a provisional form of government after

the Evacuation of Boston, affords numerous instances in which Massachusetts towns exemplified the principles of the initiative;—definitive referenda do not emerge until 1776, when all of the towns were asked by the House of Representatives to make known their sentiments on the question of independency. In this period Instructions by the Towns, particularly the Town of Boston, played a large part in the controversy with the King and Parliament and the Royal Governors, and in the development of the American doctrine of popular rights. Indeed a fair sized treatise on the Nature of Government and the Rights of the Subject might be compiled from the Instructions to their Representatives by the Town of Boston. A few instances must suffice; but in passing, it may be remarked that many of the replies and memorials to the Governor by the House of Representatives which largely make up "Bradford's State Papers of Massachusetts" are but restatements of utterances by Committees on Instructions or Committees of Correspondence chosen by the Town Meeting of Boston.

September 18, 1765, the Instructions for the Representatives of the Town after expressing "the greatest Dissatisfaction" with the Stamp Act add: "And we think it incumbent upon you by no Means to Join in any publick Measures for Countenancing and assisting in the Execution of the same: But to use your best endeavors in the General Assembly, to have the inherent unalienable Rights of the People of this Province asserted and vindicated." The instructions were passed unanimously, but the size of the vote was not stated; however, at the election of Representatives, May 14, 1765 there were 641 votes cast.

In the record of a Town Meeting held December 1, 1766, the following occurs:

"That the Sense of the Inhabitants may be taken respecting a Bill now pending in the House of Representatives, entitled 'An Act for granting compensation to the Sufferers and of free and full pardon, Indemnity and oblivion to the Offenders, in the late Times,' was read, and the Bill laid before the Town for its consideration; and the Town apprehending said Bill to be agreeable to his Majesty's gracious Recommendation — Voted, that the Representatives be and hereby are Instructed to use their Endeavors to the passing of said Bill into a law." The number voting is not stated, but at the Election of Representatives, held on May 6 of the same year, 746 votes were cast.

The purpose of the Bill was to compensate, out of the Province Treasury, Lieutenant Governor Hutchinson, Judge Oliver and others, who had incurred large losses at the hands of the mob during the Stamp Act Riots in Boston, in August, 1765. The Bill was framed by the House of Representatives early in November, 1766, and ordered "to be published for the consideration of the Towns." On November 13 the House asked Governor Bernard to grant a recess in order that the members of the House might consult their constituents. Accordingly a recess was granted by the Governor from November 13 till December 3, 1766. On December 5 the Bill was passed to be engrossed: yeas, 53; nays, 35. Of the four Boston Representatives three voted yea, the fourth being Speaker of the House.

In 1772 Governor Hutchinson's refusal to comply with a petition of Boston to allow the General Assembly to meet impelled the Town on November 2, to vote unanimously, on the motion of Mr. Samuel Adams "That a Committee of Correspondence be appointed to state the Rights of the Colonists and of this Province in Particular as Men, as Christians, and as Subjects; to communicate and publish the same to the several Towns in this Province and to the World as the sense of this Town, with the Infringements and Violations thereof that have been made. Also requesting of each Town a free communication of their Sentiments on this Subject." The Committee's report, a lengthy one, was duly considered by the Town, and unanimously adopted, on November 20, 1772. Although the number voting is not given, the records show that 723 votes were cast on May 6, 1772, at the election of Representatives.

In its statement of Rights and List of Infringements and Violations of those rights, this declaration both in its subject

matter and phraseology reads somewhat like a forecast of the Declaration of Independence in 1776. The Statement of Rights, by Sam. Adams, begins as follows: "Among the natural Rights of the Colonists are these, first, a Right to Life; secondly, to Liberty; thirdly, to Property; together with the Right to support and defend them in the best manner they can. These are evident branches of, rather than deductions from the Duty of Self Preservation, commonly called the first Law of Nature. . . . When Men enter Society, it is by voluntary consent; and they have a right to demand and insist upon the performance of such conditions, and limitations as form an equitable *original compact*."

The List of Infringements numbers twelve in all. One will suffice here. "1st. The British Parliament have assumed the power of legislating for the Colonies in all cases whatsoever, without obtaining the consent of the Inhabitants, which is ever essentially necessary to the right establishment of such a legislative."

While suffering from the effects of the Boston Port Bill, the People of Boston were greatly stirred by the report that Parliament had passed still other "intolerable Acts." At a Town Meeting held on July 26, 1774, Boston "accepted Paragraph by Paragraph" a Letter to the other Towns relative to "Two Acts of Parliament, altering the Course of Justice and annihilating our free Constitution of Government." The second of the acts alluded to was "Chapter 45, Acts of 14, George III." (1774) which provided that no Town meeting except for an election should be held in the Province without the written permission of the Royal Governor, who was also given power to prescribe what matters should be considered in such meetings.

On September 1, 1774, General Gage, the last Royal Governor, issued writs for an election of Representatives to the General Court to be convened on October 5 at Salem. On September 25, an election was held for four Representatives from Boston, at which 362 votes were cast. At the same meeting three persons were appointed and empowered by the Town,—“in Addition to our four Representatives to join with the Members who may be sent from the Neighboring Towns in the Province, at a Time to be agreed on, in a General Provincial Congress.”

The Representatives from Boston were instructed to "adhere firmly to the Charter . . . and to do no Act which can possibly be construed into an Acknowledgment of the Act of the British Parliament, for altering the Government of Massachusetts Bay . . . And, as we have reason to believe that a conscientious Discharge of your Duty will produce your Dissolution as an House of Representatives. We do hereby empower and instruct you to join with the Members, who may be sent from this and the Neighboring Towns in the Province, and to meet with them on a time to be agreed on, in a General Provincial Congress, to act upon such Matters, as may come before you, in such a manner, as shall appear to you most conducive to the true Interest of this Town and Province, and most likely to preserve the Liberties of all America."

On September 28, General Gage issued a proclamation "discharging the members from attending" and declared he would not meet the General Court on October 5. The time had come for testing the faith of the People of Massachusetts in the doctrine of common assent, inasmuch as the action of Gage was tantamount to a dissolution of the House of Representatives.

During the interregnum 1774–1780, the Government of Massachusetts was provisional and somewhat anomalous not to say revolutionary in character; naturally enough, appeals from the lawgivers to the people to signify their wishes and opinions were unusually frequent and direct.

Some ninety Representatives assembled at Salem on October 5, 1774. On October 7, they resolved themselves into a Provincial Congress (the First) which dissolved on December 10, 1774, after assuming direction of affairs and calling on the Towns "to elect as many members as to them shall seem necessary and expedient to represent them in a Provincial Congress February 1, 1775." This Second Congress in which 196 towns (177 in Massachusetts and 19 in Maine) were represented, by 229 members, was dissolved on May 29, 1775, at Water-

town, where the Third Provincial Congress, elected at the call of the Second Congress, convened on May 31, 1775.

As soon as the meaning of the Regulating Act became clear, viz., Chapter 45, 14 George III., which forbade the holding of Town meetings without the written permission of the Governor, the question of establishing a new form of government began to be agitated. Thus, one of Samuel Adams's correspondents, in a letter dated July 29, 1774, declared "It would be best to form a New Charter for ourselves," and on September 12, Dr. Joseph Warren wrote to Adams, "Many among us and almost all in the Western Countys are for taking up the old Form of Government according to the first Charter." On December 10, 1774, the day it dissolved, the First Provincial Congress tabled a report "relative to assuming Civil Government."

In the Second Provincial Congress it was moved on May 12, 1775: "That the sense of the Congress be taken . . . whether there is now existing in this Colony a necessity of taking up and exercising the powers of civil government in all its parts." Four days later the Congress voted to send a committee to Philadelphia to present "an application to the Continental Congress for obtaining their recommendation for this Colony to take up and exercise Civil Government."

On June 9, 1775, the Continental Congress passed a Resolve advising the Provincial Congress to consider the Governor and Lieutenant Governor "as absent and their offices vacant," and recommended the Provincial Congress "to write letters to the inhabitants of the several places which are entitled to representation in the assembly, requesting them to choose such representatives, and that the Assembly when chosen to elect Councillors; and that such assembly, or council, exercise the powers of government until a governor of his majesty's appointment will consent to govern the Colony according to its charter."

Accordingly the Third Provincial Congress voted June 20, 1775, to send a letter to the Towns calling upon them to choose Representatives for "a general court or assembly" to convene at Watertown, on July 19, 1775. The Towns did so, and the First House of Representatives of the State of Massachusetts Bay in New England met on that date. Two days later it chose 28 Councillors, from among its 203 members who represented 189 out of 268 towns. The Councillors, usually termed "The Honorable Board," exercised a mixture of executive, judicial and legislative functions, until the Constitution of 1780, which provided for a Governor, Lieutenant Governor, Council, Senate and House of Representatives, took effect in September, 1780.

The following summary statement may serve to show the number and indicate the nature of the questions referred to the voters of Massachusetts in 131 years.

SUMMARY OF REFERENDA IN MASSACHUSETTS, 1776-1907.

A. Special Questions.

YEAR.		Accepted.	Rejected.	Total.
1776.....	Do you favor a Declaration of Independence?	1	-	1
1778.....	Do you favor a Confederation of the Colonies?	1	-	1
1895.....	Should Municipal Suffrage be granted to Women?	-	1	1
	Totals.....	2	1	3

B. Proposals to Hold Constitutional Conventions.

YEAR.	Accepted.	Rejected.	Total.	
1776.....	1	-	1	
1777.....	1	-	1	
1779.....	2	-	2	
1795.....	-	1	1	
1820.....	1	-	1	
1851.....	1	1	2	
1852.....	-	1	1	
	Totals.....	6	2	8

C. Constitutions Submitted.

YEAR.	Accepted.	Rejected.	Total.	
1778.....	-	1	1	
1780.....	1	-	1	
	Totals.....	1	1	2

D. Constitutional Amendments Submitted.

YEAR.	Accepted.	Rejected.	Total.	
1821.....	9	5	14	
1831.....	1	-	1	
1833.....	1	-	1	
1836.....	1	-	1	
1840.....	1	-	1	
1853.....	-	8	8	
1855.....	6	-	6	
1857.....	3	-	3	
1859.....	1	-	1	
1860.....	2	-	2	
1863.....	1	-	1	
1877.....	1	-	1	
1881.....	1	-	1	
1885.....	1	-	1	
1889.....	-	1	1	
1890.....	2	-	2	
1891.....	2	-	2	
1892.....	1	-	1	
1893.....	1	-	1	
1894.....	1	-	1	
1896.....	-	2	2	
1907.....	1	-	1	
	Totals.....	37	16	53
	Grand Totals.....	46	20	66

In 1776, the First House of Representatives of the State of Massachusetts Bay submitted what may be termed the first referendum, to the Towns of the whole State. It is found in the following Resolve passed May 9, 1776, by the House of Representatives:

Resolved: That it be and hereby is recommended to each Town in this Colony who shall send a member or members to the next General Assembly fully to possess him or them with their Sentiments relative to a Declaration of Independence of the United Colonies of Great Britain to be made by Congress and to instruct them what Conduct they would have them observe with regard to the next General Assemblys Instructing the Delegates of this Colony on that Subject.

It is noteworthy that the Council on May 10, the last day of the session, voted not to concur. But the House adhered to its Resolve which was accordingly printed for the benefit of the several towns in the newspapers.

The circumstances that led to the Resolve of May 10, are of especial interest. Elbridge Gerry, then attending the Continental Congress as a Delegate from Massachusetts, wrote from Philadelphia, on March 26, 1776, to James Warren, Speaker of the first House of Representatives as follows:

"You are desirous of knowing what capital measures are proposed in Congress. I refer you to what is done concerning privateering. This will not satisfy you and *I hope nothing will, short of a determination of America to hold her rank in creation and give law to herself.* I doubt not this will soon take place. I wish sincerely you would originate instructions, expressed with decency and firmness your own style — and give your sentiments as a Court in favor of independency. I am certain it would turn many doubtful minds, and produce a reversal of the contrary instructions adopted by some assemblies."

It is highly significant that the House, which was about to dissolve, did not undertake to express its "sentiments as a court," but instead asked the Towns to give instructions to the Second House of Representatives.

No complete official statement of the returns of the Towns can be found. It is possible to name but 38 towns that voted on the question, between May 20 and July 25. Barnstable, whose town meeting was held on July 25, was the only one of the 38 towns that voted against the proposed Declaration. In most of the towns, the vote for the Declaration appears to have been unanimous.

On June 13, Joseph Hawley, a Member of the Council, wrote to Gerry: "You cannot declare Independence too soon, when the present House here called last week for the instructions of the several towns touching Independency, agreeable to the recommendations of the last House, it appeared that about two-thirds of the towns in the Colony had met and all instructed in the affirmative, and generally returned to be unanimous. As to the other towns, the accounts of their Members were, either that they were about to meet or that they had not received the notice, as it was given only in the newspapers. Whereupon, the House immediately [*i. e.*, on June 7] ordered the unnotified towns to be notified by hand-bills, and in a short time undoubtedly we shall have returns from all; and it is almost certain that the returns will be universally to support the Congress, with their lives and fortunes, in case of a Declaration of Independence."

The incompleteness of the returns on this first referendum is typical of the returns on most of the referenda of this period. Hawley's statement that "about two-thirds of the towns had met" affords corroborative evidence of the writer's own conclusion that it rarely happened that more than two-thirds of the towns took the trouble to vote on the questions referred to them in the period of 1776-1780.

It was a well established doctrine of the time that members of the Legislature were responsible to those who chose them and were subject to instructions in their representative capacity. The instructions of the towns as set forth in the returns from 32 towns which are preserved in the State Archives teem with orotund and vigorous expressions of the political philosophy of that day. Some of them take the form of a disquisition on government. For instance, the instructions to its representatives adopted by the town of Wrentham on June 5, 1776, are of such a character as to lead a descendant of one of the Town Fathers of Wrentham, to publish them last *May in the *New York Evening Post* with the fanciful claim that they constitute a "Declaration of Independence that . . . antedates the immortal document of July, 1776."

At a Town Meeting in Boston, held on May 23, 1776, an election of Representatives to the General Court was held at which 272 votes were cast. A Moderator was then chosen by the Inhabitants "in order that the town may proceed in transacting the other affairs mentioned in the Warrant" The Meeting adjourned till the afternoon, when it was voted unanimously:

"That if the Hon^{ble}. Continental Congress should for the Safety of the Colonies, declare them Independent of the Kingdom of Great Britain, they the Inhabitants, will solemnly engage, with their Lives and Fortunes to support them in the Measure."

On May 30, a committee chosen on the twenty-third to draft instructions made a report to the Town Meeting which "Passed in the Affirmative unanimously." The number who voted is not stated. The instructions (whose character is indicated by the following extracts) are found in the Town Records, but not in the State Archives.

Instructions to the Representatives of the Town of Boston.

GENTLEMEN:

At a time when, in all Probability, the whole United Colonies of America are upon the Verge of a glorious Revolution, & when, consequently, the most important Questions that ever were agitated by the Representative Body of this Colony, touching its internal Police, will demand your Attention; your Constituents think it necessary to instruct you, in several Matters, what Part to act, that the Path of Your Duty may be plain before you.

We have seen the humble Petitions of these Colonies to the King of Great Britain repeatedly rejected with Disdain. For the Prayer of Peace he hath tendered the Sword;—for Liberty, Chains,—for Safety, Death. He has licensed the Instruments of his hostile Oppressions to rob us of our Property, to burn our Houses, & to spill our Blood—He has invited every barbarous Nation, whom he could hope to influence to assist him in prosecuting those inhumane Purposes. The Prince, therefore, in Support of whose Crown & Dignity, not many years since, we would most cheerfully have expended both Life & Fortune, we are now constrained to consider as the worst of Tyrants; Loyalty to him is now Treason to our Country.:

We think it absolutely impracticable for these Colonies to be ever again subject to, or dependent upon Great Britain, without endangering the very Existence of the State:—The

**I. e.* May, 1909.

Inhabitants of this Town therefore, unanimously instruct & direct you, that, at the Approaching Session of the General Assembly, you use your Endeavors, that the Delegates of this Colony, at the Congress, be advised, that in Case the Congress should think it necessary for the Safety of the United Colonies, to declare themselves independent of Great Britain, the Inhabitants of this Colony, with their Lives & the Remnant of their Fortunes, will most cheerfully support them in the measure.—

The second referendum of 1776 was embodied in a Resolve of the House of Representatives (apparently the Resolve was not laid before the Council), passed September 17, in which the "Male Inhabitants of each Town being free and Twenty One Years of Age or upwards," were asked whether they would "give their consent that the present House of Representatives and the Council in one Body with the House and by equal Vote shall agree on and enact such a Constitution and Form of Government as they shall judge will be most conducive to the Safety, Peace and Happiness of this State in all after and successive Generations, and will direct that the same be made public for the Inspection and Perusal of the Inhabitants, before the Ratification thereof by the Assembly?"

Returns from 98 towns are extant,—showing that 72 towns approved and 26 towns disapproved of the proposal. It would appear that less than 40 per cent of the towns made returns. The town of Boston on October 11, voted unanimously against the question. The number of votes cast does not appear.

On May 5, 1777, the House of Representatives passed a Resolve to recommend the several towns to instruct their Representatives to act with the Council in forming a Constitution of Government.

On May 22, the Town of Boston voted not to instruct their representatives "to form a plan for a new Government." The size of the vote is not stated, but earlier in the day 523 votes were cast at an election of Representatives. On May 26, the Town adopted instructions in which their Representatives were "directed by a unanimous vote in a full meeting, on no Terms to consent" to the General Court's forming a new Constitution. The Instructions intimate that "This matter at a suitable time will properly come before the people at large to delegate a *Select Number for that purpose, and that alone.*"

Apparently a sufficient number of towns agreed to the proposal embodied in the Resolve of the 5th of May, 1777, since on June 17, the Assembly and the Council resolved to act as a Convention, and their plan of a Form of Government was finally ordered printed on December 11.

In accordance with a Resolve of March 4, 1778, copies of the Constitution of 1778, so called, were submitted to the voters of the State. The Selectmen were directed to call special meetings on or before May 15, to consider the proposed Constitution and to make returns showing the number of votes cast for and against it.

It would appear that no official statement of the returns has ever been published. We venture to give the following tentative figures, subject to further investigation. From manuscript returns it appears that 151 towns in Massachusetts and 20 in Maine, or 171 towns in all made returns. It is stated in the Works of John Adams that 120 towns did not vote, and that only about 12,000 voters went to the polls. Our notes account for 112 towns that made no returns; and our tentative totals show that 140 towns, 125 in Massachusetts and 15 in Maine, voted against ratification; while 31 towns, 26 in Massachusetts and 5 in Maine, voted for it. It appears that some 12,785 votes were cast upon the referendum, of which 10,740 were nays and 2,045 were yeas. These figures correspond fairly closely with the statement of various writers who say that the Constitution was rejected by a vote of five to one. That no returns can be found for 39 per cent of the towns is worthy of note.

The Boston Town Meeting voted unanimously on May 25, 1778, 968 votes being cast against ratification of the Constitution, chiefly because it had not been framed by a convention chosen

especially for the purpose by the people, and furthermore because it was not prefaced by a bill of rights.

There is reason to believe that a second referendum was submitted to the Towns of Massachusetts in 1778, in which their opinion was asked of the proposed Articles of Confederation of the United States. It was ordered by the House of Representatives on January 19, 1778,

"That the several members of the House (who are not empowered to act upon the proposed Articles of Confederation of the United States) be directed immediately to write to the Selectmen of their respective Towns desiring them forthwith to call a Meeting of their Inhabitants to Impower their Representatives to act upon the proposed Articles of Confederation aforesaid."

On March 10, the Assembly voted to approve the proposed Articles of Confederation "as well calculated to secure the Freedom, Sovereignty and Independence of the United States." . . . and to instruct the Delegates of Massachusetts in the Continental Congress "to subscribe said articles of Confederation and perpetual union as they were recommended by Congress," on certain conditions that need not be detailed here.

The records of the General Court do not enable one to guess how many towns acted upon the Order of January 19. However, the Town Records of Boston show that on January 21, 1778, that Town voted unanimously to instruct "the Representatives of the Town to give their Votes in the General Assembly that the Delegates of this State may be authorized to ratify the said Articles of Confederation in order that the same may become conclusive."

The House of Representatives resolved on February 20, 1779, to put two questions to the voters of the State as follows:

First: Whether they choose at this time to have a New Constitution or Form of Government made?

Second: Whether they will empower their Representatives for the next year to vote for the calling of a State Convention for the sole purpose of forming a new Constitution?

On May 10 the Boston Town Meeting voted in the affirmative on both questions. The vote on the first question was 351 yeas to no nays. The vote on the second question, which was considered at an adjourned meeting, is not stated in the record. Twelve delegates from Boston to the convention were chosen on August 16 and 17.

The House of Representatives, in a Resolve dated June 21, 1779, recommended to the Towns that they choose delegates to a Constitutional Convention to meet in September. In this Resolve it is set forth that returns on the question of February 20, had been received from more than two-thirds of the Towns and that a large majority of the Inhabitants of such towns had voted in the affirmative.

The Convention met at Cambridge September 1, and drew up a Form of Government which, by a Resolve approved by the Convention on March 2, 1780, was submitted to the people.

On June 15, 1780, the Convention resolved "That the people of Massachusetts have accepted the Constitution as it stands, in the printed form submitted to their revision." On June 16, the Convention dissolved. No official statement can be found as to the whole number of votes for and against the Constitution. Certain schedules summarizing the returns from the Towns, that are alluded to in the Proceedings of the Convention of 1779-1780, have disappeared. Such returns as are extant appear to be incomplete. It seems probable that at least 13,000 yeas, 12,000 yeas and 1,000 nays, were cast on acceptance of Article I. of the Bill of Rights.

The Boston Town Meeting having considered the proposed Constitution paragraph by paragraph on May 3 and May 4, 1780, voted on May 8 to accept the Constitution as a whole ("except the 3d Article of the Bill of Rights and the 2d Article of the 1st Chapter relative to the mode of Electing Senators") by a vote of 886 yeas to 1 nay. Two days were then devoted to the Third Article of the Bill of Rights, which being amended was finally accepted by a vote of 420 yeas to 140 nays. The

article in question authorized and empowered the Legislature: (1) to require the Towns to maintain at their own expense public worship and public Protestant teachers of piety, religion and morality; and (2) to enjoin attendance of all subjects upon the instructions of such teachers.

On September 4, 1780, the first State election under the new Constitution was held. There were 12,281 votes cast for Governor, 600 in Maine, 11,681 in Massachusetts. Maine remained a part of Massachusetts till 1820. John Hancock was elected Governor, receiving 11,207 votes or 91.25 per cent of the total vote for Governor. James Bowdoin, his principal competitor, received 1,033 votes. On October 25, 1780, the first General Court of the Commonwealth of Massachusetts met at the State House, in Boston.

When we remember that at the election of 1780 the people of Massachusetts were free for the first time since 1692 to elect their Governor, the total vote for Governor seems a light one; particularly as has been mentioned already the vote on the acceptance of the Constitution of 1780 appears to have exceeded 13,000. Another notable feature of the vote for Governor in 1780 was the failure of 71 towns, *i. e.*, 24 per cent of 297 towns to make return of any vote for Governor. Some 76 towns, of which 42 were in Massachusetts, appear not to have made return of any vote regarding the Constitution of 1780.

The Sons of the Revolution will do well to note that the voting habits of their Fathers were rather peculiar.

In Boston, on September 4, 1780, the votes cast for Governor amounted to 923 (or 36 more than were cast for the Constitution), against 339 for Lieutenant Governor, while the highest vote cast for a Senator was 275. At an election of Representatives on October 11, 1780, the votes for seven of them ranged between 150 and 181 in a total of 185 present and voting.

The existence of a relatively large stay-at-home vote in Massachusetts at an early date is indicated by a total vote for Governor of 24,588 in 1787 against a total vote of 8,231 in 1786.

In 1786 James Bowdoin was re-elected Governor, having 6,001 votes or 73 per cent of the total vote. In 1787, Bowdoin, whose course in suppressing Shays's Rebellion had aroused popular resentment, received only 5,395 or 22 per cent of the vote for Governor, while his opponent, John Hancock, received 18,459 votes, or 75 per cent of that vote. In 1787 three-fourths of the House of Representatives and two-thirds of the Senate and Council were new members and belonged to the "Opposition" against Bowdoin. Verily, the Fathers did vote when they were minded to.

The Constitution of 1780 provided for "collecting the sentiments" of the qualified voters of the State in 1795 on "the necessity or expediency of revising the Constitution, in order to amendments." Accordingly the Legislature referred the question to the voters in special meetings to be convened on May 6, 1795.

The total vote of the State amounted to 16,324, or 7,999 for, to 8,325 against, revision. The vote on the referendum equalled 92 per cent of the vote for Governor, which was 17,710. The vote against revision amounted to 50.9 per cent of the total vote.

The vote in Boston was 78 for and 49 against revision. A month before, on April 6th, the vote cast for Governor was 2,029, and the vote for Lieutenant Governor 2,048.

The period 1776-1780 is quite unparalleled in the annals of Massachusetts as regards the amount or consideration which the voters were formally called upon by the Legislature to devote to constitutional questions. In each of the five years the towns were called upon to meet to consider such questions, and in 1776 and 1778 they were called on to do so twice. The referenda relating to the Articles of Confederation and to the Constitutions of 1778 and 1780 were what may be termed blanket referenda, inasmuch as they each embodied a series of topics, *e. g.*, the Constitution of 1780 comprised a preamble, a bill of rights including 30 articles, and the frame of government including 70 articles. From this point of view it is fair to say that in no other period of five years have the referenda embodied so many and such varied questions, although the questions demanding yes or no answers

in certain periods appear at first sight not to warrant such a statement. For instance, 14 proposed amendments were voted upon on April 9, 1821

The people of Massachusetts, having secured a constitution to their liking, were content to leave it unchanged for forty years. Since 1820, one article in the Bill of Rights and 30 articles in the Constitution have been altered through the ratification of 37 amendments. In altering the Constitution the people have acted with much discrimination and have shown their dislike of wholesale or headlong changes.

But two conventions to revise the Constitution have been held. The first, held in 1821, proposed fourteen distinct amendments of which only nine were ratified, although several of the rejected amendments were accepted in later years.

The Second Constitutional Convention, that of 1853, submitted eight "propositions" to be answered by Yes or No. That numbered "one" was a blanket referendum, covering what was in effect a revised constitution embodying many radical changes; the other seven were categorical propositions. However, all of the eight were rejected.

The impolicy of asking the voters to say yes or no to a complicated proposition involving several unrelated questions, as in the case of "Proposition One of 1853," seems to have been recognized by the Massachusetts Legislature. At any rate since 1853 it has refrained from submitting blanket or alternative referenda to the voters of the State. But its course has been less consistent in submitting special acts to individual cities for their approval or disapproval, numerous revised charters having been submitted *en bloc*.

In 1851, however, an act providing (1) for the election of one alderman from each ward instead of twelve at large, and (2) for the election of two assistant assessors from each ward was submitted to the voters of Boston. The act was rejected by a vote of 6,966 nays to 4,519 yeas.

In 1852, an act embodying four distinct questions to be voted on separately was submitted to the voters of Boston. Questions 1 and 2 were exactly the same as those submitted in the act of 1851 and were again rejected; the vote on "Question 1" being 5,070 nays to 4,903 yeas, and that on "Question 2" being 5,102 nays to 4,866 yeas. But "Question 3" was approved by a vote of 9,784 yeas to 155 nays, and "Question 4" by a vote of 9,706 yeas to 147 nays. If the voters in 1852 had been restricted to voting yea or nay on the act as a whole, it seems altogether probable, judging from their action in 1851, that they would have rejected the act of 1852 *in toto*.

As the best available means of indicating the degree of interest shown by the voters of Massachusetts and of Boston in the referenda submitted since the election of the first governor of the State, we have prepared Table I which shows — Firstly: (1) the character of the 59 referenda submitted to the voters of Massachusetts in the period, 1780–1907; (2) the number of votes cast for and against each referendum, and (3) the total vote cast for Governor in each year when a referendum was submitted; secondly, the same facts for Boston as are set forth for the State; and thirdly: A — the per cent of the vote on each referendum to the vote for Governor, in each year covered by the table: (1) in the State, (2) in Boston, and (3) in the State outside of Boston; and B — the per cent of the major vote on each referendum to the total vote cast on each referendum: (1) in the State, (2) in Boston, and (3) in the State outside of Boston.

At first sight, the most obvious fact that is disclosed by inspection of the table is the wide, not to say violent, fluctuations in the votes cast on the various referenda, and in the corresponding degrees of interest expressed by the per cents, given under A and B, respectively. But on closer inspection, if due consideration be given to the character of the individual referenda it becomes fairly clear that the voters manifested both sagacity and discrimination in voting with most emphasis on the most important of the questions to be considered.

The per cent of vote on referendum to vote for Governor

affords a measure of the interest in referenda as compared with that in the contest for Governor. A few of the occasions when a relatively large vote was evoked in the State by referenda are noted below.

In 1780, on approval or disapproval of Article I. of the Bill of Rights, the per cent was 105.9 of the vote for Governor.

In 1853, when all of the eight "propositions" recommended by the convention of that year were rejected, the per cents ranged between 101.8 on accepting the revised Bill of Rights and Constitution to 100.8 on enlarging the powers of juries in criminal causes. In 1851, on the question of holding a constitutional convention (which was negatived) the per cent was 92.4 and in 1852, when it was voted to hold one, the per cent was 90.7 as compared with 34.4 in 1820 and 92.2 in 1795, when the same questions were up.

In 1895, on the expediency of granting municipal suffrage to women (which was negatived) the per cent was 83.5.

In 1885, on the question of forbidding the manufacture of intoxicating drinks (settled in the negative), the per cent was 82.2.

The lowest per cents in this class are found in 1860 on the question of establishing methods for filling vacancies (1) in the Senate and (2) in the Council, the per cent being 3.3 in each case. The extremely light interest in these referenda may be accounted for largely by the fact that there was a Presidential election in 1860, and that the vote for Governor, which resulted in the first election of John A. Andrew was phenomenally large.

In a number of cases the major vote exceeded the minor vote by a narrow margin, as is shown by per cents given under B "In State" in the table. Thus, the vote in 1821 to authorize the Legislature to grant city charters was only 50.1 of the total vote. In 1853, the corresponding per cent (against abolishing imprisonment for debt) was 50.9; and that against forbidding the expenditure of public moneys for the support of sectarian schools was 50.2. It may be noted that in 1855 the last mentioned proposal was approved, when the per cent of the major vote to the total vote on the question amounted to 87.3 in a year when the total vote on the referendum amounted to only 14.7 of the vote for Governor.

The following are instances in which the major vote greatly exceeded the minor vote: In 1780, it was 92.3 per cent in favor of Article I. of the Bill of Rights.

In 1833, the per cent was 90.8 on changing Article III. of the Bill of Rights so as to relieve the Towns from paying for the support of ministers of piety, religion and morality. In 1821, the same proposition was rejected when the per cent of the major vote was 63.9 of the whole vote.

In 1857, on the question of changing the method of apportioning senators (which was accepted) the per cent. was 88.4. In 1821 a similar proposal was rejected, the major vote being 67.7 per cent. of the total vote.

The Constitution of Massachusetts adopted by a referendum in 1780 was a remarkable instrument in many ways. Not only did it express the wish and will of the people more fully and explicitly than any constitution or charter then possessed by any State; but it was the first constitution to be framed by a convention chosen expressly by the people for that purpose, and then ratified by the people in their town meetings, after deliberate discussion. This constitution has been characterized "as the most perfect expression of the American theory as understood at the close of the Revolution." It served as the model for the Federal Constitution of 1787 and later for the conventions called to revise the first State constitutions several of which had been hurriedly adopted by a State Assembly in 1776 and 1778.

However, the point to be most particularly emphasized here is that the Constitution of 1780 marked the triumph of the advocates of popular sovereignty over the party of prerogative and privilege that had striven for a century and a half to keep a preponderant place for the Magistrates in the government of the Colony, the Province, and the State of Massachusetts.

To the writer it appears that the germ of the Constitution of Massachusetts is to be found in the vaguely phrased provisions of the Charter granted by Charles I, in 1629, to the Governor and Company of Massachusetts Bay, because upon the disputed meaning of those provisions the freeman of the Colony based their insistent demands for the recognition and exercise of their charter rights. The forces which served to quicken that germ and the circumstances whereby its growth and development were conditioned, till the Commonwealth of Massachusetts was evolved from the original quasi-trading corporation, deserve fuller and more critical study than they have received as yet from the devotees of modern political science. A clear, complete and convincing story of the origin and development of our frame of government is still to seek. When that story shall be adequately told, the part played by the constitutional referendum as an organ for giving expression to the mind and will of the people will doubtless be assigned a more prominent and important place than has been accorded it hitherto.

In the foregoing pages 74 referenda have been cited. Fifty-nine of them, relating to the adoption or amendment of the Constitution of 1780, are included in Table I. The nature of the remaining 15, is indicated in the following summary of the questions referred to the people in the period 1639-1779.

SUMMARY OF REFERENDA IN MASSACHUSETTS, 1639-1779.

Year.	Nature of Question Submitted.	Accepted.	Rejected.	Total.
1639.....	Approval of the Body of Liberties.....	1	-	1
1643.....	Approval of Articles of New England Confederation.....	1	-	1
1644.....	Election of Deputies by Counties instead of Towns.....	-	1	1
1644.....	Providing Compensation for Magistrates and Deputies.....	?	?	1
1647.....	Reducing Number of Deputies to One from Each Town.....	1	1	1
1689.....	Resumption of Charter Revoked in 1684.....	1	-	1
1689.....	Further Consideration of the Above Question.....	1	-	1
1765.....	Compensation for Damages Done by the Mob in Boston.....	1	-	1
1776.....	Approval of Declaration of Independence.....	1	-	1
1776.....	Permitting Council and House of Representatives to Frame a Constitution.....	1	-	1
1777.....	Instructing Representatives to Act with Council in Framing a Constitution.....	1	-	1
1778.....	Approval of Articles of Confederation of the United States.....	1	-	1
1778.....	Ratification of Constitution of 1778.....	-	1	1
1779.....	To Determine whether the People Desire a New Constitution.....	1	-	1
1779.....	Shall the Representatives call a Constitutional Convention?.....	1	-	1
		11	3	15

APPENDIX.

I. Changes Effected by Amendments of the Constitution.

The following review of the principal changes wrought in the Constitution of 1780 by the amendments adopted since 1820 may help us towards reaching a just estimate of the efficacy of the constitutional referendum as a means of ascertaining the sentiments of the people of Massachusetts touching the organic law of their Commonwealth.

As a whole the Constitution has undergone no very radical changes either in its essence or structure in one hundred and thirty years; although religious and property tests have been abolished, manhood suffrage established, and the sphere of the electorate notably enlarged.

As is well known, the original draft both of the Bill of Rights and of the Frame of Government — all but the third Article of the Bill of Rights — was written by John Adams. That article as originally reported was entirely erased by the convention, and "after several days spent in discussion . . . the subject was recommitted to a committee of seven with the Reverend Mr. Alden, as the Chairman, who reported the substitute which was finally adopted, in an amended form, and after long debates." (Works of John Adams, Vol. IV., page 222.)

The article, as recommended by the convention, met with much opposition among the people but was ratified by a sufficient vote; whose size cannot be accurately stated, owing to the incomplete and defective character of the returns that have come down to us. Attention was called above on page 7 to the prolonged debate and considerable opposition evoked by that article in the Boston Town Meeting in May, 1780.

Article III. authorized and required the Legislature "to require the several towns, etc., to make suitable provision, at their own expense, for the institution of the public worship of God, and for the special support and maintenance of public Protestant teachers of piety, religion, and morality, in all cases where such provision shall not be made voluntarily. And the people of this Commonwealth . . . do invest their Legislature with authority to enjoin upon all the subjects an attendance upon the instructions of such public teachers aforesaid, at stated times and seasons, if there be

any on whose instructions they can conscientiously and conveniently attend."

Number One of the proposed Amendments, submitted to the people on April 9, 1821, was intended to do away with the provisions of Article III. (See Number 4, Table I.) It was rejected by a vote of 19,547, to 11,065 in the State, while Boston, gave 1,768 votes for the amendment to 888 against it.

In 1833, the present Article XI. of Amendments, which contains no provision to authorize the public support of any clergy or to require attendance upon their instructions, but which does expressly forbid the "subordination of any sect or denomination to another," was substituted, for Article III., Bill of Rights. The vote for the Amendment was 32,354 to 3,272 against in the State, and in Boston, 2,007, for to 345 against (see Number 19, Table I).

We have in the votes on these referenda relating to Article III. of the Bill of Rights notable and significant evidence of the growth of public opinion in 50 years, as affecting the people's law. In 1780 of the total vote cast in Boston on Article III., 25 per cent only was against it. In 1821, 66.6 per cent of the vote cast was for annulling the article; while in the rest of the State 66.7 per cent of those who voted on the matter voted to retain the article and the public support of the Protestant Clergy. Whereas in 1833, of the vote cast on the referendum, the radical substitute for the article received, 90.8 per cent in the State, 85.3 in Boston, and 91.2 per cent in the State, outside of Boston.

Under the original Constitution none but "male inhabitants twenty-one years of age and upwards, having a freehold estate within the Commonwealth of the annual income of £3, or any estate of the value of £60" were allowed to vote for governor, lieutenant governor, senators, and representatives. In 1821, by the acceptance of Article III. — Amendments, the above mentioned property qualification was abolished and the right to vote at State elections was accorded "every male citizen of twenty-one years and upwards, excepting paupers and persons under guardianship . . . and who shall have paid any state or county tax assessed within two years preceding such election." This amendment received 95.5 per cent of the vote cast on the

referendum in Boston and 61.7 per cent in the rest of the State. (See Number 9, Table I.)

In 1891, Article XXXII.—Amendments, abolished the provision of Amendment III as to the payment of a tax as a prerequisite to voting. In Boston the vote on the referendum was 66.7 per cent of the vote for governor, and in the rest of the State, 60.6 per cent of that vote. Of the total vote cast on the referendum, 82.4 per cent. was for it, and in the rest of the State 70.6 per cent. (See Number 51, Table I.)

In 1857, by Article XX.—Amendments, the right to vote or hold office was denied to voters unable to read and write. (See Number 38, Table I.)

Article XXIII.—Amendments, was adopted in 1859. It forbade the voting or holding of office by naturalized citizens unless resident in the United States for two years after naturalization. On the referendum, at a special election in May, the total vote in the State was only 32.9 per cent of the vote cast in the following November for governor, the major vote for the amendment being 57.8 per cent of the total vote in the State on the referendum. (See Number 41, Table I.) This Twenty-third Amendment, was annulled in April, 1863, by Article XXVI.—Amendments, when the vote on the referendum amounted in the State to but 16.1 per cent of the vote cast for governor in the ensuing November. However, the major vote for the referendum amounted to 62.3 per cent of the total vote in the State. (See Number 44, Table I.)

Article XXVIII.—Amendments exempted honorably discharged soldiers and sailors of the United States from disfranchisement for pauperism or non-payment of a poll tax. This referendum, accepted at the State election of 1881, evoked a vote in the State equal to only 31.9 per cent of the vote cast for governor at the same election. Of the vote on the referendum 60.0 per cent was for it. (See Number 46, Table I.)

Article XXXI.—Amendments, ratified November 8, 1891, relieved soldiers and sailors "receiving aid" — from the designation of "pauper." The vote on this referendum in the State, was 44.5 per cent of the vote for governor, but the major vote was 78.8 per cent of the vote on the referendum. (See Number 50, Table I.)

On the referendum as to the Expediency of Granting Municipal Suffrage to Women, which was defeated at the State election of 1895, the vote on the referendum, in Boston, equalled 86.8 per cent and in the rest of the State 82.6 per cent of the vote for governor on the same day. (See Table I., Number 56.)

The Constitution originally provided:

A. That Senate and House of Representatives should assemble every year on the last Wednesday of May (the beginning of the political year).

B. That the annual election for governor, lieutenant-governor and "forty persons to be councillors and senators" should be held on the first Monday in April.

C. That the annual election for representatives should be held in May, at least ten days before the last Wednesday.

D. That nine Councillors should be chosen annually on the last Wednesday in May from among the persons returned to be Senators by the joint ballot of Senators and Representatives assembled in one room.

Of the 14 amendments referred to the people on April 9, 1821, that proposed for changing the beginning of the political year to the first Wednesday in January, and the date of the State Election to the second Monday of November, evoked the largest vote, viz., 30,892, or 62.9 per cent of the vote for governor. It was rejected, the vote against it being 54.1 per cent of the vote on the referendum. (See Number 5, Table I.)

In 1831, Article X.—Amendments was adopted at the State Election. It changed: (1) the beginning of the political year to the first Wednesday in January (as it is at present); and (2) the date of the elections of senators and representatives to the second Monday of November. The referendum called forth a vote in the State of 25,711, equal to 52.6 of the vote for governor. Of the vote on the referendum in the State, 75.6 per cent was

for it, while 57.5 per cent of the vote in Boston was against it. (See Number 18, Table I.)

In 1855, the date of the State Election was changed to the Tuesday after the first Monday in November (as it is at present) by Article XV.—Amendments, on which 19,856 votes were cast at a special election in May, or 14.5 per cent of the vote for governor in the following November. But of the vote on the amendment 86.1 per cent were for it. (See Number 33, Table I.)

From 1780 till 1855, when Article XIV.—Amendments was adopted, a majority of all the votes cast was requisite for the election of State officers. Article XIV which is still in force provided that "in all elections of civil officers by the people of this Commonwealth . . . the person having the highest number of votes shall be deemed and declared to be elected."

The vote on the referendum amounted to 14.6 per cent of the vote for governor in the State, and to 18.2 in Boston. The major vote on the referendum was 80.5 per cent of the total in Boston against 73.4 per cent in the rest of the State. (See Number 32, Table I.)

Originally the constitutional apportionment of senators was based upon the "proportion of public taxes paid" by the several senatorial districts; while the apportionment of representatives was based upon the number of *ratable polls* found in a town.

In 1821, an Amendment providing (1) for the reduction of the number of Senators from 40 to 36 and of the Councillors from 9 to 7—(2) the substitution of number of inhabitants for *ratable polls* as the basis for apportioning representatives; and (3) changing the election of Councillors from election by the General Court to election by the people, called forth a vote of 30,633, against a vote of 49,086 for governor. It was rejected, the vote against it in the State being 67.7 per cent of the total vote; although 62.0 per cent of the vote in Boston was for it. (See Number 8, Table I.)

In 1836, by the adoption of Article XII.—Amendments, it was provided that a decennial census of *ratable polls* should be taken in May, 1837, (and every tenth year thereafter) as a basis for the apportionment of representatives. This referendum called forth a vote of 46,473, in the State, or 59.3 per cent of the vote for governor. The per cent of the major vote to total vote on the referendum was 74.7 in the State, but only 52.6 in Boston. (See Number 20, Table I.)

In 1840, Article XIII — Amendments was ratified by a vote of 24,884, to 4,912 in the State, the major vote being 83.5 of the total, although the vote on the referendum was only 23.4 per cent of the vote for governor. In Boston the vote on referendum was 11.1 per cent of the vote for governor, although 88.3 per cent of the vote on the referendum was in its favor. (See Number 21, Table I.)

Article XIII. provided for a census of the *inhabitants* in 1840, and decennially thereafter, to determine the apportionment of Senators and Representatives for intercensal periods of ten years.

Article XIII. was amended, in 1857, by Articles XXI. and XXII.—Amendments which provided for a census as of May 1, 1857, of the *legal voters*; and a census in 1865, and every tenth year thereafter, of *both inhabitants and legal voters*, the number of *legal voters* in each case to determine the number of senators and representatives for the intercensal periods (as it is at present).

The referenda on these two amendments were submitted at a special election in May, at which the vote was 29 per cent of the total vote which was cast later at the State Election for Governor. In Boston the corresponding per cent was 35. Of the vote on these referenda, 95 per cent was favorable in Boston; and in the State outside Boston 81.6 per cent of the vote on Article XXI. was favorable, while on Article XXIII 87.4 per cent was favorable. (See Numbers 39 and 40, Table I.)

In 1856, by Article XVI.—Amendments, provision was made for the election of eight councillors (the present number) "by inhabitants qualified to vote for Governor"; and for the division of the State into eight councillor districts, the basis of apportion-

ment to be the *number of inhabitants* enumerated at the decennial census. (See Number 34, Table I.)

In 1856, by the adoption of Article XVII.— Amendments, it was provided that the secretary, treasurer, auditor and attorney general (originally chosen by joint ballot of Senators and Representatives in one room) should be elected by the people at the State Election. (See Number 35, Table I.)

Originally, to be eligible to the office of governor, or lieutenant governor, a man had (1) to be "seized in his own right of a freehold of the value of £1,000 and (2) to "declare himself of the Christian religion." Article VII.— Amendments, in 1821, annulled the second requirement, by providing that only the simplified oath of allegiance (as specified in Article VI.— Amendments adopted also in 1821) should be exacted of State Officers. (See Numbers 14 and 15, Table I.) The first requirement, as to property, remained in force till 1892, when it was annulled by Article XXXIV.— Amendments. (See Number 53, Table I.) The vote in the State, on Article VI. in 1821, was 54.6 per cent of the vote for governor, and that on Article VII, 53.5. In

1892 the corresponding vote on Article XXXIV was 52.4. In 1892 the amendment was passed by a majority of more than two-thirds both in Boston and the rest of the State; but in 1821 the State outside Boston voted to retain the religious test by 943 majority, while Boston voted to abolish it by 2,245 majority.

Originally only persons having a freehold estate of the value of £300 at the least, or personal estate valued at £600 or of both to the value of £600 were eligible to the office of senator or to that of councillor. Eligibility to the office of representative was conditioned on the possession of "a freehold of £100 within the town to be represented," or any ratable estate valued at £200.

By Article XIII.— Amendments, adopted in 1840, all property qualifications for "holding a seat in either branch of the general court, or in the executive council were abolished." The vote on the referendum was less than 25 per cent of the vote for governor, both in Boston and the rest of the State; but the vote for the amendment was over 80 per cent of the vote cast thereon both in Boston and the rest of the State. (See Number 21, Table I.)

II. Referenda on Separation of Maine from Massachusetts.

For the sake of completeness the following account of the principal stages of the popular movement which led to the Separation of Maine from Massachusetts is introduced here; because the referendum played an important part in that movement.

From the beginning of the provincial period, in 1692, till May 15, 1820, when the District of Maine became the State of Maine, the people of Maine formed a constituent part of the people of Massachusetts, and the voters of Maine were as much concerned *pari passu* as the voters of Massachusetts in all questions referred to the Towns by the General Court.

Agitation began in Maine as early as 1785, for the separation of that District from Massachusetts. A conference of 33 delegates from 20 towns met at Falmouth and, having organized as a Convention, agreed upon an Address to the People calling upon them to send delegates to a Convention to meet in January, 1786. The Second Falmouth Convention met accordingly on January 4, 1786, drew up a list of grievances, and called upon the Towns to vote upon a memorial to the General Court asking for separation. The Convention assembled again on June 3, 1787, when it appeared that 24 towns had voted for separation and 8 against it. Of 994 votes returned 645 were for separation and 349 against it. Williamson, in his History of Maine, says that in 1787 there were 93 towns in Maine, of which 53 were not represented at either session of the Falmouth Convention. However, the Convention sent a petition for separation to the General Court of 1787 which being duly received was referred to a committee. The General Court assumed a conciliatory attitude and passed various measures for the benefit of Maine and the agitation so far quieted down that the Falmouth Convention died of inanition in September, 1788.

In response to a Memorial of the Senators and Representatives from Maine, the General Court passed a Resolve, on March 6, 1792 (Chapter 135 Resolves 1791, January Session) authorizing the calling together of the inhabitants of Maine by the Selectmen for the purpose of giving in their votes on the question of separation,— returns to be made into the Secretary's office on or before the second Wednesday in June, 1792.

No official statement of the returns can be found, but the returns from 88 towns, plantations and districts which are preserved in the Massachusetts Archives, show that 50 voted for and 38 against separation; while the popular vote was 2,037 yeas to 2,448 nays.

Again in 1803, sixty-four towns in the District of Maine petitioned the Legislature "to take such measures as they might deem wise and effectual for obtaining the sense of the people of said District upon the question of forming the same into a separate State." The records of the General Court do not enable one

to say what reply was made to the petition of 1803. Probably some conciliatory action was taken as in 1787.

Chapter 45 — Massachusetts Resolves of 1807, passed February 19, 1807, provided that "the inhabitants of Maine, qualified to vote in the choice of Representatives or Senators to the General Court" should assemble on the first Monday of May, 1807, and give in their votes on the following questions: "Shall the Senators and Representatives of the District of Maine make application to the Legislature for their consent to a separation of the District of Maine from the Commonwealth of Massachusetts, and that the same may be erected into a State?" Action was taken accordingly and the question was decided in the negative by a vote of 9,404 nays to 3,370 yeas. The total vote on the referendum, viz., 12,774 amounted to 67.8 per cent of 18,836, the total vote for governor in 1807. The major vote on the referendum was 73.6 per cent of the total vote.

On May 20, 1816, in accordance with Chapter 147, Massachusetts Resolves of 1816, the qualified voters of Maine again voted on the question of requesting the Legislature "to give its consent to the separation of the District of Maine from Massachusetts proper." The returns showed a majority of 6,491 for separation in a total vote of 17,075, out of a total of 37,938 qualified voters. In 1816, the total vote for governor was 28,356; therefore the vote on the referendum (which was 45.0 per cent of the whole number of qualified voters) amounted to 60.2 per cent of the gubernatorial vote; while the major vote on the referendum, viz., 10,584, was 62.0 per cent of the total vote thereon.

On the strength of the vote of May 20, for separation, the Massachusetts Legislature passed Chapter 41, Acts of 1816 which authorized the inhabitants of Maine entitled to vote for senators "to choose delegates (on the first Monday in September) to a Convention to assemble at Brunswick on the last Monday in September, 1816." On the *first Monday of September* the voters were to make answer to the following question: Is it expedient that the District of Maine shall be separated from Massachusetts and become an independent State?" The Act further reads: "And if it shall appear to said Convention that a majority of five to four at least of the votes returned are in favor of said District's becoming an independent State, then and not otherwise, said Convention shall proceed to form a constitution." Accordingly, on the first Monday of September, the voters (1) chose a Convention and (2) declared for separation by a vote of 11,969 to 10,347, the major vote being 53.6 per cent of the total vote, 22,316. The total vote equalled 78.7 per cent of the vote in 1816 for governor.

The Convention, although the majority for the referendum was but 1,622, in all votes cast, figured out that "the whole

aggregate majorities in favor of separation was 6,031 against the whole aggregate majorities opposed of 4,409" and began the work of framing a constitution. But the Legislature decided that the Convention had misconstrued the Act; that the requisite majority of five to four in all votes cast had not been given; and that the powers of the Convention were at an end.

By Chapter 161, Acts of 1819, the Massachusetts Legislature consented to the erection of Maine into an independent State, if on the fourth Monday of July, 1819, the voters of Maine should declare their desire for separation by a majority of 1,500 in all votes cast. On August 24, 1819, the Governor of Massachusetts, in accordance with the Act issued a proclamation; (1) setting forth the results of the referendum in July — when 17,091 votes were cast for separation and 7,132 against it; and (2) calling on the people of Maine to choose delegates to a Constitutional Convention to meet at Portland on the second Monday in October to frame a constitution and submit it to the people for ratification.

The Constitution framed by the Convention was ratified by the people, on December 6, 1819, the vote being 9,040 in favor to 796 opposed. There were 1,062 other votes (985 yeas and 77 nays) thrown out as not legally returned. The Constitution took effect on March 15, 1820.

The total vote on the referendum of July, 1819, viz., 24,223 amounted to 101.9 per cent of 23,763 the vote cast for governor in May, 1819; while the total vote in December on ratifying the Constitution, viz., 9,836 amounted to only 41.4 per cent of that vote. If the 1,062 votes thrown out, which were mostly tardy returns, are included, the vote on ratification amounted to only 45.0 per cent of the vote for governor; but it is fair to suppose that the conditions in July were more favorable "to getting out the vote" than they were in December.

Of the total vote on the referendum in July, the major vote amounted to 70.6 per cent. Of the total vote cast on ratification, viz., 9,836, the major vote equalled 91.9 per cent.

According to the third Federal Census, Massachusetts had 523,287 inhabitants in 1820, and 7,800 square miles of Territory; and Maine had 298,335 inhabitants and 42,800 square miles of Territory. Therefore, by the separation of Maine from

Massachusetts the latter parted with 36.3 per cent of her population and 84.6 per cent of her territory.

It may be noted that the question of consenting to the erection of Maine into an independent State was not submitted to the people of Massachusetts proper. Furthermore, when on June 16, 1819, a motion was made in the House of Representatives to amend the Bill (which on June 19, became — Chapter 161, Acts of 1819) "so as to take the opinion of the whole Commonwealth," it was rejected by 168 nays to 83 yeas. On June 17, the vote on engrossment was 193 yeas to 59 nays.

The Maine Constitution of 1820 although modelled in general upon the Massachusetts Constitution of 1780, was a more liberal and democratic instrument in certain respects. Thus, it contained no provision for the public support of the clergy,— Protestant or other. The address put forth by the Convention, in recommending the Constitution to the people, characterized the doctrine embodied in the much controverted Article III of the Massachusetts Bill of Rights, as one "which though *professing much* is utterly *nugatory in practice.*" The Constitution made members of the Council elective, by both branches of the Legislature, from among the people; and based the apportionment of senators upon population, instead of upon the proportionate amount of taxes paid by the several districts. It contained no property or religious qualifications for voting or holding office. The office of Lieutenant Governor was omitted. It obviated the necessity of calling a Constitutional Convention by providing that proposed articles of amendment to the organic law should be submitted to the people if previously passed by both branches of the Legislature.

The per cent of votes cast in a contest, or on a referendum, to the votes that might have been cast had all the registered voters voted, *i. e.*, the per cent of the actual to the possible vote may be termed for convenience, the Per Cent of Interest. When the Per Cent of Interest can be determined it appears to the writer to constitute the most satisfactory criterion whereby to estimate the relative interest of voters in respect to referenda and electoral contests. But as has been stated already, the Per Cent of Interest shown by the voters of Massachusetts before 1890 cannot be determined without enormous labor.

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1909 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [*Out of print.*]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [*Out of print.*]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
- Special Publications No. 6.** Extraordinary Receipts and Expenditures 1893-97. Tables for five years. Boston: Municipal Printing Office. 1900. 218 pp. 4to. [Postage, fifteen cents.]
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- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
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- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
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- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Receipts and Expenditures of Ordinary Revenue, 1904-1908, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
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- Volume XI. Boston: Municipal Printing Office. 1909. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XII. Current: Issued quarterly, arranged by months. [Postage, three cents.]

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CITY OF BOSTON

STATISTICS DEPARTMENT

BANKS AND BANKING, INDUSTRIES, WEALTH, ETC.,
IN
NEW ENGLAND AND BOSTON

BY

DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XV.,-Nos. 7-9



CITY OF BOSTON
PRINTING DEPARTMENT
1914

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CITY OF BOSTON

STATISTICS DEPARTMENT

BANKS AND BANKING, INDUSTRIES, WEALTH, ETC.,
IN
NEW ENGLAND AND BOSTON

BY

DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XV.,—Nos. 7-9]



CITY OF BOSTON
PRINTING DEPARTMENT
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BANKS AND BANKING, INDUSTRIES, WEALTH, ETC., IN NEW ENGLAND AND BOSTON.

BY DR. EDWARD M. HARTWELL, SECRETARY OF STATISTICS DEPARTMENT.

To facilitate comparison of regions and groups of states, the United States Bureau of the Census divides the country into nine geographical divisions. Division I., comprising the six New England States, is termed New England. For three hundred years, ever since 1614, when Captain John Smith gave North Virginia the name of New England, New England has been "on the map." Of the terms used to designate the nine divisions, New England is the most familiar and distinctive as well as the most ancient.

New England, by reason of its situation, climate and history, is one of the most individual and characteristic regions of the United States. Thanks to its well defined unitary character, and the magnitude and solidarity of its industrial, commercial and financial interests, New England has strong claims to have a regional bank located in Boston, which is indisputably "both the metropolis and business capital of the region."

The following statement shows the divisional rank of New England and its percentage relation to the United States, in respect to area, population, wealth, agriculture, industry and commerce.

Area.....	Year	New England	Rank	Per Cent of U. S.
Land in farms.....	1910	61,976 sq. miles	IX	2.1
Persons per sq. mile of land,	1910	30,805 "	IX	2.2
	1910	105.7	II	-
Total population.....	1910	6,552,681	VII	7.1
Urban.....	1910	5,455,345	III	12.8
Rural.....	1910	1,097,336	IX	2.2
Number of cities.....	1910	362	III	15.1
With 100,000 or more.....	1910	8	III	16.0
With 25-100,000.....	1910	34	III	19.0
With 10-25,000.....	1910	61	III	16.3
With 5-10,000.....	1910	106	III	16.9
With 2½-5,000.....	1910	153	III	13.0
Per Cent of Population:				
In cities.....	1910	83.3	I	-
In country.....	1910	16.7	IX	-
Foreign-born population.....	1910	1,825,110	III	13.5
Per cent foreign-born to total population.....	1910	27.9	I	-
Wealth.....	1904	\$8,823.3 millions	V	8.3
Farming implements, etc....	1904	38.4 "	IX	4.5
Manufacturing mach'y, etc..	1904	477.1 "	III	14.5
Value of farm property.....	1910	867.2 "	VIII	2.1
Value of all farm crops.....	1909	141.0 "	IX	2.6
Manufactures:				
Number of establishments..	1909	25,351	IV	9.4
Persons engaged.....	1909	1,212,158	III	15.8
Wage earners.....	1909	1,101,290	III	16.6
Primary horse power.....	1909	2,715,121	III	14.5
Capital invested.....	1909	\$2,503.9 millions	III	13.6
Wages.....	1909	557.6 "	III	16.3
Value of products.....	1909	2,670.1 "	III	12.9
Value added by manufacture,	1909	1,193.8 "	III	13.9
Cotton Manufactures:				
Wage earners.....	1909	188,984	I	49.9
Wages.....	1909	\$77.2 millions	I	58.1
Capital invested.....	1909	375.8 "	I	45.7
Value of products.....	1909	316.5 "	I	50.4
Woolen Manufactures:				
Wage earners.....	1909	107,120	I	63.5
Wages.....	1909	\$48.2 millions	I	66.5
Capital invested.....	1909	264.7 "	I	61.5
Value of products.....	1909	275.6 "	I	63.2

	Year	New England	Rank	Per Cent of U. S.
Boots and Shoes:				
Wage earners.....	1909	104,485	I	52.7
Wages.....	1909	\$56.4 millions	I	57.2
Capital invested.....	1909	111.1 "	I	50.0
Value of products.....	1909	293.1 "	I	57.2
Fisheries:				
Persons engaged in.....	1908	22,078	III	15.3
Number of vessels and boats,	1908	14,174	II	15.7
Value of vessels and boats..	1908	\$8,187.5 millions	I	32.6
Value of products.....	1908	15,085.4 "	II	27.9
Shipbuilding:				
Wage earners.....	1909	6,330	III	15.6
Capital invested.....	1909	\$12,059.5 millions	III	9.6
Value of products.....	1909	11,634.2 "	III	15.9
Foreign Commerce:				
Total value.....	¹ 1913	\$295.6 millions	IV	6.9
Imports.....	1913	179.3 "	II	9.9
Exports.....	1913	116.3 "	VI	4.7
Duties collected.....	¹ 1912	27.7 "	II	9.1
Passenger Business, N. E. Ports:				
Total.....	¹ 1913	163,948	II	6.1
U. S. citizens.....	1913	27,177	II	4.3
Aliens.....	1913	136,771	II	6.6
Immigrant aliens to New England.....	¹ 1913	168,952	III	14.1
Emigrant aliens from New England.....	1913	28,756	III	9.3
Bank clearings.....	² 1912	\$10,251,821 thousands	IV	6.1
Banking power of nat'l banks..	1912	782,561 "	IV	9.1
Resources of nat'l banks.....	1912	906,046 "	IV	8.3

¹ Fiscal year ending June 30.

² Fiscal year ending September 30.

POPULATION, BY CENSUS DIVISIONS, 1910 With Change from 1900 A. Total Population

CENSUS DIVISIONS	Total Population, 1910	INCREASE FROM 1900	
		Number	Per Cent
United States.....	91,972,266	15,977,691	21.0
Atlantic States:			
I. New England.....	6,552,681	960,664	17.2
II. Middle Atlantic.....	19,315,892	3,861,214	25.0
V. South Atlantic.....	12,194,895	1,751,415	16.8
Total.....	38,063,468	6,573,293	20.9
Central States:			
III. East North Central.....	18,250,621	2,265,040	14.2
IV. West North Central.....	11,637,921	1,290,498	12.5
VI. East South Central.....	8,409,901	862,144	11.4
VII. West South Central.....	8,784,534	2,252,244	34.5
Total.....	47,082,977	6,669,926	16.5
VIII. Mountain States.....	2,633,517	958,860	57.3
IX. Pacific States.....	4,192,304	1,775,612	73.5

B. Urban Population, 1910

CENSUS DIVISIONS	Urban Population, 1910	INCREASE FROM 1900	
		Number	Per Cent
United States.....	42,623,383	11,013,738	34.8
Atlantic States:			
I. New England.....	5,455,345	965,814	21.5
II. Middle Atlantic.....	13,723,373	3,415,656	33.1
V. South Atlantic.....	3,092,153	754,436	32.3
Total.....	22,270,871	5,135,906	30.0
Central States:			
III. East North Central.....	9,617,271	2,269,260	30.9
IV. West North Central.....	3,873,716	851,052	28.2
VI. East South Central.....	1,574,229	387,939	32.7
VII. West South Central.....	1,957,456	795,720	68.5
Total.....	17,022,672	4,303,971	33.8
VIII. Mountain States.....	947,511	372,179	64.7
IX. Pacific States.....	2,382,329	1,201,682	101.8

C. Foreign-born Population, 1910

CENSUS DIVISIONS	Total Foreign-born, 1910	CHANGE FROM 1900	
		Number	Per Cent
United States.....	13,515,886	+3,174,610	+30.70
Atlantic States:			
I. New England.....	1,825,110	+379,873	+26.28
II. Middle Atlantic.....	4,851,173	+1,533,614	+46.23
V. South Atlantic.....	299,994	+83,964	+38.87
Total.....	6,976,277	+1,997,451	+40.12
Central States:			
III. East North Central.....	3,073,766	+448,540	+17.09
IV. West North Central.....	1,616,695	+83,447	+5.44
VI. East South Central.....	87,825	-2,743	-3.03
VII. West South Central.....	352,192	+85,105	+31.86
Total.....	5,130,478	+614,349	+13.60
VIII. Mountain States.....	453,322	+151,353	+50.12
IX. Pacific States.....	955,809	+411,457	+75.59

MOVEMENT OF ALIENS, 1912-13

CENSUS DIVISIONS	COMING TO:		GOING FROM:	
	Number	Per Cent	Number	Per Cent
United States.....	1,197,892	100.0	308,190	100.0
Atlantic States:				
I. New England.....	168,952	14.1	28,756	9.3
II. Middle Atlantic.....	574,633	48.0	139,845	45.4
V. South Atlantic.....	30,815	2.6	8,452	2.7
Total.....	774,400	64.7	177,053	57.4

Movement of Aliens — Continued

CENSUS DIVISIONS	COMING TO:		GOING FROM:	
	Number	Per Cent	Number	Per Cent
Central States:				
III. East North Central.....	265,355	22.1	52,842	17.2
IV. West North Central.....	54,718	4.6	9,421	3.1
VI. East South Central.....	3,164	0.3	726	0.2
VII. West South Central.....	14,359	1.2	1,520	0.5
Total.....	337,596	28.2	64,509	21.0
VIII. Mountain States.....	22,946	1.9	6,119	2.0
IX. Pacific States.....	55,584	4.6	12,332	4.0
X. Possessions.....	7,366	0.6	1,531	0.5
Unknown.....			46,646	15.1

The following table shows by states (1) the composition, (2) area, (3) population and (4) the density of population of the nine Census Divisions of the United States:

AREA, POPULATION AND DENSITY BY CENSUS DIVISIONS AND STATES, 1910

DIVISIONS AND STATES	AREA		POPULATION		DENSITY
	Square Miles	Per Cent	Number	Per Cent	Per Square Mile
United States.....	2,973,890	100.0	91,972,266	100.0	30.9
Atlantic States:					
I. New England.....	61,976	2.1	6,552,681	7.1	105.7
1. Maine.....	29,895		742,371		24.8
2. N. Hampshire..	9,031		430,572		47.7
3. Vermont.....	9,124		355,956		39.0
4. Massachusetts..	8,039		3,366,416		418.8
5. Rhode Island...	1,067		542,610		508.5
6. Connecticut....	4,820		1,114,756		231.3
II. Middle Atlantic....	100,000	3.4	19,315,892	21.0	193.2
1. New York.....	47,654		9,113,614		191.2
2. New Jersey....	7,514		2,537,167		337.7
3. Pennsylvania...	44,832		7,665,111		171.0
V. South Atlantic.....	269,071	9.0	12,194,895	13.3	45.3
1. Delaware.....	1,965		202,322		103.0
2. Maryland.....	9,941		1,295,346		130.3
3. D. of Columbia,	60		331,069		5,517.8
4. Virginia.....	40,262		2,061,612		51.2
5. West Virginia...	24,022		1,221,119		50.8
6. North Carolina..	48,740		2,206,287		45.3
7. South Carolina..	30,495		1,515,400		49.7
8. Georgia.....	58,725		2,609,121		44.4
9. Florida.....	54,861		752,619		13.7
Totals, Atlantic States,	431,047	14.5	38,063,468	41.4	88.5
Central States:					
III. East North Central...	245,564	8.2	18,250,621	19.8	74.3
1. Ohio.....	40,740		4,767,121		117.0
2. Indiana.....	36,045		2,700,876		74.9
3. Illinois.....	56,043		5,638,591		100.6
4. Michigan.....	57,480		2,810,173		48.9
5. Wisconsin.....	55,256		2,333,860		42.2

AREA, POPULATION, ETC.— CONTINUED

DIVISIONS AND STATES	AREA		POPULATION		DENSITY	DIVISIONS AND STATES	AREA		POPULATION		DENSITY
	Square Miles	Per Cent	Number	Per Cent	Per Square Mile		Square Miles	Per Cent	Number	Per Cent	Per Square Mile
IV. West North Central...	510,804	17.2	11,637,921	12.7	22.8	VIII. Mountain States.....	859,125	28.9	2,633,517	2.8	3.1
1. Minnesota.....	80,858		2,075,708		25.7	1. Montana.....	146,201		376,053		2.6
2. Iowa.....	55,586		2,224,771		40.0	2. Idaho.....	83,354		325,594		3.9
3. Missouri.....	68,727		3,293,335		47.9	3. Wyoming.....	97,594		145,965		1.5
4. North Dakota...	70,183		577,056		8.2	4. Colorado.....	103,658		799,024		7.7
5. South Dakota...	76,868		583,888		7.6	5. New Mexico....	122,503		327,301		2.7
6. Nebraska.....	76,808		1,192,214		15.5	6. Arizona.....	113,810		204,354		1.8
7. Kansas.....	81,774		1,690,949		20.7	7. Utah.....	82,184		373,351		4.5
VI. East South Central...	179,509	6.0	8,409,901	9.1	46.8	8. Nevada.....	109,821		81,875		0.7
1. Kentucky.....	40,181		2,289,905		57.0	IX. Pacific States.....	318,095	10.7	4,192,304	4.5	13.2
2. Tennessee.....	41,687		2,184,789		52.4	1. Washington....	66,836		1,141,990		17.1
3. Alabama.....	51,279		2,138,093		41.7	2. Oregon.....	95,607		672,765		7.0
4. Mississippi....	46,362		1,797,114		38.8	3. California.....	155,652		2,377,549		15.3
VII. West South Central...	429,746	14.5	8,784,534	9.6	20.4						
1. Arkansas.....	52,525		1,574,449		30.0						
2. Louisiana.....	45,409		1,656,388		36.5						
3. Oklahoma.....	69,414		1,657,155		23.9						
4. Texas.....	262,398		3,896,542		14.8						
Totals, Central States.	1,365,623	45.9	47,082,977	51.2	34.5						

The percentage relation of the several divisions to the United States and of the individual divisions to each other is set forth summarily below.

Although New England stands *seventh* as to total population and *sixth* as to the number of its national banks,—it is *third* as to foreign-born population, urban population, number of all cities and cities of 10,000 or over, number of wage earners engaged in manufactures, value of manufactured products, and surplus of national banks; and *fourth* as to wealth, the capital, banking power and total resources of its national banks and the amount of its bank clearings.

COMPARATIVE VIEW OF AREA, POPULATION, ETC., BY CENSUS DIVISIONS, 1910
Per Cents of United States, with Divisional Rank

CENSUS DIVISIONS	AREA, 1910		TOTAL POPULATION, 1910		FOREIGN-BORN POPULATION, 1910		URBAN POPULATION, 1910		NUMBER OF CITIES, 1910	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	—	100.0	—	100.0	—	100.0	—	100.0	—
Atlantic States:										
I. New England.....	2.1	9	7.1	7	13.5	3	12.8	3	15.1	3
II. Middle Atlantic.....	3.4	8	21.0	1	35.9	1	32.2	1	20.8	2
V. South Atlantic.....	9.0	5	13.3	3	2.2	8	7.2	5	8.7	5
Total.....	14.5	—	41.4	—	51.6	—	52.2	—	44.6	—
Central States:										
III. East North Central.....	8.2	6	19.8	2	22.7	2	22.6	2	21.7	1
IV. West North Central.....	17.2	2	12.7	4	12.0	4	9.1	4	11.8	4
VI. East South Central.....	6.0	7	9.1	6	0.6	9	3.7	8	5.2	7
VII. West South Central.....	14.5	3	9.6	5	2.6	7	4.6	7	7.9	6
Total.....	45.9	—	51.2	—	37.9	—	40.0	—	46.6	—
VIII. Mountain States.....	28.9	1	2.8	9	3.4	6	2.2	9	4.0	9
IX. Pacific States.....	10.7	4	4.6	8	7.1	5	5.6	6	4.8	8

COMPARATIVE VIEW OF AREA, POPULATION, ETC.—CONTINUED

CENSUS DIVISIONS	CITIES OF 10,000 AND OVER, 1910				MANUFACTURES, 1909				WEALTH, 1904	
	NUMBER		POPULATION		WAGE EARNERS		VALUE OF PRO- DUCTS		ALL PROPERTY	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	—	100.0	—	100.0	—	100.0	—	100.0	—
Atlantic States:										
I. New England.....	17.1	3	12.2	3	16.6	3	13.0	3	8.3	4
II. Middle Atlantic.....	24.3	1	35.3	1	33.4	1	34.5	1	27.5	1
V. South Atlantic.....	7.8	5	6.8	5	10.0	4	6.7	5	7.4	5
Total.....	49.2	—	54.3	—	60.0	—	54.7	—	43.2	—
Central States:										
III. East North Central.....	22.6	2	22.6	2	22.9	2	25.2	2	22.4	2
IV. West North Central.....	9.1	4	8.3	4	5.7	5	8.7	4	15.7	3
VI. East South Central.....	4.2	8	3.3	8	4.0	6	3.0	7	4.0	8
VIII. West South Central.....	6.7	6	3.9	7	3.1	8	3.0	7	5.4	7
Total.....	42.6	—	38.1	—	35.7	—	39.9	—	47.5	—
VIII. Mountain States.....	3.0	9	1.7	9	1.1	9	1.8	8	3.7	9
IX. Pacific States.....	5.2	7	5.9	6	3.2	7	4.1	6	5.6	6
	NATIONAL BANKS, 1912									
CENSUS DIVISIONS	NUMBER		CAPITAL		SURPLUS		BANKING POWER		TOTAL RESOURCES	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	—	100.0	—	100.0	—	100.0	—	100.0	—
Atlantic States:										
I. New England.....	6.3	6	10.1	4	10.9	3	9.1	4	8.3	4
II. Middle Atlantic.....	20.3	1	29.8	1	44.1	1	35.5	1	37.1	1
V. South Atlantic.....	9.1	5	8.6	5	7.2	5	7.3	5	6.7	5
Total.....	35.7	—	48.5	—	62.2	—	51.9	—	52.1	—
Central States:										
III. East North Central.....	17.7	3	18.8	2	14.4	2	18.8	2	18.9	2
IV. West North Central.....	19.6	2	11.4	3	7.8	4	11.1	3	11.8	3
VI. East South Central.....	4.9	8	4.1	7	2.7	8	3.2	8	2.9	8
VII. West South Central.....	12.1	4	7.2	6	5.0	7	5.3	7	5.0	7
Total.....	54.3	—	41.5	—	29.9	—	38.4	—	38.6	—
VIII. Mountain States.....	4.7	9	2.8	8	2.4	9	3.0	9	2.8	9
IX. Pacific States.....	5.3	7	7.2	6	5.5	6	6.7	6	6.5	6

Per Cents of United States, Etc.— Continued

CENSUS DIVISIONS	CLEARING HOUSE EXCHANGES, 1912		VALUE OF ALL FARM PROPERTY, 1910		VALUE OF ALL FARM CROPS, 1909	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	-	100.0	-	100.0	-
Atlantic States:						
I. New England.....	6.1	4	2.1	8	2.6	9
II. Middle Atlantic.....	64.9	1	7.2	4	7.6	6
V. South Atlantic.....	2.8	6	7.2	4	13.5	3
Total.....	73.8	-	16.5	-	23.7	-
Central States:						
III. East North Central...	12.7	2	24.7	2	20.4	2
IV. West North Central...	6.3	3	33.0	1	26.3	1
VI. East South Central...	1.2	8	5.3	6	10.0	5
VII. West South Central...	1.9	7	9.4	3	11.5	4
Total.....	22.1	-	72.4	-	68.2	-
VIII. Mountain States.....	0.6	9	4.3	7	3.0	8
IX. Pacific States.....	3.5	5	6.8	5	5.1	7

Inspection of the foregoing tables shows that New England stands high under most of the heads specified therein, but the relative importance of the region is thrown into even higher relief by the following "Density Statistics," in which the proportion of population, wealth, value of manufactures, bank clearings, banking power, etc., to the square mile of land is taken as the criterion of divisional rank.

DIVISIONAL RANK OF NEW ENGLAND

As to Density per Square Mile of:

	Density	Rank	Year
Population.....	105.7	II	1910
In cities of 10,000.....	67.5	II	1910
Foreign-born.....	29.5	II	1910
Value of farm property.....	\$13,993	IV	1910
Value of farm crops.....	2,277	VI	1910
Manufactures:			
Wage earners.....	17.8	II	1909
Value of products.....	\$43,082	II	1909
Wealth.....	\$142,367	II	1904
Number of clearing houses.....	.00019	II	1912
Amount of clearings.....	\$165,416	II	1912
National Banks:			
Number.....	.007	II	1912
Capital.....	\$1,706 73	II	1912
Surplus, etc.....	1,652 11	II	1912
Banking power.....	12,626 84	II	1912
Resources.....	14,619 30	II	1912

The density statistics Divisions I-IX, by groups, are set forth in the following table, from which the foregoing statement relating to New England is derived.

DENSITY STATISTICS, BY CENSUS DIVISIONS, PER SQUARE MILE OF LAND, WITH RANK

CENSUS DIVISIONS	AREA, 1910		POPULATION, 1910					
	Total Square Miles	Rank	Total, Per Square Mile	Rank	In Cities of 10,000 Per Square Mile	Rank	Foreign-born, Per Square Mile	Rank
United States.....	2,973,890	-	30.9	-	11.48	-	4.54	-
Atlantic States:								
I. New England.....	61,976	9	105.7	2	67.47	2	29.45	2
II. Middle Atlantic.....	100,000	8	193.2	1	120.60	1	48.51	1
V. South Atlantic.....	269,071	5	45.3	5	8.66	4	1.11	6
Totals.....	431,047	-	88.5	-	43.08	-	16.18	-
Central States:								
III. East North Central.....	245,564	6	74.3	3	31.40	3	12.52	3
IV. West North Central.....	510,804	2	22.8	6	5.55	7	3.17	4
VI. East South Central.....	179,509	7	46.8	4	6.17	6	0.49	9
VII. West South Central.....	429,748	3	20.4	7	3.10	8	0.82	7
Totals.....	1,365,623	-	34.5	-	9.51	-	3.76	-
VIII. Mountain States.....	859,125	1	3.1	9	0.69	9	0.53	8
IX. Pacific States.....	318,095	4	13.2	8	6.32	5	3.00	5

DENSITY STATISTICS, BY CENSUS DIVISIONS — CONTINUED

CENSUS DIVISIONS	VALUE OF FARMS AND CROPS, 1910				MANUFACTURES, 1909			
	Farms, Per Square Mile	Rank	Crops, Per Square Mile	Rank	Wage Earners, Per Square Mile	Rank	Value of Products, Per Square Mile	Rank
United States.....	\$13,783 78	—	\$1,845 11	—	2.22	—	\$6,951 18	—
Atlantic States:								
I. New England.....	13,993 17	4	2,276 91	6	17.77	2	43,082 24	2
II. Middle Atlantic.....	29,595 89	2	4,162 49	1	22.08	1	71,417 61	1
V. South Atlantic.....	10,968 11	6	2,758 03	5	2.46	4	5,133 17	4
Totals.....	\$15,724 57	—	\$3,014 68	—	9.21	—	\$25,967 03	—
Central States:								
III. East North Central.....	41,207 70	1	4,549 45	2	6.16	3	21,223 40	3
IV. West North Central.....	26,498 05	3	2,830 65	4	0.73	6	3,531 49	5
VI. East South Central.....	12,159 68	5	3,071 06	3	1.46	5	3,512 29	6
VII. West South Central.....	8,931 22	7	1,462 13	7	0.48	8	1,455 38	8
Totals.....	\$21,730 28	—	\$2,740 67	—	1.72	—	\$6,056 97	—
VIII. Mountain States.....	2,045 77	9	190 77	9	0.09	9	423 68	9
IX. Pacific States.....	8,741 04	8	883 63	8	0.67	7	2,651 76	7

CENSUS DIVISIONS	WEALTH, 1904		CLEARING-HOUSES, 1912				NATIONAL BANKS, 1912	
	Per Square Mile	Rank	Number, Per Square Mile	Rank	Exchanges, Per Square Mile	Rank	Number, Per Square Mile	Rank
United States.....	\$36,014 88	—	.00005	—	\$5,666 19	—	.002	—
Atlantic States:								
I. New England.....	142,366 81	2	.00019	2	165,415 98	2	.007	2
II. Middle Atlantic.....	294,782 82	1	.00022	1	1,092,924 89	1	.015	1
V. South Atlantic.....	10,968 11	5	.00006	5	17,729 34	6	.002	5
Totals.....	\$107,270 18	—	.00012	—	\$288,401 87	—	.006	—
Central States:								
III. East North Central.....	97,695 12	3	.00014	3	87,357 07	3	.005	3
IV. West North Central.....	32,948 58	4	.00004	6	20,864 26	4	.003	4
VI. East South Central.....	23,870 52	6	.00007	4	10,954 09	7	.002	5
VII. West South Central.....	13,420 70	8	.00003	7	7,447 15	8	.002	5
Totals.....	\$37,252 70	—	.00006	—	\$27,295 99	—	.003	—
VIII. Mountain States.....	4,624 90	9	.00001	8	1,228 08	9	.0004	7
IX. Pacific States.....	18,922 70	7	.00004	6	18,423 70	5	.001	6

DENSITY STATISTICS, BY CENSUS DIVISIONS — CONCLUDED

CENSUS DIVISIONS	NATIONAL BANKS, 1912 — Continued							
	BANKING POWER		CAPITAL		SURPLUS		TOTAL RESOURCES	
	Per Sq. Mile	Rank	Per Sq. Mile	Rank	Per Sq. Mile	Rank	Per Sq. Mile	Rank
United States.....	\$2,884 75	-	\$351 52	-	\$316 54	-	\$3,684 83	-
Atlantic States:								
I. New England.....	12,626 84	2	1,706 73	2	1,652 11	2	14,619 30	2
II. Middle Atlantic.....	30,452 43	1	3,118 51	1	4,148 28	1	40,626 18	1
V. South Atlantic.....	2,308 01	4	332 96	4	253 12	4	2,736 04	4
Totals.....	\$10,320 97	-	\$1,176 71	-	\$1,357 92	-	\$13,234 87	-
Central States:								
III. East North Central.....	6,552 48	3	801 10	3	551 01	3	8,415 54	3
IV. West North Central.....	1,868 39	5	232 85	7	143 36	6	2,543 74	5
VI. East South Central.....	1,534 67	7	239 86	5	142 03	7	1,753 52	7
VII. West South Central.....	1,069 04	8	174 85	8	110 22	8	1,280 01	8
Totals.....	\$2,415 26	-	\$317 70	-	\$206 06	-	\$3,098 04	-
VIII. Mountain States.....	302 85	9	33 62	9	26 19	9	362 59	9
IX. Pacific States.....	1,796 90	6	237 14	6	163 84	5	2,235 73	6

CITIES AND THEIR POPULATION, 1910, BY CENSUS DIVISIONS

With Per Cents of United States and Divisional Rank

CENSUS DIVISIONS	Total Number of Cities.	Per Cent	Rank	Population, All Cities	Per Cent	Rank
United States.....	2,402	100.0	-	42,623,383	100.0	-
Atlantic States:						
I. New England.....	362	15.1	3	5,455,345	12.8	3
II. Middle Atlantic.....	499	20.8	2	13,723,373	32.2	1
V. South Atlantic.....	210	8.7	5	3,092,153	7.2	5
Total.....	1,071	44.6	-	22,270,871	52.2	-
Central States:						
III. East North Central...	522	21.7	1	9,617,271	22.6	-
IV. West North Central...	282	11.8	4	3,873,716	9.1	4
VI. East South Central...	125	5.2	7	1,574,229	3.7	8
VII. West South Central...	190	7.9	6	1,957,456	4.6	7
Total.....	1,119	46.6	-	17,022,672	40.0	-
VIII. Mountain States.....	97	4.0	9	947,511	2.2	9
IX. Pacific States.....	115	4.8	8	2,382,329	5.6	6

CENSUS DIVISIONS	CITIES OF 10,000 OR MORE					
	Number of Cities	Per Cent	Rank	Population	Per Cent	Rank
United States.....	601	100.0	-	34,153,024	100.0	-
Atlantic States:						
I. New England.....	103	17.1	3	4,181,524	12.2	3
II. Middle Atlantic.....	146	24.3	1	12,060,466	35.3	1
V. South Atlantic.....	47	7.8	5	2,329,122	6.8	5
Total.....	296	49.2	-	18,571,112	54.3	-
Central States:						
III. East North Central...	136	22.6	2	7,711,918	22.6	2
IV. West North Central...	55	9.1	4	2,833,028	8.3	4
VI. East South Central...	25	4.2	8	1,107,731	3.3	8
VII. West South Central...	40	6.7	6	1,330,471	3.9	7
Total.....	256	42.6	-	12,983,148	38.1	-
VIII. Mountain States.....	18	3.0	9	588,969	1.7	9
IX. Pacific States.....	31	5.2	7	2,009,795	5.9	6

NOTE.— Places of 2,500 inhabitants and upwards are classed as urban (as distinguished from rural), and for convenience are called cities, in the publications of the U. S. Census Bureau.

NATIONAL BANKS,* 1912, BY CENSUS DIVISIONS
With Per Cent of United States and Divisional Rank
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Number	Per Cent	Rank	Banking Power	Per Cent	Rank	Total Resources	Per Cent	Rank
United States.....	7,391	100.0	-	\$8,578,930	100.0	-	\$10,958,294	100.0	-
Atlantic States:									
I. New England.....	463	6.3	6	782,561	9.1	4	906,046	8.3	4
II. Middle Atlantic.....	1,503	20.3	1	3,045,243	35.5	1	4,062,618	37.1	1
V. South Atlantic.....	670	9.1	5	621,020	7.2	5	736,188	6.7	5
Total.....	2,636	35.7	-	\$4,448,824	51.8	-	\$5,704,852	52.1	-
Central States:									
III. East North Central.....	1,307	17.7	3	1,609,054	18.8	2	2,066,554	18.9	2
IV. West North Central.....	1,448	19.6	2	954,379	11.1	3	1,299,353	11.8	3
VI. East South Central.....	363	4.9	8	275,487	3.2	8	314,773	2.9	8
VII. West South Central.....	897	12.1	4	459,417	5.4	7	550,081	5.0	7
Total.....	4,015	54.3	-	\$3,298,337	38.5	-	\$4,230,761	38.6	-
VIII. Mountain States.....	348	4.7	9	260,183	3.0	9	311,507	2.8	9
IX. Pacific States.....	392	5.3	7	571,586	6.7	6	711,174	6.5	6

* These are the comptroller's figures for the year ending September 30, 1912; not for June 14, 1912.

Capital, Surplus, etc., of National Banks, * 1912
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Capital	Surplus, etc.	Banking Power	Total Resources
United States.....	\$1,045,394	\$941,347	\$8,578,930	\$10,958,294
Atlantic States:				
I. New England.....	105,776	102,391	782,561	906,046
II. Middle Atlantic.....	311,851	414,828	3,045,243	4,062,618
V. South Atlantic.....	89,591	68,108	621,020	736,188
Total.....	\$507,218	\$585,327	\$4,448,824	\$5,704,852
Central States:				
III. East North Central....	196,722	135,309	1,609,054	2,066,554
IV. West North Central....	118,941	73,228	954,379	1,299,353
VI. East South Central....	43,057	25,495	275,487	314,773
VII. West South Central....	75,142	47,366	459,417	550,081
Total.....	\$433,862	\$281,398	\$3,298,337	\$4,230,761
VIII. Mountain States.....	28,882	22,504	260,183	311,507
IX. Pacific States.....	75,432	52,118	571,586	711,174

* These are the comptroller's figures for the year ending September 30, 1912; not for June 14.

BANK CLEARINGS, BY CENSUS DIVISIONS
In Year Ending September 30, 1912
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Number Clearing Houses	Per Cent	Rank	Total Clearings	Per Cent	Rank
United States.....	151	100.0	-	\$168,506,362	100.0	-
Atlantic States:						
I. New England.....	12	7.9	7	10,251,821	6.1	4
II. Middle Atlantic....	22	14.6	2	109,292,489	64.9	1
V. South Atlantic.....	16	10.6	4	4,770,451	2.8	6
Total.....	50	33.1	-	\$124,314,761	73.8	-
Central States:						
III. East North Central,	35	23.2	1	21,451,751	12.7	2
IV. West North Central,	19	12.6	3	10,657,545	6.3	3
VI. East South Central,	13	8.6	6	1,966,357	1.2	8
VII. West South Central,	11	7.3	8	3,200,385	1.9	7
Total.....	78	51.7	-	\$37,276,038	22.1	-
VIII. Mountain States...	9	5.9	9	1,055,075	0.6	9
IX. Pacific States,.....	14	9.3	5	5,860,488	3.5	5

NATIONAL BANKS IN NEW ENGLAND, ETC., WITH PER CENTS
Condition, as of June 14, 1912

	ABSOLUTE NUMBERS WITH VALUES STATED IN THOUSANDS						PER CENTS OF U. S. AND OF NEW ENGLAND, ETC.					
	Number	Capital	Surplus, etc.	Deposits	Circulation	Banking Power	Number	Capital	Surplus, etc.	Deposits	Circulation	Banking Power
United States.....	7,368	\$1,032,961	\$950,551	\$5,882,020	\$708,691	\$8,574,223	100.00	100.00	100.00	100.00	100.00	100.00
New England.....	464	99,772	101,037	519,892	62,595	783,296	6.30	9.66	10.63	8.84	8.83	9.14
Massachusetts.....							2.55	5.37	6.55	5.71	4.14	5.63
New England.....							100.00	100.00	100.00	100.00	100.00	100.00
Maine.....	70	7,850	6,189	43,775	5,891	63,705	15.09	7.87	6.13	8.42	9.41	8.13
New Hampshire.....	56	5,235	4,515	19,123	4,942	33,815	12.07	5.25	4.47	3.68	7.90	4.32
Vermont.....	50	5,160	3,883	18,729	4,671	32,443	10.78	5.17	3.84	3.60	7.46	4.14
Massachusetts.....	188	55,438	62,276	336,022	29,361	483,097	40.51	55.56	61.64	64.63	46.91	61.68
Rhode Island.....	22	6,775	6,740	31,334	4,690	49,539	4.74	6.79	6.67	6.03	7.49	6.32
Connecticut.....	78	19,314	17,434	70,909	13,040	120,697	16.81	19.36	17.25	13.64	20.83	15.41

BANKING POWER OF ALL BANKS IN NEW ENGLAND
On June 14, 1912

(VALUES STATED IN THOUSANDS)

	Estimated Population, 1912	Number of Banks	Capital	Surplus and Undivided Profits
United States.....	95,731,000	25,160	\$2,002,642	\$2,162,272
New England.....	6,750,000	1,083	144,504	265,400
Maine.....	753,000	163	11,265	18,467
New Hampshire.....	435,000	120	6,449	14,079
Vermont.....	358,000	96	6,635	9,629
Massachusetts.....	3,481,000	441	78,600	159,467
Rhode Island.....	563,000	56	15,194	21,403
Connecticut.....	1,160,000	207	26,361	42,355

	Deposits	Circulation	Total Banking Power	Banking Power Per Capita
United States.....	\$17,040,203	\$708,691	\$21,913,807	\$228.91
New England.....	2,449,411	62,595	2,921,910	432.88
Maine.....	179,964	5,891	215,586	286.30
New Hampshire.....	118,499	4,942	143,970	330.97
Vermont.....	91,270	4,671	112,205	313.42
Massachusetts.....	1,428,263	29,361	1,695,690	487.13
Rhode Island.....	219,308	4,690	260,595	462.87
Connecticut.....	412,107	13,040	493,864	425.74

Banking Power, Per Cents of U. S. and New England, 1912

	Estimated Population	Banking Power
United States.....	100.00	100.00
New England.....	7.05	13.33
Massachusetts.....	3.64	7.74
New England.....	100.00	100.00
Maine.....	11.16	7.38
New Hampshire.....	6.44	4.93
Vermont.....	5.30	3.84
Massachusetts.....	51.57	58.03
Rhode Island.....	8.34	8.92
Connecticut.....	17.19	16.90

NOTE.—The figures for United States do not include the insular possessions (Hawaii, Porto Rico and the Philippines).

BANK CLEARINGS, NEW ENGLAND CITIES
In Year Ending September 30, 1912

	Total Clearings	Per Cent of U. S.
United States.....	\$168,506,362,000	100.00
New England.....	10,251,821,000	6.08
Maine:		
1. Portland.....	113,317,000	0.07
2. Bangor.....	24,969,000	0.01
Total.....	\$138,286,000	0.08
Massachusetts:		
1. Boston.....	8,865,807,000	* 5.26
2. Worcester.....	136,129,000	0.08
3. Springfield.....	119,104,000	0.07
4. Fall River.....	59,372,000	0.04
5. New Bedford.....	51,846,000	0.03
6. Holyoke.....	33,891,000	0.02
7. Lowell.....	29,579,000	0.02
Total.....	\$9,295,728,000	5.52
Rhode Island:		
1. Providence.....	426,301,000	0.25
Connecticut:		
1. Hartford.....	239,205,000	0.14
2. New Haven.....	152,301,000	0.09
Total.....	\$391,506,000	0.23

* Other per cents of Boston's clearings, 86.48 per cent of New England and 95.38 per cent of Massachusetts.

SUMMARY OF ALL BANKING INSTITUTIONS
As of June 14, 1912

Number:	United States	New England	Per Cent of U. S.
National Banks.....	7,368	464	6.30
State Banks.....	13,350	21	0.16
Mutual Savings.....	630	409	64.92
Stock Savings.....	1,292	8*	0.62
Private Banks.....	1,110	-	-
Loan and Trust Companies.....	1,410	181	12.84
Total Number, All Banks.....	25,160	1,083	4.30

* All in New Hampshire.

Capital:	United States	New England	Per Cent of U. S.
National Banks.....	\$1,032,960,675 00	\$99,771,950 00	9.66
State Banks.....	451,475,806 09	3,194,500 00	0.71
Mutual Savings.....	-	-	-
Stock Savings.....	76,871,811 79	684,500 00	0.89
Private Banks.....	22,348,040 33	-	-
Loan and Trust Companies.....	418,985,771 77	40,853,427 82	9.75
Total Capital, All Banks.....	\$2,002,642,104 98	\$144,504,377 82	7.22

Total Resources:	United States	New England	Per Cent of U. S.
National Banks.....	\$10,858,022,742 15	\$906,043,408 93	8.34
State Banks.....	3,825,612,358 77	27,607,224 55	0.72
Mutual Savings.....	3,929,091,986 91	1,531,023,251 90	38.97
Stock Savings.....	993,631,303 72	7,410,899 07	0.7
Private Banks.....	196,940,397 42	-	-
Loan and Trust Companies.....	5,107,444,382 27	605,038,656 95	11.85
Total Resources, All Banks.....	\$24,910,743,171 24	\$3,077,123,441 40	12.35

BANK CLEARINGS IN TEN PRINCIPAL CITIES
In Year Ending September 30, 1912

WITH CHANGE FROM 1907

	Total Clearings, 1912	Per Cent of U.S.	Change from 1907	Per Cent Change
United States.....	\$168,506,362,000	100.0	+\$14,029,531,463	+9.1
1. New York.....	96,672,301,000	57.4	+1,356,879,762	+1.4
2. Chicago.....	14,864,498,000	8.8	+2,598,574,593	+21.2
3. Boston.....	8,865,807,000	5.3	+316,984,773	+3.7
4. Philadelphia.....	7,878,577,000	4.7	+717,516,560	+10.0
5. St. Louis.....	3,978,870,000	2.4	+798,271,898	+25.1
6. Kansas City.....	2,687,970,000	1.6	+1,024,951,061	+63.8
7. San Francisco.....	2,630,704,000	1.5	+301,623,938	+13.0
8. Pittsburgh.....	2,621,035,000	1.5	-73,471,799	-2.7
9. Baltimore.....	1,893,003,000	1.1	+393,608,478	+26.3
10. Cincinnati.....	1,347,123,000	0.8	-52,647,100	-3.8

BANK CLEARINGS, 1912, IN 34 CITIES
All Exceeding \$350,000,000 in the Year
(VALUES STATED IN THOUSANDS)

CITIES AND CENSUS DIVISIONS	Total Clearings	Rank
United States.....	\$168,506,362	-
Atlantic States:		
I. New England.....	10,251,821	(IV)
1. Boston.....	8,865,807	3
2. Providence.....	426,301	28
Total.....	\$9,292,108	
II. Middle Atlantic.....	109,292,489	(I)
1. New York.....	96,672,301	1
2. Buffalo.....	554,195	24
3. Philadelphia.....	7,878,577	4
4. Pittsburgh.....	2,687,970	6
Total.....	\$107,793,043	

Bank Clearings in 34 Cities — Continued

CITIES AND CENSUS DIVISIONS	Total Clearings	Rank
V. South Atlantic.....	\$4,770,451	(VI)
1. Baltimore.....	1,893,003	
2. Washington.....	387,513	31
3. Richmond.....	424,316	29
4. Atlanta.....	693,934	20
Total.....	\$3,398,766	
Total Atlantic States.....	\$124,314,761	
Central States:		
III. East North Central.....	21,451,751	(II)
1. Chicago.....	14,864,498	2
2. Cincinnati.....	1,347,123	10
3. Cleveland.....	1,101,007	12
4. Detroit.....	1,087,893	14
5. Milwaukee.....	712,965	18
6. Indianapolis.....	433,698	27
Total.....	\$19,547,184	
IV. West North Central.....	10,657,545	(III)
1. St. Louis.....	3,978,870	5
2. Kansas City.....	2,630,704	7
3. St. Joseph.....	377,712	32
4. Minneapolis.....	1,109,627	11
5. St. Paul.....	558,153	23
6. Omaha.....	817,300	17
Total.....	\$9,472,366	
VI. East South Central.....	1,966,357	(VIII)
1. Louisville.....	707,977	19
2. Memphis.....	403,696	30
Total.....	\$1,111,673	
VII. West South Central.....	3,200,385	(VII)
1. New Orleans.....	1,031,673	15
2. Houston.....	895,665	16
3. Galveston.....	507,613	25
4. Fort Worth.....	351,164	34
Total.....	\$2,786,115	
Total Central States.....	\$37,276,038	
VIII. Mountain States.....	1,055,075	(IX)
1. Denver.....	455,769	26
2. Salt Lake City.....	373,560	33
Total.....	\$829,329	
IX. Pacific States.....	5,860,488	(V)
1. Seattle.....	584,350	22
2. Portland, Ore.....	585,726	21
3. San Francisco.....	2,621,035	8
4. Los Angeles.....	1,093,540	13
Total.....	\$4,884,651	

BANKING POWER, ETC., OF NATIONAL BANKS, 1912, IN SEVEN PRINCIPAL CITIES

	New York (1)	Chicago (2)	Philadelphia (3)	Boston (4)	Pittsburgh (5)	St. Louis (6)	Baltimore (7)
Number of banks.....	43	10	32	20	24	8	17
Capital.....	\$120,452,000	\$43,600,000	\$22,055,000	\$24,950,000	\$28,700,000	\$20,400,000	\$12,290,710
Surplus, etc.....	169,432,925	31,640,828	43,097,444	35,113,458	30,468,424	16,500,379	10,178,314
Deposits.....	826,619,519	219,453,781	192,956,638	202,797,994	126,356,073	69,432,003	45,435,905
Circulation.....	49,136,913	13,626,493	15,547,925	8,662,232	16,791,132	16,890,385	8,106,856
Banking power.....	\$1,165,641,357	\$308,321,102	\$273,657,007	\$271,523,684	\$202,315,629	\$123,222,767	\$76,011,785
Population *.....	5,078,976	2,262,758	1,600,000	707,400	600,000	750,000	558,485
Banking power, per capita.....	\$229 50	\$136 26	\$171 04	\$383 83	\$337 19	\$164 30	\$136 10
Rank as to:							
Banking power.....	1	2	3	4	5	6	7
Banking power, per capita.....	3	6	4	1	2	5	7

* Estimated population as of January 1, 1913.

**LAWFUL MONEY RESERVE OF NATIONAL BANKS
On June 14, 1912**
(VALUES EXPRESSED IN THOUSANDS)

	Net Deposits Subject to Reserve Requirements 1	Cash on Hand, Due from Reserve Agents and in Redemption Funds 2	PER CENTS		
			2 to 1	1 to U. S.	2 to U. S.
Central Reserve Cities:					
1. New York.....	\$1,213,576	\$323,923	26.69	17.21	18.42
2. Chicago.....	390,265	97,730	25.04	5.54	5.56
3. St. Louis.....	121,920	30,337	24.88	1.73	1.72
3 Cities.....	\$1,725,761	\$451,990	26.19	24.48	25.70
Other Reserve Cities:					
4. Boston.....	249,659	73,602	29.48	3.54	4.19
5. Brooklyn.....	23,080	6,284	27.23	0.33	0.36
6. Philadelphia.....	292,203	78,321	26.80	4.15	4.45
7. Pittsburgh.....	187,237	47,149	25.18	2.66	2.68
8. Baltimore.....	62,390	16,459	26.38	0.88	0.94
50 Reserve Cities.....	3,659,543	995,881	27.21	51.91	56.63
New England States.....	328,428	72,405	22.05	4.66	4.12
(Reserve City) Boston.....	249,659	73,602	29.48	3.54	4.18
Total New England..	\$578,087	\$146,007	25.26	8.20	8.30
United States.....	\$7,050,135	\$1,758,599	24.94	100.00	100.00

**CONDITION OF ALL BANKING INSTITUTIONS
On June 14, 1912**
In Six Principal Cities
(VALUES STATED IN THOUSANDS)

CITIES	Number	Capital	Surplus and Undivided Profits	Deposits	Total Resources
1. New York....	168	\$195,216.7	\$448,112.4	\$3,094,501.2	\$4,728,536.4
2. Chicago.....	71	88,375.0	68,158.9	679,243.8	1,182,969.2
3. Philadelphia..	104	67,426.5	128,432.4	594,996.2	979,348.9
4. Boston.....	60	40,100.0	80,606.1	650,554.0	893,772.0
5. San Francisco..	47	45,968.3	36,720.4	310,509.7	492,154.1
6. St. Louis.....	44	41,700.0	43,985.1	207,652.1	422,502.7

Classes of Banking Institutions

CITIES	National Banks	State Banks	Private Banks	Loan and Trust Companies	Mutual Savings Banks	Other Banks	Total Number
1. New York.....	37	37	33	30	31	—	168
2. Chicago.....	10	41	—	20	—	—	71
3. Philadelphia..	32	6	—	59	7	—	104
4. Boston.....	20	—	—	20	20	—	60
5. San Francisco..	9	?	?	?	?	38	47
6. St. Louis.....	8	?	?	?	?	36	44

AVERAGE BANK CLEARINGS IN BOSTON, 1883-1912
By Five-Year and Ten-Year Periods

FIVE-YEAR PERIODS		TEN-YEAR PERIODS	
1883-1887.....	\$3,745,035,828	1883-1892.....	\$4,281,474,257
1888-1892.....	4,817,912,686	1893-1902.....	5,589,334,242
1893-1897.....	4,615,479,926	1903-1912.....	7,891,421,024
1898-1902.....	6,562,788,558	THIRTY-YEAR PERIOD.	
1903-1907.....	7,498,870,596	1883-1912.....	\$5,920,743,174
1908-1912.....	8,283,971,452		

Boston is and always has been the metropolis and business capital of New England. The following statement shows the relation of Boston as regards certain important interests:

The Relation of Boston to New England

	Year	Boston	Per Cent of New England
Population.....	1910	670,585	10.2
Urban.....	1910	670,585	12.2
Cities of 100,000.....	1910	670,585	41.7
Foreign born.....	1910	243,365	13.3
Wealth.....	1904	1,512.0 millions	17.1
Real estate.....	1904	1,143.7 "	20.8
Manufactures.....	1909		
Value of products.....	1909	237.5 millions	8.9
Foreign commerce.....	1912		
Total trade.....	1912	199.0 millions	74.7
Imports.....	1912	129.3 "	81.3
Exports.....	1912	69.7 "	64.9
Total tonnage.....	1912	4.8 millions	70.3
Entered.....	1912	2.9 "	74.1
Cleared.....	1912	1.9 "	65.0
Duties collected.....	1912	23.2 millions	83.9
Steamship passengers.....	1912	114,824	70.0
U. S. citizens.....	1912	25,733	94.7
Aliens.....	1912	89,091	65.1
Bank clearings.....	1912	8,865.8 millions	86.5
Banking power of national banks.....	1912	271.5 "	34.7

Among the chief cities of the Union, Boston ranks fifth in population and eighth in manufactures but is first in per capita assessed valuation, and in per capita banking power. The value of its foreign commerce gives it fourth place, but in imports it is second only to New York. In the amount of its bank clearings it is surpassed by New York and Chicago only.

Banking power, as defined by the U. S. Comptroller of the Currency, equals the sum of capital, surplus and other profits, deposits and circulation of all reporting banks. Accordingly the banking power of all National banks in Boston, as shown by the report of the Comptroller of the Currency, for June 14, 1912, amounted to \$271,424,000.

But as regards the per capita average of banking power, on that date, Boston stands first among the financial centres of the country, with \$383.69, and Pittsburg next with \$337.19, and New York third, with \$280.35.

Among reserve cities, Boston ranked fourth in 1912, in respect to net deposits held by National banks, subject to reserve requirements, its net deposits being \$249,659,000; Philadelphia, with \$292,203,000, standing third, Chicago second, with \$390,265,000, and New York first, with \$1,213,576,000.

In point of bank clearings, Boston is firmly entrenched in third place, Chicago being second, Philadelphia fourth, and St. Louis fifth. In the year ending September 30, 1912, clearing-house exchanges in Boston amounted to \$8,865,807,000, or 5.3 per cent of the United States and 86.5 of the bank clearings in New England. Similarly, clearings in Chicago were 8.8 per cent of the United States, in Philadelphia 4.7 and in St. Louis 2.4, against 57.4 in New York. The bank clearings of New England in 1912 were \$10,251,821,000, or 6.1 per cent of the total for the United States.

PERCENTAGE RELATION OF BOSTON
Massachusetts, New England and the United States

	Per Cent of Massachusetts	Per Cent of New England	Per Cent of United States
NEW ENGLAND:			
Population.....	-	100.0	7.1
Urban.....	-	100.0	12.8
Foreign-born.....	-	100.0	13.5
Wealth.....	-	100.0	8.3
Manufactures:			
Wage earners.....	-	100.0	16.6
Value of products....	-	100.0	12.9
Foreign Commerce:			
Total trade.....	-	100.0	6.9
Imports.....	-	100.0	9.6
Exports.....	-	100.0	4.9
Steamship Passengers:			
Total admitted and departed.....	-	100.0	6.1
U. S. citizens.....	-	100.0	4.3
Aliens.....	-	100.0	6.6
Bank clearings.....	-	100.0	6.1
Banking power—national banks.....	-	100.0	9.1
MASSACHUSETTS:			
Population.....	100.0	51.4	3.7
Urban.....	100.0	57.3	7.3
Foreign-born.....	100.0	58.0	7.8
Wealth.....	100.0	56.2	4.6
Manufactures:			
Wage earners.....	100.0	53.1	8.8
Value of products....	100.0	55.8	7.2
Foreign Commerce:			
Total trade.....	100.0	75.0	5.2
Imports.....	100.0	81.9	7.9
Exports.....	100.0	64.9	3.2
Steamship Passengers:			
Total admitted and departed.....	100.0	71.1	4.3
U. S. citizens.....	100.0	94.8	4.1
Aliens.....	100.0	66.3	4.4
Bank clearings.....	100.0	90.7	5.5
Banking power—national banks.....	100.0	61.7	5.6
BOSTON:			
Population.....	19.9	10.2	0.7
Urban.....	21.5	12.3	1.6
Foreign-born.....	23.0	13.3	1.8
Wealth.....	30.5	17.1	1.4
Manufactures:			
Wage earners.....	11.9	6.3	1.1
Value of products....	15.9	8.9	1.2
Foreign Commerce:			
Total trade.....	99.5	74.7	5.2
Imports.....	99.3	81.3	7.8
Exports.....	99.9	64.9	3.2
Steamship Passengers:			
Total admitted and departed.....	98.6	70.0	4.3
U. S. citizens.....	99.9	94.7	4.1
Aliens.....	98.2	65.1	4.3
Bank clearings.....	95.4	86.5	5.3
Banking power—national banks.....	56.2	34.7	3.2

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1912 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [Out of print.]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [Out of print.]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures, 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
- Special Publications No. 6.** Extraordinary Receipts and Expenditures, 1893-97. Tables for five years. Boston: Municipal Printing Office. 1900. 218 pp. 4to. [Postage, fifteen cents.]
- Special Publications No. 7.** Receipts and Expenditures of Ordinary Revenue, 1895-1899; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
- Special Publications No. 12.** Receipts and Expenditures of Ordinary Revenue, 1900-1904; Comparative Tables for five years. Boston: Municipal Printing Office. 1905. 163 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 14.** Receipts and Expenditures of Ordinary Revenue, 1902-1906, with Appendix including Analyses of Extraordinary Receipts and Expenditures; Comparative Tables for five years. Boston: Printing Department. 1907. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Printing Department. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Same series as No. 15, with Comparative Tables for the five years, 1904-1908. Boston: Printing Department. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 17.** Same series as No. 16, with Comparative Tables for the five years, 1905-1909. Boston: Printing Department. 1910. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 18.** Same series as No. 17, with Comparative Tables for the five years, 1906-1910. Boston: Printing Department. 1911. 162 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 19.** Same series as No. 18, with Comparative Tables for the five years, 1907-1911. Boston: Printing Department. 1912. 170 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 20.** Same series as No. 19, with Comparative Tables for the five years, 1908-1912. Boston: Printing Department. 1913. 172 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
- Volume II. Boston: Printing Department. 1900. 4to. Comprises eight numbers, with tables for twelve months.
- Volume III. Boston: Printing Department. 1901. 4to. Comprises eleven numbers, with tables for twelve months.
- Volume IV. Boston: Printing Department. 1902. 4to. Comprises eleven numbers (338 pages), with tables for twelve months.
- Volume V. Boston: Printing Department. 1903. 4to. Comprises ten numbers (338 pages), with tables for twelve months.
- Volume VI. Boston: Printing Department. 1904. 4to. Comprises eight numbers (264 pages), with tables for twelve months.
- Volume VII. Boston: Printing Department. 1905. 4to. Comprises four numbers (156 pages), with tables for twelve months.
- Volume VIII. Boston: Printing Department. 1906. 4to. Comprises five numbers (192 pages), with tables for twelve months.
- Volume IX. Boston: Printing Department. 1907. 4to. Comprises four numbers (156 pages), with tables for twelve months.
- Volume X. Boston: Printing Department. 1908. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XI. Boston: Printing Department. 1909. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XII. Boston: Printing Department. 1910. 4to. Comprises four numbers (170 pages), with tables for twelve months.
- Volume XIII. Boston: Printing Department. 1911. 4to. Comprises four numbers (168 pages), with tables for twelve months.
- Volume XIV. Boston: Printing Department. 1912. 4to. Comprises four numbers (172 pages), with tables for twelve months.

Copies of the Publications named in the foregoing list will be mailed to any address on receipt of the price of postage.

Address: EDWARD M. HARTWELL, *Secretary*, Statistics Department, 73, City Hall, Boston, Mass.



CITY OF BOSTON

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Hearing at Boston

MONTHLY BULLETIN

OF THE

STATISTICS DEPARTMENT

JULY, AUGUST AND SEPTEMBER, 1913

Volume XV.—Nos. 7, 8 and 9

CONTENTS: TABLES I. TO XXII.; APPENDIX: BOSTON SCHOOL CENSUS, 1913—BANKS AND BANKING, INDUSTRIES, WEALTH, ETC., IN NEW ENGLAND AND BOSTON.

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CITY OF BOSTON
PRINTING DEPARTMENT
1913

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VOLUME IX.—1907.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for Massachusetts cities in 1906; Boston Population Statistics (1905) by Wards.
- Nos. 4-5-6. June.** Summary of Extraordinary Receipts and Expenditures, City of Boston, for Five years, Ending January 31, 1903; Summary of Income and Outgo, by Classes of Expenditure, for Same Period.
- Nos. 7-8-9. September.** Boston School Census, 1900-1907; Comparative Statistics of Population of the Metropolitan District, 1875-1905; Property of Institutions and Societies Exempted from Taxation in the Cities of Massachusetts and in the Metropolitan District, 1905.
- Nos. 10-11-12. December.** Summary Tables, 1907; Receipts of Milk in Boston, by Rail, in 1907; Comparative Financial Statistics of Cities, 1905.

VOLUME X.—1908.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for Cities of Massachusetts in 1907; Foreign Commerce of the United States, 1898-1907.
- Nos. 4-5-6. June.** Comparative Statistics of Cities, 1905.
- Nos. 7-8-9. September.** Metropolitan District Financial Statistics, 1906.
- Nos. 10-11-12. December.** Summary Tables, 1908; Receipts of Milk in Boston, by Rail, in 1908; Borrowing from Municipal Trust Funds; Boston School Census, 1908.

VOLUME XI.—1909.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for the Cities of Massachusetts in 1908; Population (1895-1905), Net Debt and Valuation (1908) of Metropolitan Districts.
- Nos. 4-5-6. June.** Population and Social Statistics of Metropolitan District, 1905.
- Nos. 7-8-9. September.** Boston School Census, 1909.
- Nos. 10-11-12. December.** Summary Tables, 1909; Receipts of Milk in Boston, by Rail, in 1909; Boston and the County of Suffolk, 1643-1905; Votes in Massachusetts and Boston on State Referenda, and for Governor, 1780-1907.

VOLUME XII.—1910.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for the Cities of Massachusetts in 1909.
- Nos. 4-5-6. June.** The Growth of Boston in Population, Area, Etc.
- Nos. 7-8-9. September.** Boston School Census, 1910; Population of Boston by Wards, in 1895, 1900, 1905 and 1910, with Changes and Percentages; Population by Election Precincts in 1910; Population of Metropolitan District, 1875-1910, with Changes every Five Years; Assessed Valuation and Net Municipal Debt in Metropolitan District, 1905-1909; Outline Ward Map of Boston, Showing Population in 1910, Changes Since 1905 and Percentage in Each Ward.
- Nos. 10-11-12. December.** Summary Tables, 1910; Receipts of Milk in Boston, by Rail, in 1910; Growth of the Cities of Massachusetts.

VOLUME XIII.—1911.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for the Cities of Massachusetts in 1910; Boston's Annexations and Their Results.
- Nos. 4-5-6. June.** Boston and its Annexed Districts; Population of Thirty Principal Cities, in 1910, 1900 and 1890, with Rank and Percentage of Increase.
- Nos. 7-8-9. September.** Boston School Census, 1911; Comparative Statistics of the Metropolitan Districts, 1900 and 1910.
- Nos. 10-11-12. December.** Summary Tables for the year 1911; Comparative Interest in Referenda and Election Contests, 1890-1911.

VOLUME XIV.—1912.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Funded Debt, with other Taxation and Valuation Statistics for Cities of Massachusetts in 1911; Comparative Interest in Referenda and Election Contests, 1890-1911, Second Article; Changes Effected by Amendments of the State Constitution; Receipts of Milk in Boston, by Rail, 1911, by months.
- Nos. 4-5-6. June.** Public Markets in Boston; Foreign Commerce of the Principal Ports of the United States for 10 years, 1903-1912.
- Nos. 7-8-9. September.** Boston School Census, 1912; Comparative Statistics of New England, Massachusetts and Boston.
- Nos. 10-11-12. December.** Summary Tables for the year 1912; Comparative Statistics of New England, Massachusetts and Boston, Second Article.

VOLUME XV.—1913.

- Nos. 1-2-3. March.** Comparative Statistics of New England, Massachusetts and Boston, Third Article.
- Nos. 4-5-6. June.** Population, Valuation, Tax Rate and Funded Debt, with other Taxation and Valuation Statistics for Cities of Massachusetts in 1912; Statistics of New England, Massachusetts and Boston, Fourth Article; Receipts of Milk in Boston by Rail, for Year 1912, by Months.

STATISTICS DEPARTMENT,

73 CITY HALL.

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BOSTON, *March 8* 1914
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Res. Bank Org. Committee
MAR 9 1914

Hon. W. G. McAdoo.

Committee on Federal Reserve Banks -

Washington, D.C.

Res. Bank Org Committee

Sir: Under another cover, I send you a Bulletin of this Department, which contains Tables relating to Banks and Banking etc in New Eng. Land and Boston.

Some of the tables were presented at the hearing before your Committee in January. Others have been prepared since that hearing in support of the contention that Boston should be considered a fit place for a Federal Reserve Bank.

I send this now as the papers state that all papers should be filed with your Committee by the middle of the instant month. Copies of the tables in the form of a reprint - now in press - will be forwarded as soon as they come from the printer.

Very respectfully
Edward M. Hartwell,
Secretary -

ANSWERED
MAR 11 1914

7/18/14

OMC

March 11th, 1914

Sir:

On behalf of the Chairman, I beg to acknowledge the receipt of your letter of March 8th and to advise that the additional data which you state has been forwarded under separate cover, will be carefully filed in order that it may be considered by the Committee when it is determining the question of the locations for the Federal Reserve Banks to be established.

Respectfully,

**Secretary,
Reserve Bank Organization Committee.**

**Mr. Edward M. Hartwell, Secretary,
Statistics Department,
73 City Hall,
Boston, Mass.**

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I. METEOROLOGICAL OBSERVATIONS

JULY, 1913

Compiled from Reports of the United States Weather Bureau, Boston

DATE	BAROMETRIC PRESSURE (Corrected to Sea Level)		TEMPERATURE (Fahrenheit)			DEW POINT		RELATIVE HUMIDITY		WIND				SUNSHINE			PRECIPITATION Inches
	8 A. M.	8 P. M.	Max.	Min.	Mean	8 A. M.	8 P. M.	8 A. M.	8 P. M.	Prevailing Direction	Maximum Velocity	Total Movement	Mean Hourly Velocity	Actual	Possible	Per Cent. of Actual to Possible	
	<i>Inches</i>	<i>Inches</i>	<i>Degs.</i>	<i>Degs.</i>	<i>Degs.</i>	<i>Degs.</i>	<i>Degs.</i>	<i>Per Cent</i>	<i>Per Cent</i>		<i>Miles</i>	<i>Miles</i>	<i>Miles</i>	<i>Hours</i>	<i>Hours</i>		
1.....	29.81	29.74	96	71	84	63	73	60	68	S. W.	21	339	14	11.8	15.2	78	—
2.....	29.83	29.92	91	72	82	65	61	50	55	W.	17	237	10	12.7	15.2	84	—
3.....	30.14	30.14	79	68	74	58	60	56	60	S. E.	15	206	9	13.8	15.2	91	—
4.....	30.14	30.01	93	66	80	58	64	50	55	S. W.	20	294	12	14.0	15.2	92	—
5.....	29.93	29.80	95	73	84	65	72	62	71	S. W.	17	260	11	10.2	15.1	68	—
6.....	29.63	29.56	92	71	82	72	54	91	42	S. W.	24	253	11	5.9	15.1	39	T
7.....	29.69	29.81	72	60	66	46	51	51	53	W.	26	315	13	10.3	15.1	68	—
8.....	29.95	29.99	82	61	72	46	50	46	51	W.	22	169	7	12.7	15.1	84	0.02
9.....	30.07	29.95	84	61	72	55	58	56	61	S. W.	26	303	13	11.1	15.1	74	0.05
10.....	29.75	29.79	80	64	72	65	56	90	55	W.	27	329	14	6.3	15.0	42	0.62
11.....	29.89	29.89	80	60	70	54	52	67	48	W.	19	274	11	15.0	15.0	100	—
12.....	29.95	29.74	84	60	72	53	56	57	56	S. W.	23	257	11	13.5	15.0	90	T
13.....	29.75	29.65	89	68	78	60	58	58	47	S. W.	31	400	17	13.8	15.0	92	—
14.....	29.72	29.92	79	66	72	55	51	62	47	W.	29	330	14	12.2	15.0	81	0.04
15.....	29.99	30.01	80	62	71	52	52	52	52	N. W.	16	217	9	14.9	14.9	100	—
16.....	30.08	30.07	70	60	65	58	56	73	64	E.	14	173	7	10.9	14.9	73	—
17.....	30.04	29.95	80	60	70	58	63	70	77	S.	17	180	7	12.7	14.9	85	—
18.....	29.89	29.73	70	61	66	60	60	77	95	S. W.	17	203	8	—	14.9	—	0.25
19.....	29.73	29.73	87	61	74	64	60	79	52	W.	16	167	7	13.2	14.8	89	—
20.....	29.79	29.84	87	66	76	58	60	62	69	N. W.	20	147	6	7.4	14.8	50	T
21.....	29.86	29.99	77	64	70	57	60	69	81	W.	19	158	7	—	14.8	—	T
22.....	30.12	30.11	86	63	74	60	62	66	70	S. W.	17	226	9	13.2	14.8	89	—
23.....	30.14	29.99	86	66	76	61	63	62	66	S. W.	25	319	13	12.2	14.7	83	—
24.....	29.93	29.81	83	68	76	67	67	79	85	S. W.	19	246	10	5.0	14.7	34	0.19
25.....	29.85	30.03	81	65	73	60	48	67	43	N. W.	24	273	11	14.7	14.7	100	0.04
26.....	30.17	30.11	83	60	72	51	55	51	53	S. W.	19	240	10	14.6	14.6	100	—
27.....	30.14	30.10	87	63	75	60	57	67	57	S. W.	21	236	10	13.6	14.6	93	—
28.....	30.12	30.06	84	64	74	67	70	89	91	S. W.	16	186	8	7.3	14.6	50	0.57
29.....	30.09	29.94	78	65	72	64	73	97	87	E.	13	171	7	8.3	14.5	57	—
30.....	29.92	29.99	84	72	78	72	68	81	74	W.	39	177	7	10.8	14.5	74	0.91
31.....	30.17	30.19	74	63	68	55	58	60	84	E.	17	247	10	12.5	14.5	86	—
TOTALS...	—	—	—	—	—	—	—	—	—	—	—	7,532	—	334.6	461.5	73	2.69
MEANS....	29.94	29.92	83	65	74	59	60	66	63	S. W.	—	—	10	—	—	—	0.087

T signifies trace of precipitation.
NOTE.—Accumulated deficiency of rainfall 3.29 inches, as compared with normal, since January 1, 1913.

I. METEOROLOGICAL OBSERVATIONS

AUGUST, 1913

Compiled from Reports of the United States Weather Bureau, Boston

DATE	BAROMETRIC PRESSURE (Corrected to Sea Level)		TEMPERATURE (Fahrenheit)			DEW POINT		RELATIVE HUMIDITY		WIND				SUNSHINE			PRECIPITATION Inches
	8 A. M.	8 P. M.	Max.	Min.	Mean	8 A. M.	8 P. M.	8 A. M.	8 P. M.	Prevailing Direction	Maximum Velocity	Total Movement	Mean Hourly Velocity	Actual	Possible	Per Cent. of Actual to Possible	
	Inches	Inches	Degs.	Degs.	Degs.	Degs.	Degs.	Per Cent	Per Cent		Miles	Miles	Miles	Hours	Hours		
1.....	30.15	30.00	75	62	68	60	68	83	86	E.	14	161	7	4.2	14.4	29	—
2.....	29.93	29.91	88	69	78	67	63	83	58	W.	14	171	7	5.8	14.4	40	0.37
3.....	29.93	29.80	89	66	78	60	62	59	57	W.	15	169	7	10.6	14.3	74	—
4.....	29.83	29.95	72	61	66	60	61	70	92	E.	13	153	6	4.4	14.3	31	0.21
5.....	30.09	30.14	80	59	70	54	56	66	62	N.W.	17	194	8	12.6	14.3	88	—
6.....	30.13	30.04	82	63	72	58	62	72	77	S.W.	18	233	10	8.1	14.2	57	—
7.....	30.01	30.06	76	62	69	64	62	80	90	E.	15	166	7	11.0	14.2	77	T
8.....	30.19	30.14	76	58	67	60	62	98	72	E.	16	179	7	4.3	14.2	30	—
9.....	30.05	29.90	85	65	75	64	71	81	76	S.W.	24	332	14	9.0	14.1	64	—
10.....	29.93	29.85	88	66	77	66	65	68	73	W.	19	244	10	7.0	14.1	50	0.04
11.....	30.02	30.16	72	57	64	48	47	65	48	N.W.	20	252	10	8.5	14.0	61	—
12.....	30.27	30.21	75	56	66	48	44	54	44	S.E.	13	185	8	12.3	14.0	88	—
13.....	30.17	30.14	75	60	68	59	60	74	87	S.W.	18	189	8	5.9	14.0	42	0.18
14.....	30.18	30.17	70	60	65	60	55	84	76	E.	13	136	6	10.8	13.9	78	—
15.....	30.18	30.09	77	58	68	58	54	90	60	S.W.	17	169	7	9.0	13.9	65	—
16.....	30.04	29.95	89	62	76	62	66	80	78	S.W.	20	209	9	12.3	13.8	89	—
17.....	29.95	29.93	96	68	82	67	68	78	69	S.W.	13	171	7	10.9	13.8	79	—
18.....	29.97	30.01	91	71	81	70	72	77	81	S.W.	16	163	7	7.1	13.8	51	T
19.....	30.23	30.30	74	63	68	52	54	63	70	N.E.	21	269	11	12.2	13.7	89	—
20.....	30.43	30.42	69	58	64	48	49	56	59	E.	17	216	9	13.7	13.7	100	—
21.....	30.43	30.26	70	58	64	46	52	55	64	W.	22	198	8	13.6	13.6	100	—
22.....	30.12	29.92	76	57	66	50	61	60	76	S.W.	24	301	13	11.4	13.6	84	—
23.....	29.78	29.84	84	68	76	68	56	94	54	S.W.	26	315	13	9.0	13.6	66	0.34
24.....	29.95	29.84	82	63	72	54	60	62	65	W.	16	200	8	13.2	13.5	98	—
25.....	30.05	30.06	75	58	66	40	35	48	29	N.W.	17	221	9	13.5	13.5	100	—
26.....	30.07	30.02	80	56	68	54	60	66	77	S.W.	26	260	11	13.4	13.4	100	—
27.....	29.97	29.98	81	67	74	67	64	82	81	S.W.	37	254	11	4.1	13.4	31	0.80
28.....	30.05	30.00	74	64	69	58	61	67	74	N.W.	14	220	9	10.4	13.3	78	—
29.....	29.84	29.78	72	66	69	64	68	92	98	S.	24	253	11	—	13.3	—	0.52
30.....	29.82	29.95	79	66	72	66	67	92	86	S.W.	19	233	10	6.5	13.2	49	0.40
31.....	30.11	30.17	84	63	74	57	61	69	69	W.	12	160	7	11.9	13.2	90	—
TOTALS...	—	—	—	—	—	—	—	—	—	—	—	6,576	—	286.7	428.7	67	2.86
MEANS...	30.06	30.03	79	62	71	58	59	73	71	S.W.	—	—	9	—	—	—	0.092

T signifies trace of precipitation.

NOTE.— Accumulated deficiency of rainfall 4.46 inches, as compared with normal, since January 1, 1913.

I. METEOROLOGICAL OBSERVATIONS

SEPTEMBER, 1913

Compiled from Reports of the United States Weather Bureau, Boston

DATE	BAROMETRIC PRESSURE (Corrected to Sea Level)		TEMPERATURE (Fahrenheit)			DEW POINT		RELATIVE HUMIDITY		WIND				SUNSHINE			PRECIPITATION Inches
	8 A. M.	8 P. M.	Max.	Min.	Mean	8 A. M.	8 P. M.	8 A. M.	8 P. M.	Prevailing Direction	Maximum Velocity	Total Movement	Mean Hourly Velocity	Actual	Possible	Per Cent. of Actual to Possible	
	Inches	Inches	Degs.	Degs.	Degs.	Degs.	Degs.	Per Cent.	Per Cent.		Miles	Miles	Miles	Hours	Hours		
1.....	30.27	30.25	84	66	75	62	65	80	74	S.W.	13	139	6	10.3	13.2	78	—
2.....	30.29	30.23	83	67	75	65	63	81	64	S.W.	14	148	6	12.3	13.1	94	—
3.....	30.17	30.02	86	66	76	64	68	85	76	S.W.	20	283	12	8.4	13.0	65	—
4.....	30.12	30.20	73	57	65	56	58	80	100	N.E.	17	188	8	—	13.0	—	0.05
5.....	30.18	30.17	62	55	58	54	52	96	82	E.	12	139	6	6.1	13.0	47	0.70
6.....	30.25	30.28	70	54	62	52	47	75	61	W.	12	160	7	11.8	12.9	91	—
7.....	30.31	30.15	75	58	66	57	62	73	83	S.W.	15	179	7	8.3	12.9	64	T
8.....	29.91	29.90	86	65	76	68	59	84	62	N.W.	24	215	9	7.4	12.8	58	0.25
9.....	30.16	30.36	65	50	58	40	38	51	49	N.W.	23	297	12	11.0	12.8	86	—
10.....	30.49	30.34	60	46	53	34	39	48	56	N.	18	256	11	12.7	12.7	100	—
11.....	30.20	30.12	60	47	54	39	47	67	70	S.E.	13	183	8	6.5	12.7	51	T
12.....	30.04	29.90	65	54	60	48	52	71	78	S.E.	15	176	7	3.4	12.6	27	—
13.....	29.75	29.95	73	52	62	58	41	88	50	W.	26	305	13	8.8	12.6	70	0.12
14.....	30.25	30.37	64	46	55	35	33	56	47	W.	17	246	10	12.4	12.6	98	—
15.....	30.56	30.54	59	41	50	32	38	54	56	N.W.	11	179	7	12.5	12.5	100	—
16.....	30.59	30.49	65	46	56	40	47	63	66	E.	12	172	7	12.4	12.4	100	—
17.....	30.36	30.07	74	52	63	50	61	73	85	S.W.	19	258	11	5.0	12.4	40	T
18.....	29.86	29.98	77	57	67	65	56	95	86	S.W.	17	192	8	2.7	12.4	22	0.45
19.....	29.98	30.01	58	55	56	54	55	91	97	N.E.	18	252	10	—	12.3	—	0.37
20.....	30.02	30.05	59	56	58	57	58	100	100	N.E.	18	257	11	—	12.3	—	0.10
21.....	30.06	29.97	65	58	62	59	63	100	100	E.	18	274	11	—	12.2	—	0.08
22.....	29.93	30.00	77	64	70	70	63	89	94	S.	35	351	15	1.7	12.2	14	0.39
23.....	30.16	30.22	71	54	62	50	44	74	54	W.	15	226	9	11.9	12.1	98	—
24.....	30.34	30.31	65	50	58	43	46	64	64	N.W.	13	183	8	10.7	12.1	88	—
25.....	30.31	30.20	69	51	60	49	47	73	55	N.W.	13	154	6	9.0	12.0	75	—
26.....	30.08	29.90	78	56	67	57	62	90	85	S.W.	16	247	10	6.8	12.0	57	—
27.....	29.98	30.10	68	52	60	42	42	55	53	N.W.	21	282	12	10.6	11.9	89	—
28.....	30.33	30.16	70	46	58	32	40	48	52	S.W.	19	226	9	11.9	11.9	100	—
29.....	30.02	29.93	76	53	64	50	53	72	64	S.W.	20	265	11	8.5	11.8	72	—
30.....	30.12	30.12	61	50	56	47	48	73	84	N.E.	21	240	10	1.3	11.8	11	—
TOTALS....	—	—	—	—	—	—	—	—	—	—	—	6,672	—	224.4	374.3	60	2.51
MEANS....	30.17	30.14	70	54	62	51	52	75	72	S.W.	—	—	9	—	—	—	0.084

T signifies trace of precipitation.

NOTE.—Accumulated deficiency of rainfall 5.14 inches, as compared with normal, since January 1, 1913.

2. MONTHLY MORTALITY, AS REPORTED BY THE HEALTH DEPARTMENT.

1913	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTALS, 1st 9 mos. 1913.	TOTALS, 1st 9 mos. 1912.
Death rate (per 1,000 of population)	18.58	18.11	19.07	17.03	17.29	14.99	14.26	14.37	14.99				†16.51	-
*Corrected death rate	16.20	16.01	16.95	14.88	15.18	12.96	12.12	12.15	12.47				†14.32	14.43
Death rate for same month, 1912	18.27	18.79	19.67	17.81	15.15	13.79	14.74	14.59	15.14				-	16.45
Number of deaths (including non-resi- dents)	1,138	1,003	1,172	1,014	1,067	895	881	889	899				8,958	-
Number of deaths of non-residents	146	116	130	128	130	121	132	137	151				1,191	1,075
Number of deaths same month, 1912	1,097	1,056	1,183	1,039	914	807	894	885	896				-	8,771
Deaths of children:														
Under 1 year	186	191	182	169	187	121	163	228	218				1,645	1,683
" 2 years	213	235	235	210	228	159	200	270	249				1,999	2,039
" 5 years	251	266	289	257	261	201	229	296	267				2,317	2,299
Still-births (not included in deaths)	63	56	66	66	49	70	61	62	58				551	550
Sex of decedents:														
Male	602	522	626	521	572	480	496	500	488				4,807	4,579
Female	536	481	546	493	495	415	385	389	411				4,151	4,192
Color or race of decedents:														
White	1,105	976	1,137	975	1,036	866	852	854	877				8,678	8,490
Black (Negro or mixed)	31	22	31	34	30	27	28	33	22				258	262
Mongolian and Malay	2	5	4	5	1	2	1	2	-				22	15
Indian	-	-	-	-	-	-	-	-	-				-	3
Unknown	-	-	-	-	-	-	-	-	-				-	1
Civil condition of decedents:														
Single	483	482	533	498	510	410	442	477	452				4,287	4,191
Married	393	332	407	312	340	284	277	253	277				2,875	2,779
Widowed	244	175	212	189	200	187	148	145	161				1,661	1,651
Divorced	5	4	5	4	3	3	6	6	1				37	47
Unknown	13	10	15	11	14	11	8	8	8				98	103
Nativity of decedents:														
United States	682	611	712	627	664	534	537	575	566				5,508	5,481
Irish	204	173	176	160	158	146	145	135	148				1,445	1,379
English and Welsh	33	24	36	29	23	18	21	18	18				220	205
Scotch	5	8	10	14	12	9	12	8	13				91	90
German	14	20	21	12	21	19	8	8	15				138	124
Canadian	90	73	98	77	71	61	53	70	56				649	641
Italian	22	23	21	20	37	33	38	22	26				242	260
Russian and Polish	43	28	45	33	33	34	26	13	21				276	236
Swedish and Norwegian	11	9	13	12	7	13	7	9	12				93	75
Other nativities	14	24	24	22	24	16	18	20	8				170	149
Unknown	20	10	16	8	17	12	16	11	16				126	131
Nativity of decedents' mothers:														
United States	299	276	315	291	297	217	228	255	262				2,440	2,418
Irish	369	313	363	280	321	290	277	258	290				2,761	2,723
English and Welsh	49	32	40	34	39	30	23	32	20				299	282
Scotch	18	18	15	20	18	14	16	16	16				151	139
German	25	30	32	16	30	24	19	12	25				213	214
Canadian	106	76	97	92	99	78	72	83	77				780	795
Italian	70	68	74	75	85	63	75	64	56				630	703
Russian and Polish	66	56	86	62	59	60	66	47	48				550	467
Swedish and Norwegian	15	11	19	12	14	14	11	13	10				119	110
Other nativities	18	32	43	33	38	22	26	35	22				269	222
Unknown	103	91	88	99	67	83	68	74	73				746	698

*The "Corrected Death Rate" is ascertained by excluding the deaths of non-residents from the total monthly mortality.

† These death rates for the first nine months of 1913 are based upon an estimated population of 725,337 on May 15, 1913. The rates for the corresponding period in 1912 are based upon an estimated population of 712,369.

NOTE.— The monthly totals of deaths, as printed in the above table, slightly exceed those shown in the monthly bulletins of the Health Department, because our statistics are published later and include later returns.

3. MORTALITY, BY PRINCIPAL CAUSES, AGE AND SEX, AS REPORTED BY THE HEALTH DEPARTMENT.

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Abridged List Class Number	AUGUST, 1913.																				SEX.		TOTALS.					
	Under 1 Year.	1 Year.	2 Years.	3 Years.	4 Years.	Under 5 Years.	5-9 Years.	10-14 Years.	15-19 Years.	20-24 Years.	25-29 Years.	30-34 Years.	35-39 Years.	40-44 Years.	45-49 Years.	50-54 Years.	55-59 Years.	60-64 Years.	65-69 Years.	70-74 Years.	75-79 Years.	80-84 Years.	85-89 Years.	90 Years and over.	Males.	Females.	August, 1913.	August, 1912.
	CAUSES OF DEATH.																											
1									1	2			1		1										2	3	5	9
3																												
4																												
5	1	2				3																			3		3	1
6		1				1																				1	1	
7	6	1	1			8																			6	2	8	9
8	2	1				3	4		1																4	4	8	4
9																			1							1	1	
12	2				1	3								1											2	2	4	5
13	4	1				5		2	10	9	10	12	13	5	9	6	2	1	2	1	1			46	44	90	74	
14	2	3		2		7	1	1																3	6	9	8	
15		1		1		2							2											3	1	4	5	
16									1			1	4	5	12	9	11	12	13	3	3	1	2	36	41	77	65	
17	1	1				2													1					2	1	3	3	
17a																												5
18	2					2						2	1		6	5	2	3	8	3	6	2		16	24	40	38	
19							1	2	2	2	2	4	4	4	9	9	4	15	11	11	8	4	7	1	50	50	100	117
20	2	1				3																		3	1	4	3	
21																1					2			2	1	3	1	
22	5	2	1	1		9				1	2	1	3	2	2	1	5	3	1	1				19	12	31	33	
22a	13	6		1	1	21		1					2	1	1			1		2	1	1		16	15	31	16	
23				1		1										1								2		2	4	
24	1	1				2						1			1									3	1	4	4	
25	102	14				116																		72	44	116	129	
26								1		1	1			1	2			1						5	2	7	9	
27	1	1	1			3		1				1	1	2		1	1			1			1	6	6	12	9	
28												1		1		1								1	2	3	7	
29	1					1			2	5		3	4	3	4	7	5	5	4	3	1	1		24	24	48	41	
30										1		1	1		1										4	4	6	
31									1	1															2	2	4	
32									1		1														2	2	7	
33	54					54	1																	34	21	55	54	
34																					1	2	1	1	3	2	5	2
35	3	2	2	1	4	12	5	2	2	5	4	4	2	1	8	2	4		2		2		1	46	10	56	63	
36										1			1	1	2				3			1		7	2	9	8	
37	26	4	5	3		38	5	4	1	3	1		9	6	16	10	3	8	9	7	10	8	1	2	83	58	141	137
38																			1						1		1	5
	TOTALS, AUGUST, 1913.....																											
	228	42	10	10	6	296	17	13	11	26	26	23	42	46	63	58	43	54	52	36	37	25	16	5	500	389	889
	TOTALS, AUGUST, 1912.....																											
	224	33	13	7	2	279	15	8	21	28	36	36	45	46	53	56	37	37	68	44	42	23	9	2	457	428	885

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3. MORTALITY, BY PRINCIPAL CAUSES, AGE AND SEX, AS REPORTED BY THE HEALTH DEPARTMENT.

Abridged List Class Number.	JULY, 1913.	Under 1 Year.	1 Year.	2 Years.	3 Years.	4 Years.	Under 5 Years.	5-9 Years.	10-14 Years.	15-19 Years.	20-24 Years.	25-29 Years.	30-34 Years.	35-39 Years.	40-44 Years.	45-49 Years.	50-54 Years.	55-59 Years.	60-64 Years.	65-69 Years.	70-74 Years.	75-79 Years.	80-84 Years.	85-89 Years.	90 Years and over.	SEX.		TOTALS.		
		Males.	Females.	July, 1913.	July, 1912.																									
		Under 1 Year.	1 Year.	2 Years.	3 Years.	4 Years.	Under 5 Years.	5-9 Years.	10-14 Years.	15-19 Years.	20-24 Years.	25-29 Years.	30-34 Years.	35-39 Years.	40-44 Years.	45-49 Years.	50-54 Years.	55-59 Years.	60-64 Years.	65-69 Years.	70-74 Years.	75-79 Years.	80-84 Years.	85-89 Years.	90 Years and over.	Males.	Females.	July, 1913.	July, 1912.	
CAUSES OF DEATH.																														
1	Typhoid fever.....									1	1		1													3		3	3	
3	Malarial fever.....																													
4	Smallpox.....																													
5	Measles.....	3	4			1	3																			6	2	8	5	
6	Scarlet fever.....			1			1																			1		1		
7	Whooping cough.....	5		2			7																			5	2	7	7	
8	Diphtheria and croup.....	2	3	1	2	2	10	3																		7	6	13	5	
9	Influenza.....																													
12	Other epidemic diseases.....	2					2						1		1								1			3	3	6	4	
13	Tuberculosis of the lungs.....	1	4		1		6			8	10	4	8	6	6	7	10	9	3	2		2				49	32	81	93	
14	Tuberculous meningitis.....	3	1	2	1		7	1							1											6	3	9	10	
15	Other forms of tuberculosis.....		3		1		4				1	2														3	4	7	3	
16	Cancer, malignant tumor.....				1		1				1			3	3	7	9	5	6	11	3	1	3			21	32	53	60	
17	Simple meningitis.....		1	1			2		1							1						1				2	3	5	5	
17 ^a	Cerebro-spinal meningitis.....	2					2	1						1	1											4	1	5	6	
18	Apoplexy and softening of the brain.....											1			2	3	4	9	4	7	3	4	5		1	22	21	43	36	
19	Organic heart diseases.....							3		3	4	5	2	6	6	9	12	11	11	12	9	9	4	3	1	61	49	110	99	
20	Acute bronchitis.....																												1	
21	Chronic bronchitis.....																			3				1		3	1	4	3	
22	Pneumonia.....	4	2			2	8	1	1			2	2	1	3	2	1	3	3	2	4	2	1			16	20	36	41	
22 ^a	Broncho-pneumonia.....	8	5	1			14	1							3	1	2	1	3		1					18	8	26	22	
23	Other respiratory diseases.....		1		1		2										1	1		1		1				2	4	6	9	
24	Diseases of the stomach (except cancer),	1	1				2								1						2					5	2	7	4	
25	Diarrhea and enteritis (under two years),	53	8				61																			33	28	61	85	
26	Appendicitis and typhlitis.....							1	1				1		3		1		1	1						5	4	9	11	
27	Hernia, intestinal obstruction.....	3					3								1	3	1	1		1	1					6	5	11	3	
28	Cirrhosis of liver.....													1	1					1	3					3	3	6	3	
29	Bright's disease and nephritis.....					1	1		1	3	2	2	1	4	2	2	4	3	9	9	5	5	1	1	1	26	30	56	52	
30	Diseases of women (not cancer).....													2	1									1			4	4	8	
31	Puerperal septicemia.....										1	2	1														4	4	5	
32	Other puerperal diseases.....									1	1	1	3														6	6	6	
33	Congenital debility and malformations,	53	1				54																			31	23	54	66	
34	Old age.....																							1			1	1	4	
35	Violent deaths.....	6	2	2	1	3	14	6	4	2	10	7	8	11	11	8	4	4	4	2	1	2	2	1		75	26	101	76	
36	Suicide.....									1	1		2	4	2	2	1										10	3	13	9
37	Other diseases.....	17	1	1		1	20	6	4	2	6	8	3	8	11	7	13	6	5	11	7	6	1			70	54	124	150	
38	Ill-defined causes.....																		1							1		1		
TOTALS, JULY, 1913.....		163	37	11	8	10	229	23	12	21	38	34	33	47	58	54	63	55	51	65	37	32	18	6	5	496	385	881	.....
TOTALS, JULY, 1912.....		202	39	16	11	3	271	17	13	24	33	29	47	43	46	51	56	48	52	43	53	31	17	18	2	474	420	894	

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3. MORTALITY, BY PRINCIPAL CAUSES, AGE AND SEX, AS REPORTED BY THE HEALTH DEPARTMENT.

Abridged List Class Number	SEPTEMBER, 1913.																				SEX.		TOTALS.																									
	Under 1 Year.	1 Year.	2 Years.	3 Years.	4 Years.	Under 5 Years.	5-9 Years.	10-14 Years.	15-19 Years.	20-24 Years.	25-29 Years.	30-34 Years.	35-39 Years.	40-44 Years.	45-49 Years.	50-54 Years.	55-59 Years.	60-64 Years.	65-69 Years.	70-74 Years.	75-79 Years.	80-84 Years.	85-89 Years.	90 Years and over.	Males.	Females.	September, 1913.	September, 1912.																				
	CAUSES OF DEATH																																															
1								2	2	5						1	1								7	4	11	9																				
3																												1																				
4																																																
5																												3																				
6	1					1																			1	1	1	1																				
7	9	1	1	1		12																			5	7	12	7																				
8	1	5		1	1	8	3	1						1											7	6	13	4																				
9																																																
12	2					2										1									1	3	4	5																				
13	3	1			1	5	1		2	5	6	3	9	7	8	5	3	4	3			1			36	26	62	89																				
14	1	2				3	1														1					5	5	2																				
15		1				1			1			1	1		1				1						4	2	6	9																				
16										3		5	8	12	8	10	11	8	7	6	1			1	38	42	80	57																				
17	2	1				3															1				3	1	4	5																				
17a	1					1	1	1																	2	1	3	2																				
18	1					1						2	2	2	1	4	6	4	6	8	7	4	1	1	18	31	49	32																				
19	1				1	2		1	1	4	3	3	5	7	7	8	14	15	15	10	9	5	3	1	56	57	113	98																				
20	2					2										1									3		3	5																				
21					1	1																				2	2	1																				
22	9	2	1			12			1																																							
22a	8	3	1	1	1	14						1			1	1	2				2			1	13	9	22	18																				
23	1					1																				1	1	4																				
24	2		1			3							1		2					1					4	3	7	12																				
25	91	10				101																				55	46	101	114																			
26								3			3		1				1		1						6	3	9	12																				
27	1		1			2					1					2	3			1					6	3	9	6																				
28										1				1	1		1	1	1						4	2	6	9																				
29		1				1					3	2	3	3	3	8	4	7	8	5	7	4	1		28	31	59	38																				
30										1	2	1						1								5	5	3																				
31													1													1	1	2																				
32								2	1	1		4	1													9	9	8																				
33	57					57																			35	22	57	60																				
34																				1	1	3		1	1	5	6	2																				
35		2	2	1		5	1	5	2	2	6	1	4	8	5	3	2	2	1	6	2	2		1	44	14	58	61																				
36										1	2	1		1			1	1	1						4	4	8	7																				
37	25	2	1		1	29	1	2	5	4	6	4	7	11	5	6	5	11	11	8	6	3	2	1	76	51	127	161																				
38																																																
	TOTALS, SEPTEMBER, 1913.																				218	31	8	4	6	267	8	15	16	23	35	22	45	53	52	50	58	65	58	48	44	23	9	8	488	411	899
	TOTALS, SEPTEMBER, 1912.																				235	29	8	12	3	287	16	8	15	38	29	49	61	47	43	57	40	54	40	41	36	24	11		483	413	896

4. MORTALITY, WITH RATES, ETC., BY WARDS, AS REPORTED BY THE HEALTH DEPARTMENT

JULY, 1913	WARD RESIDENCE																										Residents	Non-residents	Totals
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.			
CAUSES OF DEATH																													
Typhoid fever.....								1												1					1				
Malarial fever.....																													
Smallpox.....																													
Measles.....	1	1		1					1												2								
Scarlet fever.....	1																										6	2	8
Whooping cough.....																													
Diphtheria and croup.....		2	1		1	3						2	1						1		1		1	1					
Influenza.....																													
Other epidemic diseases.....																													
Tuberculosis of the lungs.....	3	2		4	2	8		4	5	4	2		3			2	3	4	3	4	5		1	2	7	1	3		
Tuberculous meningitis.....																													
Other forms of tuberculosis.....																													
Cancer, malignant tumor.....	1	4						1	1	2	1	1	1	1	3	2	1	2	2	4	2	2	1	5	3	2			
Simple meningitis.....																													
Cerebro-spinal meningitis.....																													
Apoplexy and softening of the brain.....																													
Organic heart diseases.....	5	2	4	4	3	3	3	4	1	4	2	4	4	2	1	2	5	3	7	7	5	5	5	6	5	4			
Acute bronchitis.....																													
Chronic bronchitis.....																													
Pneumonia.....	1	2		4			2	1		1			1	1	1	3		1	2	3	2	5			2				
Broncho-pneumonia.....	1	2				5		2	1				1		1	1	1	2		5						2			
Other respiratory diseases.....																													
Diseases of stomach (except cancer).....																													
Diarrhea and enteritis (under 2 years).....	2	2		1		7	2	2	1	1	2	1	7	1	3	1	2		2	1		1		1	3	3			
Appendicitis and typhlitis.....																													
Hernia, intestinal obstruction.....	1	1					2									1		1	1				1		1				
Cirrhosis of liver.....																													
Bright's disease and nephritis.....	2	4	2			4	1		1	2		3	3	2	2	3	1	1	2	3		3	7		2	1			
Diseases of women (not cancer).....	1																										2	2	4
Puerperal septicemia.....																													
Other puerperal diseases.....																													
Congenital debility and malformations.....	1	1	1	1	1	8		4	1		1	3	1	2	1	1	2	3	3	2	1	1	4		1	1			
Old age.....																													
Violent deaths.....	1	3	2	2	5	4	4	5	2	1	1	2	6		1	3	8	2	3	6	5	4	3	3	4				
Suicide.....	1	1					2	2			1		1				1												
Other diseases.....	4	4	1	1	3	1	5	2	4	1	2	4	1	2	7	8	5	3	4	14	7	2	6	8	5	1			
Ill defined causes.....																													
TOTALS.....	26	32	12	18	20	51	23	33	20	19	14	26	31	18	23	33	35	29	33	61	26	29	38	39	31	18			
RATES PER 1,000	9.4	11.9	9.0	15.3	18.2	15.2	18.7	11.6	8.1	8.5	5.0	11.3	17.0	8.6	12.4	13.9	14.8	14.8	11.7	10.9	9.2	10.9	13.4	10.7	12.3	13.1			
POPULATION.	10.4	19.6	15.9	18.1	15.5	16.6	20.1	10.3	10.0	7.7	8.3	13.0	16.4	11.2	16.9	9.9	14.2	17.4	12.2	9.9	11.7	10.6	10.1	9.0	11.5	10.3			

*One case ward unknown.

† Two cases, not known whether residents or non-residents.

‡ Three cases, not known whether residents or non-residents.

§ One case, not known whether resident or non-resident.

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4. MORTALITY, WITH RATES, ETC., BY WARDS, AS REPORTED BY THE HEALTH DEPARTMENT

AUGUST, 1913	WARD RESIDENCE																										Residents	Non-residents	TOTALS		
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.					
CAUSES OF DEATH																															
Typhoid fever.....						1							1			1							1	1					5		5
Malarial fever.....																															
Smallpox.....																															
Measles.....		1								1											1								3		3
Scarlet fever.....														1														1		1	
Whooping cough.....			1			3				1			1		2													8		8	
Diphtheria and croup.....	1	1	1			2				1			1					1										8		8	
Influenza.....	1																										1		1		
Other epidemic diseases.....		2													1											1		4		4	
Tuberculosis of the lungs.....	3	5		2	2	3	2	1	6		2	3	3	4	4	7	6	4	1	6	5	3	4	5	1		82	7	†90		
Tuberculous meningitis.....						1			1				1				1	1		1							1	7	2	9	
Other forms of tuberculosis.....																1						1					2	2		4	
Cancer, malignant tumor.....	3	1			3	1	3	1	1	2	2	5	1	3	2	3	3		3	1	7	3	3	5	3	1	60	16	†77		
Simple meningitis.....																			2	1							3		3		
Cerebro-spinal meningitis.....																															
Apoplexy and softening of the brain.....	4	2		2	1				1	3		2	1	1			1	1	1	4	5	2	1	3	2	1	38	2	40		
Organic heart diseases.....	5	7	1		6	7	2	3	4	2	2	5		1	3	2		4	10	5	8	2	4	3	1	2	89	10	†100		
Acute bronchitis.....						1				1									1								3	1	4		
Chronic bronchitis.....				1						1														1			3		3		
Pneumonia.....	1			1	1	1				2	2	3		4				3	2	1	2	1		1	1	1	28	3	31		
Broncho-pneumonia.....	3	3	1			3	1	2	2	1	2	1	1					2	1		2				1		26	4	†31		
Other respiratory diseases.....							1									1											2		2		
Diseases of stomach (except cancer).....													1			1										1		3	1	4	
Diarrhea and enteritis (under 2 years).....	8	5	4	4	2	7	1	4	2		3		10	4	5			5	3	4	6	5	4	4	3	5	2	100	11	†116	
Appendicitis and typhlitis.....												1					1								1		3	4	7		
Hernia, intestinal obstruction.....		3			1					1				1		1		1				2		1			11	1	12		
Cirrhosis of liver.....																						1			1		2	1	3		
Bright's disease and nephritis.....	1		2	1	1	2		3	4	1	3	2	1	2	1	1	1	3	1	4	1	1		2	1		39	9	48		
Diseases of women (not cancer).....		1								1										1							3	1	4		
Puerperal septicemia.....						1	1																				2		2		
Other puerperal diseases.....																	1										1	1	2		
Congenital debility and malformations.....	4	2	3		1	3	1	4	3	2	2	2	1	1	1	2				4	2	2	3	2	4	1	50	5	55		
Old age.....	1			1						1														1			5		5		
Violent deaths.....	1	1				5	2	1	1				3				1	1	1	4	2		1	3	2	2	3	*35	20	†56	
Suicide.....	2				1	1			1					1												1		8	1	9	
Other diseases.....	3	4	6	4	3	4	4	4	4	3	2	6	4	4	3	5	6	3	4	6	5	2	6	5	2	1	*104	35	**141		
Ill defined causes.....																														†1	
TOTALS.....	41	38	19	16	21	46	19	24	30	23	20	33	27	27	22	27	31	25	36	43	39	24	31	40	21	14	739	137	889		
RATES PER 1,000 } August, 1913.....	14.9	14.6	14.3	13.6	19.1	13.4	15.4	8.4	12.1	10.3	7.3	15.0	14.8	13.0	11.9	11.3	13.1	12.7	12.7	7.6	13.5	9.0	10.9	11.3	8.3	10.2	12.2		14.4		
POPULATION. } August, 1912.....	11.6	13.7	15.1	17.2	11.9	14.4	14.5	11.7	14.5	9.5	7.9	13.0	15.3	12.1	10.3	6.9	12.0	16.9	13.6	11.0	5.8	14.1	11.9	14.5	10.3	6.6	12.1		14.6		

* One case, ward unknown.
 † One case, not known whether resident or non-resident.

** Two cases, not known whether residents or non-residents.
 ‡ Five cases, not known whether residents or non-residents.

(001)

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MORTALITY, WITH RATES, ETC., BY WARDS, AS REPORTED BY THE HEALTH DEPARTMENT

SEPTEMBER, 1913	WARD RESIDENCE																										Residents	Non-residents	TOTALS	
	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.				
CAUSES OF DEATH																														
Typhoid fever.....		1		2		2							1	1					1	2								10	1	11
Malarial fever.....																														
Smallpox.....																														
Measles.....																														
Scarlet fever.....																											1		1	
Whooping cough.....		2	1	1							2				2	1											9	3	12	
Diphtheria and croup.....	2	2										2		1	1						1						2	11	2	13
Influenza.....																														
Other epidemic diseases.....		1			1											1											3	1	4	
Tuberculosis of the lungs.....	4	3	2	2	1	4	5	1	5		1		3		1	1	4	3	3	2	3	1	2	3			54	7	*62	
Tuberculous meningitis.....																														
Other forms of tuberculosis.....			1		1					1							1				1						3	3	6	
Cancer, malignant tumor.....	3	5		1	3	2	1	1	7	5	3	3	1	1	1	4	3	2	2	3	6	2	1	3	4	1	68	12	80	
Simple meningitis.....																														
Cerebro-spinal meningitis.....		1				1					1																3		3	
Apoplexy and softening of the brain.....		2	3	4		2	2	1		1	1	1	1		4	1	2	1	2	7	2	1	2	4		2	46	3	49	
Organic heart diseases.....	3	8	2	3		3	4	2	3	4	5	6	2	4	2	2	3	3	4	6	6	5	3	8	6	4	101	11	*113	
Acute bronchitis.....	1												1	1													3		3	
Chronic bronchitis.....																														
Pneumonia.....	2	2		1	2	2	2	3	2	1	3	2	3	3		1		1	4	3	2		1	2		1	43	3	46	
Broncho-pneumonia.....																														
Other respiratory diseases.....																														
Diseases of stomach (except cancer).....																														
Diarrhea and enteritis (under 2 years)...	3	2	3	6	1	3	2	3	3		1	1	4	2	3	2	3	3		2	2	2	2	4	4	4	65	32	†101	
Appendicitis and typhlitis.....																														
Hernia, intestinal obstruction.....	1	1											1				1			1	1	1		1			8	1	9	
Cirrhosis of liver.....	1					1	1						1					1									6		6	
Bright's disease and nephritis.....		3	1	1	1	4		3	1			3	1	1	2		1		1	6	4	1	4	2	7	2	49	9	*59	
Diseases of women (not cancer).....																														
Puerperal septicemia.....		1																									1		1	
Other puerperal diseases.....																														
Congenital debility and malformations....	6	1	2	2	1	2		4	2	2	1	2	4	2	1	2	3	1	1	1	1	3		1	2	1	48	9	57	
Old age.....	1	1					1					1										1			1		6		6	
Violent deaths.....	2	1	1	4		2		3	1		1	4		2	1	3	3	3	3	4	1		1	4		2	46	11	*58	
Suicide.....																														
Other diseases.....	6	4	1	3		2	5	3	3	3		5	8	7	2	4	3	3	3	8	2	5	3	10	6	2	101	25	*127	
Ill defined causes.....																														
TOTALS.....	35	41	17	31	13	38	24	26	27	18	16	34	35	25	22	25	31	25	27	47	33	25	24	46	33	21	739	151	899	
RATES PER 1,000 POPULATION. { September, 1913.....	13.1	16.3	13.2	27.3	11.3	11.7	19.3	9.1	10.8	7.9	6.3	15.5	19.8	12.4	12.3	10.4	13.6	13.1	9.9	8.6	12.1	9.7	8.7	13.4	13.5	15.8	12.5		15.0	
POPULATION. { September, 1912.....	18.1	14.1	16.4	16.9	16.1	10.2	25.8	10.6	11.2	13.1	4.1	13.9	24.3	15.1	12.4	13.4	18.2	14.8	13.0	8.4	10.5	9.8	9.7	10.2	9.3	10.7	12.8		15.1	

* One case, not known whether resident or non-resident.

† Four cases, not known whether residents or non-residents.

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5. CONTAGIOUS AND INFECTIOUS DISEASES—CASES AND DEATHS, 1913
As Reported by the Health Department

Disease		January	February	March	April	May	June	July	August	September	October	November	December	TOTALS, 9 months	TOTALS, 1st 9 mos., 1912
		Diphtheria (including Croup)	{ Cases .. 197 Deaths. 13	186 15	120 25	174 13	206 15	185 18	154 13	127 8	194 13				
Measles	{ Cases .. 689 Deaths. 9	891 12	1,156 11	897 14	783 12	585 6	218 8	69 3	46 -					5,334 75	4,471 70
Meningitis (Cerebro-Spinal)	{ Cases .. 5 Deaths. 6	4 2	6 7	3 2	3 2	4 3	6 5	3 -	10 3					44 30	50 31
Scarlet Fever	{ Cases .. 229 Deaths. 12	185 9	223 4	162 13	152 9	133 8	64 1	43 1	73 1					1,264 58	763 24
Smallpox	{ Cases .. 1 Deaths. -	- -	- -	- -	- -	- -	- -	- -	- -					1 -	5 -
Tuberculosis (pulmonary)	{ Cases .. 260 Deaths. 108	213 85	302 102	317 88	301 111	312 80	262 81	246 89	232 61					2,445 805	2,527 836
Typhoid Fever	{ Cases .. 22 Deaths. 4	29 8	14 4	20 -	8 1	15 2	28 3	60 5	125 11					321 38	344 40
Whooping Cough	{ Cases .. 185 Deaths. 8	146 15	200 7	155 13	145 9	91 6	99 7	116 8	32 12					1,169 85	816 56
TOTALS	{ Cases .. 1,588 Deaths. 160	1,654 146	2,102 160	1,728 142	1,597 159	1,325 123	831 118	664 114	712 101					12,201 1,224	10,068 1,133
<i>Per Cent. of Deaths to Cases</i>		10.08	8.83	7.61	8.28	9.96	9.23	14.20	17.17	14.19				10.03	11.25

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III. CREMATIONS AT FOREST HILLS AND MT. AUBURN

1913 MONTH	FOREST HILLS By the Massachusetts Cremation Society									*MT. AUBURN By the Mt. Auburn Cemetery Corporation									GRAND TOTAL		
	DIED IN BOSTON			DIED ELSEWHERE			TOTAL			DIED IN BOSTON			DIED ELSEWHERE			TOTAL					
	Males	Females	Total	Males	Females	Total	Males	Females	Total	Males	Females	Total	Males	Females	Total	Males	Females	Total	Males	Females	Total
	January	13	5	18	9	6	15	22	11	33	2	2	4	15	10	25	17	12	29	39	23	62
February	8	11	19	5	4	9	13	15	28	1	2	3	8	11	19	9	13	22	22	28	50
March	9	6	15	6	13	19	15	19	34	5	4	9	10	9	19	15	13	28	30	32	62
April	4	11	15	7	9	16	11	20	31	3	3	6	8	12	20	11	15	26	22	35	57
May	6	7	13	7	8	15	13	15	28	3	2	5	11	11	22	14	13	27	27	28	55
June	7	5	12	5	5	10	12	10	22	6	1	7	7	9	16	13	10	23	25	20	45
July	2	3	5	7	7	14	9	10	19	1	2	3	8	1	9	9	3	12	18	13	31
August	7	3	10	10	5	15	17	8	25	-	1	1	15	5	20	15	6	21	32	14	46
September	1	4	5	6	5	11	7	9	16	5	4	9	10	12	22	15	16	31	22	25	47
October																					
November																					
December																					
<i>Totals, 9 months</i>	57	55	112	62	62	124	119	117	236	26	21	47	92	80	172	118	101	219	237	218	455
<i>Totals, 1st 9 months, 1912</i>	75	55	130	91	52	143	166	107	273	30	13	43	73	88	161	103	101	204	269	208	477

* Mt. Auburn Cemetery is situated in Cambridge.

IV. INTERMENTS IN CEMETERIES BELONGING TO THE CITY OF BOSTON

1913 MONTH	MOUNT HOPE CEMETERY			BENNINGTON- STREET CEMETERY			FAIRVIEW CEMETERY, HYDE PARK.			CENTRAL BURIAL GROUND			DORCHESTER NORTH BURIAL GROUND			DORCHESTER SOUTH BURIAL GROUND			EVERGREEN CEMETERY			PHIPPS-STREET BURIAL GROUND			OTHER CEMETERIES			TOTAL		
	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.
January.....	71	47	118	-	-	-	18	9	27	-	-	-	1	-	1	-	1	1	4	6	10	1	1	2	-	-	-	95	64	159
February.....	52	45	97	-	2	2	21	6	27	-	-	-	3	-	3	-	-	-	8	4	12	1	1	2	1	1	2	86	59	145
March.....	72	52	124	-	-	-	14	8	22	-	-	-	-	3	3	-	1	1	6	1	7	-	2	2	-	-	-	92	67	159
April.....	64	69	133	-	-	-	7	4	11	1	-	1	1	1	2	-	-	-	-	1	1	-	-	-	1	-	1	74	75	149
May.....	78	68	146	-	-	-	8	8	16	-	-	-	-	3	3	-	1	1	6	7	13	-	-	-	4	3	7	96	90	186
June.....	65	45	110	-	2	2	11	9	20	-	-	-	-	1	1	1	-	1	6	1	7	1	-	1	-	-	-	84	58	142
July.....	64	49	113	-	2	2	15	10	25	-	-	-	-	1	1	-	3	3	3	7	10	-	-	-	-	-	-	82	72	154
August.....	68	40	*109	-	1	1	9	7	16	-	-	-	1	-	1	1	1	2	2	4	6	-	-	-	1	1	2	82	54	*137
September.....	57	45	102	-	-	-	14	12	26	1	-	1	2	1	3	2	-	2	3	4	7	-	-	-	-	-	-	79	62	141
October.....																														
November.....																														
December.....																														
<i>Totals, 9 months....</i>	591	460	*1,052	-	7	7	117	73	190	2	-	2	8	10	18	4	7	11	38	35	73	3	4	7	7	5	12	770	601	*1,372
<i>Totals, 1st 9 months 1912.....</i>	607	491	1,098	7	3	10	108	104	212	1	1	2	7	5	12	5	1	6	31	33	64	4	1	5	2	2	4	772	641	1,413

* Includes one case, sex unknown.

V. PERMITS ISSUED BY THE BUILDING DEPARTMENT, 1913

KIND OF PERMIT	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL, 9 MONTHS	TOTAL, 1ST 9 MOS., 1912
Brick Buildings.....	18	38	59	43	46	48	31	33	40				356	466
Wooden Buildings.....	84	60	146	125	116	95	111	94	99				930	1,198
Alterations.....	197	194	280	269	368	309	336	242	254				2,449	2,299
Plumbing.....	352	239	280	395	473	391	437	379	327				3,273	3,338
Gasfitting.....	711	480	678	878	1,073	949	1,027	723	804				7,323	8,710
Boilers, Engines, etc.....	137	94	82	133	97	126	118	129	135				1,051	1,137
<i>Totals.....</i>	1,499	1,105	1,525	1,843	2,173	1,918	2,060	1,600	1,659				15,382	17,148

2. INFIRMARIES

1913 MONTH	NAME AND LOCATION	NUMBER OF INMATES AT BEGINNING OF MONTH			INCREASE												DECREASE												NET INCREASE	POPULATION			IN HOSPITAL BEGINNING OF MONTH			DAYS' BOARD OF INMATES
					ADMISSIONS			BIRTHS			TRANSFERS			TOTAL			DISCHARGES			DEATHS			TRANSFERS			TOTAL				Maximum Daily	Minimum Daily	Average Daily	M.	F.	T.	
		M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.		M.	F.	T.	M.	F.	T.	
January	{ Long Island. Charlestown.	516 48	451 48	967 96	89 2	37 3	126 5	1	1	2	1	-	1	91 2	38 3	129 5	53 1	23 3	76 4	4	5	9	-	-	-	57 2	28 3	85 5	44	1,011 99	967 94	987 96	145	172	317	30,498 2,940
	Totals	564	499	1,063	91	40	131	1	1	2	1	-	1	93	41	134	54	26	80	4	5	9	1	-	1	59	31	90	44	1,110	1,061	1,083	145	172	317	33,438
February	{ Long Island. Charlestown.	550 48	461 48	1,011 96	84 1	32 2	116 3	2	2	4	-	-	-	86 1	34 2	120 3	41 2	17	58 2	7	12	19	-	-	-	48 2	29 -	77 -	43	1,062 99	1,011 96	1,039 98	143	176	319	29,047 2,720
	Totals	598	509	1,107	85	34	119	2	2	4	-	-	-	87	36	123	43	17	60	7	12	19	-	-	-	50	29	79	44	1,161	1,107	1,137	143	176	319	31,767
March	{ Long Island. Charlestown.	588 47	466 50	1,054 97	75	27	102	1	-	1	-	1	1	76 -	28 -	104 -	159 3	33 1	192 4	11	7	18	-	-	-	170 3	40 2	210 5	*106 *5	1,054 97	988 92	1,023 95	148	169	317	31,627 2,575
	Totals	635	516	1,151	75	27	102	1	-	1	-	1	1	76	28	104	162	34	196	11	7	18	-	1	1	173	42	215	*111	1,151	1,080	1,118	148	169	317	34,502
April	{ Long Island. Charlestown.	494 44	454 48	948 92	93 -	33 3	126 3	-	1	1	-	1	1	93 -	35 3	128 3	110 3	43 2	153 5	14	9	23	-	-	-	124 3	52 3	176 6	*48 *3	949 93	900 89	929 91	125	163	290	7,756 2,687
	Totals	538	502	1,040	93	36	129	-	1	1	-	1	1	93	38	130	113	45	158	14	9	23	-	1	1	127	55	182	*51	1,042	989	1,020	125	165	290	30,443
May	{ Long Island. Charlestown.	463 41	437 48	900 89	69 7	28 2	97 9	1	-	1	1	-	1	71 7	28 2	99 9	114 4	28 2	142 6	13	6	19	-	-	-	127 5	34 2	161 7	*62 2	905 96	829 89	860 93	141	162	303	26,489 2,755
	Totals	504	485	989	76	30	106	1	-	1	1	-	1	78	30	108	118	30	148	13	6	19	1	-	1	132	36	168	*60	1,001	918	953	141	162	303	29,244
June	{ Long Island. Charlestown.	407 43	434 49	838 91	64 12	39 2	103 14	4	1	5	-	-	-	68 12	40 2	108 14	78 5	27	105 5	10	10	20	-	-	-	88 5	37 1	125 6	*17 8	838 100	810 89	823 95	120	163	283	24,536 2,758
	Totals	450	479	929	76	41	117	4	1	5	-	-	-	80	42	122	83	27	110	10	11	21	-	-	-	93	38	131	*9	938	899	918	120	163	283	27,294
July	{ Long Island. Charlestown.	387 50	434 49	821 99	71 -	42 -	113 -	2	2	4	-	1	1	73 -	45 -	118 -	45 2	26 -	71 2	8	12	20	-	-	-	53 2	38 1	91 3	27 *3	849 100	821 97	835 99	128	170	298	25,730 3,007
	Totals	437	483	920	71	42	113	2	2	4	-	1	1	73	45	118	47	26	73	8	12	20	-	1	1	55	39	94	24	949	918	934	128	170	298	28,787
August	{ Long Island. Charlestown.	407 48	441 48	848 96	69 3	30 1	99 4	2	1	3	1	-	1	72 3	31 1	103 4	51 4	41 1	92 5	8	13	21	-	-	-	59 5	54 1	113 6	*10 *2	855 97	838 94	847 96	134	169	303	26,139 2,830
	Totals	455	489	944	72	31	103	2	1	3	1	-	1	75	32	107	55	42	97	8	13	21	1	-	1	64	55	119	*12	952	932	943	134	169	303	28,969
September	{ Long Island. Charlestown.	420 46	418 48	833 94	75 2	31 1	106 3	2	-	2	-	-	-	77 2	31 1	108 3	63 -	23 4	86 4	6	10	16	-	-	-	69 5	33 5	102 5	*2	845 95	820 91	837 93	134	169	303	24,982 2,640
	Totals	466	466	932	77	32	109	2	-	2	-	-	-	79	32	111	63	27	90	6	11	17	-	-	-	69	38	107	4	940	911	930	134	169	303	27,622
October	{ Long Island. Charlestown.																																			
	Totals																																			
November	{ Long Island. Charlestown.																																			
	Totals																																			
December	{ Long Island. Charlestown.																																			
	Totals																																			

*Net decrease.

† Long Island — Boston Almshouse and Hospital. Charlestown — Boston Almshouse for Women and Aged Couples.

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4. CHILDREN'S INSTITUTIONS — B

5. CONSUMPTIVES' HOSPITAL

1913 MONTH	NAME	Inmates First of Month	INCREASE			DECREASE					Net Increase	Total Days' Board of Inmates	1913 MONTH	WHERE TREATED	Patients at Beginning of Month			Admitted			Discharged			Deaths			Net Increase			
			Committed	Returned from Probation, etc.	Total	Term Expired	Transferred from	Released on Probation	Deaths	Total					M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	
January	Parental School †	128	6	2	8	2	1	4	-	7	1	3,988	January	Mattapan Hospital.....	163	64	227	56	13	69	17	5	22	26	4	30	13	4	17	
	Suffolk School †	127	6	1	7	-	-	7	-	7	-	3,914		Out-Patient Dep't.....	-	-	-	118	86	204	-	-	-	-	-	-	-	-	-	
	Totals	255	12	3	15	2	1	11	-	14	1	7,902		Private Hospitals.....	39	36	75	6	7	13	4	2	6	2	-	-	-	-	5	5
February	Parental School	129	1	2	3	-	1	7	-	8	*5	3,584	February	Mattapan Hospital	176	68	244	42	13	55	21	5	26	20	8	28	1	-	1	
	Suffolk School	127	5	1	6	-	1	5	-	6	-	3,552		Out-Patient Dep't	-	-	-	93	68	161	-	-	-	-	-	-	-	-	-	
	Totals	256	6	3	9	-	2	12	-	14	*5	7,136		Private Hospitals	39	41	80	6	3	9	5	4	9	-	2	-	-	1	*3	*2
March	Parental School	124	5	1	6	-	-	4	-	4	2	3,799	March	Mattapan Hospital	177	68	245	42	9	51	30	7	37	14	7	21	*2	*5	*7	
	Suffolk School	127	4	2	6	-	1	6	-	7	*1	3,963		Out-Patient Dep't	-	-	-	127	98	225	-	-	-	-	-	-	-	-	-	
	Totals	251	9	3	12	-	1	10	-	11	1	7,752		Private Hospitals	40	38	78	6	8	14	8	3	11	4	-	4	*6	5	*1	
April	Parental School	126	4	3	7	-	1	4	-	5	2	3,850	April	Mattapan Hospital	175	63	238	38	15	53	30	8	38	12	7	19	*4	-	*4	
	Suffolk School	126	4	-	4	-	2	4	-	6	*2	3,699		Out-Patient Dep't	-	-	-	124	98	222	-	-	-	-	-	-	-	-	-	
	Totals	252	8	3	11	-	3	8	-	11	-	7,549		Private Hospitals	34	43	77	13	11	24	10	5	15	1	3	4	2	3	5	
May	Parental School	128	11	3	14	2	-	10	-	12	2	3,989	May	Mattapan Hospital	171	63	234	66	19	85	45	12	57	15	3	18	6	4	10	
	Suffolk School	124	5	2	7	2	-	7	2	11	*4	3,742		Out-Patient Dep't	-	-	-	142	133	275	-	-	-	-	-	-	-	-		
	Totals	252	16	5	21	4	-	17	2	23	*2	7,731		Private Hospitals	36	46	82	6	7	15	5	6	11	3	2	-	-	*1	*1	
June	Parental School	130	2	1	3	-	2	2	-	4	*1	3,912	June	Mattapan Hospital	177	67	244	45	20	65	24	10	34	11	3	14	10	7	17	
	Suffolk School	120	12	-	12	-	2	2	-	4	8	3,681		Out-Patient Dep't	-	-	-	122	130	252	-	-	-	-	-	-	-	-		
	Totals	250	14	1	15	-	4	4	-	8	7	7,593		Private Hospitals	36	45	81	5	9	14	1	4	5	2	1	3	2	4	6	
July	Parental School	129	-	-	-	1	4	4	-	9	*9	3,671	July	Mattapan Hospital	187	74	261	52	19	71	38	12	50	16	6	22	*2	1	*1	
	Suffolk School	128	4	1	5	-	-	12	2	14	*9	3,807		Out-Patient Dep't	-	-	-	116	116	232	-	-	-	-	-	-	-	-		
	Totals	257	4	1	5	1	4	16	2	23	*18	7,478		Private Hospitals	38	49	87	3	5	8	1	2	3	3	3	6	*1	-	*1	
August	Parental School	120	-	1	1	-	2	8	-	10	*9	3,587	August	Mattapan Hospital	185	75	260	37	13	50	39	11	50	16	3	19	*18	*1	*19	
	Suffolk School	119	8	2	10	-	-	12	-	12	*2	3,680		Out-Patient Dep't	-	-	-	102	88	190	-	-	-	-	-	-	-	-		
	Totals	239	8	3	11	-	2	20	-	22	*11	7,267		Private Hospitals	37	49	86	7	9	16	2	9	11	1	2	3	4	*2	2	
September	Parental School	111	1	1	2	1	1	6	-	8	*6	3,217	September	Mattapan Hospital	167	74	241	37	14	51	28	13	41	9	3	12	-	*2	*2	
	Suffolk School	117	14	2	16	-	2	6	-	8	8	3,649		Out-Patient Dep't	-	-	-	93	80	173	-	-	-	-	-	-	-	-		
	Totals	128	15	3	18	1	3	12	-	16	2	6,866		Private Hospitals	41	47	88	3	6	9	3	2	5	-	2	2	-	2		
October	Parental School												October	Mattapan Hospital																
	Suffolk School													Out-Patient Dep't																
	Totals													Private Hospitals																
November	Parental School												November	Mattapan Hospital																
	Suffolk School													Out-Patient Dep't																
	Totals													Private Hospitals																
December	Parental School												December	Mattapan Hospital																
	Suffolk School													Out-Patient Dep't																
	Totals													Private Hospitals																
Totals, 9 months.	Parental School	-	30	14	44	6	12	49	-	67	*23	33,597	Totals, 9 months.	Mattapan Hospital	-	-	-	415	135	550	272	83	355	139	44	183	4	8	12	
	Suffolk School	-	62	11	73	2	8	61	4	75	*2	33,677		Out-Patient Dep't	-	-	-	1,037	897	1,934	-	-	-	-	-	-	-	-		
	Totals	-	92	25	117	8	20	110	4	142	*25	67,274		Private Hospitals	-	-	-	57	65	122	39	37	76	16	15	31	2	13	15	

* Decrease. † Parental School, West Roxbury. ‡ Suffolk School for Boys, Rainsford Island. * Decrease. † Beds hired for advanced cases in private hospitals until completion of hospital buildings at Mattapan.

6. HOUSE OF CORRECTION, DEER ISLAND

1913 MONTH	NUMBER OF INMATES AT BEGINNING OF MONTH			INCREASE									DECREASE													NET INCREASE			POPULATION			NUMBER OF DAYS' BOARD OF INMATES						
				COMMITMENTS			TRANS-FERRED TO			TOTAL INCREASE			DISCHARGES						TRANSFERRED FROM			DEATHS			TOTAL DECREASE													
				M.	F.	T.	M.	F.	T.	M.	F.	T.	Expiration of Sentence	Permit of Commission-er	Payment of Fine	Pardon	Other	Total			To State In-stitutions	To other In-stitutions	Total			M.	F.	T.	M.	F.	T.		M.	F.	T.	Maximum Daily	Minimum Daily	Average Daily
	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.						M.	F.	T.				M.	F.	T.	M.	F.	T.	M.	F.		T.					
January	868	137	1,005	472	69	541	1	-	1	473	69	542	420	64	-	1	8	418	75	493	16	3	19	-	19	1	-	1	438	75	513	35	*6	29	1,034	962	991	30,721
February	903	131	1,034	473	45	518	2	10	12	475	55	530	400	74	18	2	10	439	65	504	16	3	19	-	19	-	-	-	458	65	523	17	*10	7	1,063	1,030	1,044	29,232
March	920	121	1,041	633	43	676	2	-	2	635	43	678	454	94	30	2	5	544	41	585	13	5	18	-	18	1	-	1	563	41	604	72	2	74	1,128	1,039	1,080	33,480
April	992	123	1,115	618	75	693	9	-	9	627	75	702	513	112	34	-	9	608	60	668	26	-	26	-	26	2	-	2	636	60	696	*9	15	6	1,151	1,079	1,116	33,480
May	983	138	1,121	591	61	652	3	-	3	594	61	655	549	138	31	1	5	646	78	724	18	-	18	-	18	-	-	-	664	78	742	*70	*17	*87	1,119	1,033	1,070	33,170
June	913	121	1,034	498	78	576	6	-	6	504	78	582	430	130	28	1	2	520	71	591	18	-	18	-	18	2	-	2	540	71	611	*36	7	*29	1,068	991	1,014	30,420
July	877	128	1,005	535	57	592	2	2	4	537	59	596	455	84	27	4	-	506	64	570	27	-	27	-	27	1	-	1	534	64	598	3	*5	*2	1,032	934	979	30,349
August	880	123	1,003	621	87	708	3	-	3	624	87	711	545	96	24	-	3	578	90	668	29	1	28	2	30	1	-	1	607	92	699	17	*5	12	1,126	1,014	1,068	33,108
September	897	118	1,015	515	78	593	7	-	7	522	78	600	393	122	21	-	3	485	54	539	21	3	24	-	24	-	-	-	509	54	563	13	24	37	1,079	978	1,007	30,210
October																																						
November																																						
December																																						

* Decrease.

7. BOSTON STATE (INSANE) HOSPITAL

1913 MONTH	NUMBER OF INMATES AT BEGINNING OF MONTH			INCREASE									DECREASE													NET INCREASE																						
				ADMISSIONS						TRANS-FERRED TO			TOTAL INCREASE			DISCHARGED						DEATHS			* TRANS-FERRED FROM			TOTAL DECREASE																				
				Committed			Emergency and Voluntary			Temporary Care			M.	F.	T.	M.	F.	T.	Recovered	Improved			Not Improved			Not Insane			Temporary Care			Total			M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.		
	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.	M.	F.	T.						
January	603	805	1,408	22	38	60	34	23	57	33	37	70	-	-	-	89	98	187	5	4	9	3	9	12	14	3	17	4	8	12	39	36	75	65	60	125	11	7	18	2	2	4	78	69	147	11	29	40
February	614	834	1,448	19	25	44	31	18	49	31	39	70	-	-	-	81	82	163	6	4	10	4	3	7	9	6	15	10	5	15	35	35	70	64	53	117	9	8	17	-	3	3	73	64	137	8	18	26
March	622	852	1,474	25	27	52	21	22	43	39	48	87	-	-	-	85	97	182	3	7	10	9	4	13	7	8	15	8	12	20	37	49	86	64	80	144	7	3	10	-	4	4	71	87	158	14	10	24
April	636	862	1,498	30	40	70	18	17	35	50	49	99	-	1	1	98	107	205	6	9	15	10	8	18	5	11	16	10	15	25	43	49	92	74	92	166	10	14	24	15	17	32	99	123	222	†1	†6	†17
May	635	846	1,481	27	31	58	16	15	31	46	42	88	-	-	-	89	88	177	6	11	17	6	6	12	5	5	10	5	5	10	51	45	96	73	72	145	6	11	17	†21	30	51	100	113	213	†11	†25	†36
June	624	821	1,445	32	23	55	17	17	34	56	51	107	-	1	1	105	92	197	8	10	18	6	5	11	6	8	14	8	8	16	54	46	100	82	77	159	16	7	23	†4	-	4	102	84	186	3	8	11
July	627	829	1,456	25	31	56	30	24	54	58	46	104	-	-	-	113	101	214	7	7	14	4	4	8	8	8	16	14	10	24	56	47	103	89	76	165	12	6	18	-	2	2	101	84	185	12	17	29
August	639	846	1,485	27	19	46	10	15	25	51	43	94	1	-	1	89	77	166	11	4	15	4	4	8	5	7	12	3	6	9	46	41	87	69	62	131	9	11	20	1	32	33	79	105	184	10	†28	†18
September	649	818	1,467	21	27	48	27	20	47	54	43	97	-	-	-	102	90	192	8	6	14	4	3	7	2	7	9	9	11	20	56	48	104	79	75	154	12	7	19	†3	1	4	4	83	177	8	7	15
October																																																
November																																																
December																																																

* Transferred to other State Hospitals, condition not improved.

† One patient, condition improved.

‡ Decrease.

NOTE.—By chapter 307, Acts of 1910, persons temporarily suffering from delirium, mania, mental confusion, etc., are cared for at Boston State Hospital. For number of such cases see under "Temporary Care."

8. CITY HOSPITAL

1913 MONTH	DEPARTMENT	NUMBER OF INMATES AT BEGINNING OF MONTH			INCREASE						DECREASE						NET			POPULATION			TOTAL DAYS' BOARD OF PATIENTS													
					ADMITTED			BIRTHS			TOTAL			DISCHARGED				DEATHS			TOTAL			INCREASE			Maximum Daily			Minimum Daily			Average Daily			
														Well	Relieved	Not Relieved	Not Treated																			TOTAL
		M	F	T	M	F	T	M	F	T	M	F	T					M	F	T	M	F		T	M	F	T									
		January	Main Hospital.....	285	265	550	708	473	1,181	-	2	2	708	475	1,183	154	748	77	11	589	401	990		95	63	158	684	464	1,148	24	11	35	607	550	587	18,195
South Department.....	155		177	332	121	132	253	-	-	-	121	132	253	206	8	1	-	90	125	215	11	11	22	101	136	237	20	11	16	361	328	341	10,572			
Relief Stations.....	14		5	19	99	21	120	-	-	-	99	21	120	-	108	-	-	91	17	108	12	6	18	103	23	126	*1	*2	*6	23	6	14	429			
Totals.....		454	447	901	928	626	1,554	-	2	2	928	628	1,556	360	864	78	11	770	543	1,313	118	80	198	888	623	1,511	40	5	45	991	884	942	29,196			
February	Main Hospital.....	309	276	585	639	444	1,083	2	1	3	641	445	1,086	117	696	85	3	536	365	901	73	36	109	609	401	1,010	32	44	76	661	577	632	17,688			
	South Department.....	175	173	348	85	132	217	-	-	-	85	132	217	198	4	3	-	96	109	205	7	7	14	103	116	219	*18	16	*2	355	337	348	9,756			
	Relief Stations.....	10	3	13	113	20	133	-	-	-	113	20	133	-	112	1	-	87	17	113	15	4	19	111	21	132	2	*1	1	29	6	15	431			
Totals.....		494	452	946	837	596	1,433	2	1	3	839	597	1,436	315	812	89	3	728	491	1,219	95	47	142	823	538	1,361	16	59	75	1,045	920	995	27,870			
March	Main Hospital.....	341	320	661	700	465	1,165	2	1	3	702	466	1,168	162	882	92	1	647	490	1,137	93	46	139	740	536	1,276	*38	*70	*108	670	581	621	19,269			
	South Department.....	157	189	346	124	119	243	-	-	-	124	119	243	249	6	2	-	116	141	257	13	12	25	129	153	282	*5	*34	*39	355	310	335	10,375			
	Relief Stations.....	12	2	14	101	25	126	-	-	-	101	25	126	-	106	4	-	87	23	110	14	1	15	101	24	125	-	1	-	25	10	17	531			
Totals.....		510	511	1,021	925	609	1,534	2	1	3	927	610	1,537	411	994	98	1	850	654	1,504	120	59	179	970	713	1,683	*43	*103	*146	1,050	901	973	30,175			
April	Main Hospital.....	303	240	553	665	439	1,104	3	4	7	668	443	1,111	159	738	60	10	578	389	967	69	64	133	647	453	1,100	21	*10	11	582	524	554	16,605			
	South Department.....	152	155	307	103	129	232	-	-	-	103	129	232	211	-	2	-	101	112	213	12	6	18	113	118	231	*10	11	1	320	298	311	9,319			
	Relief Stations.....	12	3	15	93	12	105	-	-	-	93	12	105	-	95	3	-	85	13	98	11	1	12	96	14	110	*3	*2	*5	25	8	15	464			
Totals.....		467	408	875	861	580	1,441	3	4	7	864	584	1,448	370	833	65	10	764	514	1,278	92	71	163	856	585	1,441	8	*1	7	927	830	880	26,388			
May	Main Hospital.....	324	240	564	682	502	1,184	5	-	5	687	502	1,189	134	839	105	14	651	441	1,092	95	45	140	746	486	1,232	*59	16	*43	600	528	565	17,523			
	South Department.....	142	166	308	113	133	246	-	-	-	113	133	246	224	5	3	2	115	119	234	9	11	20	124	130	254	*11	3	*8	309	288	300	9,304			
	Relief Stations.....	9	1	10	94	17	111	1	-	-	94	17	111	-	92	-	-	79	13	92	12	1	13	91	14	105	4	3	7	22	9	16	488			
Totals.....		475	407	882	889	652	1,541	6	-	6	895	652	1,547	358	936	108	16	845	573	1,418	116	57	173	961	630	1,591	*66	22	*44	931	825	881	27,315			
June	Main Hospital.....	265	256	521	618	448	1,066	4	1	5	622	449	1,071	138	745	92	9	569	415	984	86	48	134	655	463	1,118	*33	*14	*47	545	487	530	15,880			
	South Department.....	131	169	300	104	114	218	-	-	-	104	114	218	226	1	-	-	89	138	227	11	12	23	100	150	250	4	*36	*32	304	257	275	8,347			
	Relief Stations.....	13	4	17	94	19	113	-	-	-	94	19	113	-	101	-	-	86	15	101	11	5	16	97	20	117	*3	*1	*4	22	5	13	382			
Totals.....		409	429	838	816	581	1,397	4	1	5	820	582	1,402	364	847	92	9	744	568	1,312	108	65	173	852	633	1,485	*32	*51	*83	871	749	821	24,618			
July	Main Hospital.....	232	242	474	632	446	1,098	4	-	4	636	446	1,102	134	725	81	3	537	406	943	84	43	127	621	449	1,070	35	*3	32	518	457	495	15,333			
	South Department.....	135	133	268	79	86	165	-	-	-	79	86	165	208	2	1	-	100	111	211	11	6	17	111	117	228	*32	*31	*63	268	203	237	7,347			
	Relief Stations.....	10	3	13	130	22	152	-	-	-	130	22	152	1	121	1	-	104	19	123	19	7	26	123	26	149	7	*3	4	26	6	17	508			
Totals.....		377	378	755	861	554	1,415	4	1	5	865	555	1,420	343	848	83	3	741	536	1,277	114	56	170	855	592	1,447	10	*37	*27	812	666	749	23,183			
August	Main Hospital.....	267	239	506	566	407	973	2	2	4	568	409	977	135	731	67	8	535	406	941	78	35	113	613	441	1,054	*45	*32	*77	509	420	461	14,291			
	South Department.....	103	102	205	67	47	114	-	-	-	67	47	114	147	1	-	-	68	80	148	8	2	10	76	82	158	*9	*35	*44	205	158	187	5,794			
	Relief Stations.....	17	-	17	102	20	122	-	-	-	102	20	122	-	115	-	-	100	15	115	10	5	15	110	20	130	*8	-	*8	20	6	13	402			
Totals.....		387	341	728	735	474	1,209	2	2	4	737	476	1,213	282	847	67	8	703	501	1,204	96	42	138	799	543	1,342	*62	*67	*129	734	584	661	20,487			
September	Main Hospital.....	222	207	429	582	400	982	1	1	2	583	401	984	146	623	57	8	497	337	834	77	32	109	574	369	943	9	32	41	504	412	458	13,736			
	South Department.....	94	67	161	69	85	154	-	1	1	69	86	155	128	1	-	-	70	59	129	4	6	10	74	65	139	*5	21	16	181	151	163	4,875			
	Relief Stations.....	9	-	9	106	27	133	-	1	1	106	28	134	1	107	1	-	91	13	109	13	6	19	104	24	128	2	4	6	22	6	13	400			
Totals.....		325	274	599	757	512	1,269	1	3	4	758	515	1,273	275	731	58	8	658	414	1,072	94	44	138	752	458	1,210	6	57	63	707	569	634	19,011			
October	Main Hospital.....																																			
	South Department.....																																			
	Relief Stations.....																																			
Totals.....																																				
November	Main Hospital.....																																			
	South Department.....																																			
	Relief Stations.....																																			
Totals.....																																				
December	Main Hospital.....																																			
	South Department.....																																			
	Relief Stations.....																																			
Totals.....																																				

* Decrease.

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9. CITY HOSPITAL — SOUTH DEPARTMENT — CONTAGIOUS AND INFECTIOUS DISEASES, 1913

1913 MONTH	DIPHTHERIA							MEASLES (RUBEOLA)							SCARLET FEVER (SCARLATINA)							† ALL CONTAGIOUS DISEASES											
	Number of Patients at beginning of month	ADMITTED			DISCHARGED			Net Increase	Number of Patients at beginning of month	ADMITTED			DISCHARGED			Net Increase	Number of Patients at beginning of month	ADMITTED			DISCHARGED			Net Increase	Number of Patients at beginning of month	ADMITTED			DISCHARGED			Net Increase	
		Males	Females	Total	Well	Deaths	Total			Males	Females	Total	Well	Deaths	Total			Males	Females	Total	Well	Deaths	Total			Males	Females	Total	Well	Deaths	Total		
		Males		Females		Total	Deaths			Total	Males		Females		Total			Deaths		Total	Males		Females			Total	Deaths		Total	Males			Females		Total	Deaths		Total
January.....	129	57	72	129	98	10	108	21	59	21	22	43	62	4	66	*23	142	36	35	71	50	6	56	15	332	121	132	253	215	22	237	16	
February.....	150	41	61	102	100	7	107	*5	36	20	26	46	26	4	30	16	157	22	45	67	74	2	76	*9	348	85	132	217	205	14	219	*2	
March.....	145	55	48	103	98	19	117	*14	52	28	36	64	71	3	74	*10	148	37	81	68	82	4	86	*18	346	124	119	243	256	26	282	*39	
April.....	131	38	47	85	91	10	101	*16	42	28	32	60	51	2	53	7	130	33	48	81	65	6	71	10	307	103	129	232	213	18	231	1	
May.....	115	56	64	120	95	11	106	14	49	27	23	50	53	2	55	*5	140	25	39	64	74	6	80	*16	308	113	133	246	234	20	254	*8	
June.....	129	51	56	107	107	17	124	*17	44	24	19	43	40	2	42	1	124	22	32	54	76	3	79	*25	300	104	114	218	227	23	250	*32	
July.....	112	40	52	92	81	9	90	2	45	12	9	21	58	4	62	*41	99	16	19	35	56	1	57	*22	268	79	86	165	211	17	228	*63	
August.....	114	41	35	76	73	6	79	*3	4	12	5	17	15	3	18	*1	77	10	4	14	51	-	51	*37	205	67	47	114	148	10	158	*44	
September.....	111	45	56	101	83	9	92	9	3	1	2	3	3	-	3	-	40	22	28	50	36	1	37	13	161	69	86	155	129	10	139	16	
October.....																																	
November.....																																	
December.....																																	
Totals, 9 months.....	-	424	491	915	826	98	924	*9	-	173	174	347	379	24	403	*56	-	223	281	504	564	29	593	*89	-	865	978	1,843	1,838	160	1,998	*155	
Totals, 1st 9 months, 1912.....	-	282	272	554	523	58	581	*27	-	115	142	257	263	12	275	*18	-	183	162	345	377	14	391	*46	-	621	635	1,266	1,254	101	1,355	*99	

* Decrease.

† Includes, in addition to the three diseases specified, other diseases and complications.

* VII. IMMIGRATION STATISTICS — PORT OF BOSTON, 1913

COMPILED FROM DATA FURNISHED BY THE COMMISSIONER-GENERAL OF IMMIGRATION AT WASHINGTON

FROM TRANS-ATLANTIC PORTS	JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE			JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER			TOTALS, 9 MOS.		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total						
NATIVITY																																							
Dutch.....	16	6	22	42	14	56	25	7	32	24	36	60	34	30	64	44	24	68	51	21	72	37	21	58	21	29	50								294	188	482		
English.....	148	118	266	279	195	474	370	302	672	67	55	122	698	660	1358	388	466	854	446	482	928	293	292	585	279	265	544								2968	2835	5803		
Finnish.....	25	21	46	121	58	179	158	53	211	1	1	2	171	73	244	235	139	374	269	204	473	147	131	278	156	170	326								1283	850	2133		
German.....	71	33	104	25	16	41	76	34	110	26	17	43	25	37	62	135	87	222	108	85	193	107	64	171	185	144	329								758	517	1275		
Greek.....	-	-	-	3	-	3	1	-	1	8	-	8	2	-	2	-	1	10	-	10	-	-	-	-	4	2	46								69	3	72		
Hebrew.....	123	95	218	178	113	291	171	130	301	19	22	41	102	65	167	353	259	612	406	367	773	309	279	588	483	423	906								2144	1753	3897		
Irish.....	28	35	63	40	70	110	170	103	273	84	48	132	937	1049	1986	473	457	930	229	223	452	182	223	405	325	473	798								2468	2681	5149		
Italian { North.....	15	13	28	2	-	2	5	8	13	26	9	35	7	1	8	27	25	52	44	23	67	3	-	3	92	44	136								221	123	344		
Italian { South.....	394	221	615	14	5	19	226	678	904	1534	431	1965	883	250	1133	1847	503	2350	2276	676	2962	22	6	28	4257	1438	5695								11453	4208	15661		
Polish.....	63	33	96	48	79	127	-	-	-	3	8	11	153	105	258	955	308	1263	601	300	901	221	131	352	344	203	547								2388	1167	3555		
Portuguese.....	89	75	164	28	3	31	267	173	440	389	370	759	183	157	340	241	244	485	106	72	178	14	-	14	278	248	526								1595	1342	2937		
Russian.....	173	14	187	16	72	88	-	-	-	3	3	6	47	16	63	331	73	404	311	100	411	185	41	226	125	38	163								1191	357	1548		
Scandinavian.....	39	26	65	63	113	176	280	81	361	15	4	19	475	269	744	300	200	500	238	168	406	191	148	339	218	248	466								1819	1257	3076		
Scotch.....	39	39	78	45	46	91	113	74	187	250	184	434	178	157	335	212	201	413	145	172	317	89	110	199	111	167	278								1182	1150	2332		
All others.....	52	39	91	72	30	102	398	129	527	36	25	61	109	72	181	825	249	1074	784	250	1034	543	170	713	925	245	1170								3744	1209	4953		
Totals.....	1275	768	2043	976	814	1790	2260	1772	4032	2485	1213	3698	4004	2941	6945	6366	3236	9602	6024	3143	9167	2344	1616	3960	7843	4137	11980								33577	19,640	53,217		
Giving Massachusetts as Destination.....			1136			1035			2354			2502			4476			5257			4474			2175			5340										28749		
Per cent. to Total Immi- grants.....			55.60			57.82			58.38			67.66			64.45			54.75			48.81			54.82			44.37										54.02		

* Table VII. includes only aliens arriving in the United States for the first time, and intending to remain, i.e., "Immigrant Aliens," according to the Immigration Bureau.
NOTE.—The number of immigrant aliens arriving in the first nine months of 1913, viz., 53,217, was 46.45 per cent more than the total in the same period, 1912.

VIII. FIRES, INSURANCE AND LOSSES

MONTH	ALARMS									FIRES				BUILDINGS INVOLVED					INSURANCE AND LOSS ON BUILDINGS AND CONTENTS (Furnished by Boston Protective Department.)						
	TELEGRAPH			STILL			TOTAL			Confined to one building	Extended to others	* Fires not in buildings	Total	Totally destroyed	Considerable damage	Slight damage	No damage	Total	INSURANCE CARRIED			LOSS (INSURED)			
	Fires	False	Needless	Fires	Needless	Out of city calls	Fires	False, needless and out of city	Total										Buildings	Contents	Total	Buildings	Contents	Total	
1912																									
January.....	196	4	26	157	38	2	353	70	423	339	4	10	353	-	29	224	90	343	\$4,148,189	\$1,226,650	\$5,374,839	\$259,127	\$174,501	\$433,628	
February.....	185	7	16	131	32	4	316	59	375	287	3	26	316	-	20	195	75	290	4,539,493	648,557	5,188,050	72,965	97,710	170,675	
March.....	185	9	18	166	19	1	351	47	398	280	4	67	351	-	16	172	96	284	2,621,142	787,130	3,408,272	108,702	259,064	367,766	
April.....	180	9	13	133	31	2	313	55	368	248	5	60	313	6	16	152	79	253	1,372,883	714,941	2,087,824	76,150	103,218	179,368	
May.....	165	10	20	154	28	4	319	62	381	257	6	56	319	2	9	180	72	263	2,729,844	1,467,850	4,197,694	69,262	91,276	160,538	
June.....	322	19	21	244	30	†6	566	76	642	329	17	220	566	4	27	246	69	346	4,773,516	964,422	5,737,938	87,650	78,486	166,136	
July.....	314	24	18	275	46	1	589	89	678	350	9	230	589	5	31	228	99	363	4,342,426	682,694	5,025,120	119,179	131,468	250,647	
August.....	174	10	17	107	29	-	281	56	337	231	8	42	281	3	15	146	75	239	1,813,213	908,465	2,721,678	55,540	90,332	145,872	
September.....	145	12	21	103	32	1	248	66	314	196	5	47	248	2	16	122	63	203	1,759,330	468,350	2,227,680	34,293	54,832	89,125	
<i>Totals, 9 mos.</i>	1,866	104	170	1,470	285	21	3,336	580	3,916	2,517	61	758	3,336	22	179	1,665	718	2,584	\$28,100,036	\$7,869,059	\$35,969,095	\$882,868	\$1,080,887	\$1,963,755	
October.....	171	19	18	198	32	4	369	73	442	214	6	149	369	4	12	133	72	221	1,395,189	624,747	2,019,936	42,617	79,078	121,695	
November.....	171	14	14	158	34	1	329	63	392	254	2	73	329	1	18	149	89	257	1,502,218	2,758,735	4,260,953	49,873	66,822	116,695	
December.....	244	7	12	179	24	4	423	47	470	294	4	125	423	2	26	184	86	298	1,827,117	962,357	2,789,474	79,907	110,158	190,065	
1913																									
January.....	175	14	14	144	39	-	319	67	386	238	3	78	319	4	21	151	67	243	\$1,508,944	\$530,430	\$2,039,374	\$70,724	\$131,196	\$201,920	
February.....	217	7	16	158	29	3	375	55	430	300	2	73	375	1	20	204	77	302	2,210,444	1,213,465	3,423,909	153,990	360,953	514,943	
March.....	215	12	10	201	36	2	416	60	476	246	5	165	416	1	15	167	68	251	4,249,233	1,917,983	6,167,216	127,587	232,826	360,413	
April.....	158	12	8	141	37	4	299	61	360	209	5	85	299	-	18	126	75	219	.....	.....	.....	.....	.....	.....
May.....	170	15	14	140	30	-	310	59	369	213	12	85	310	6	48	139	51	244	.....	.....	.....	.....	.....	.....
June.....	235	12	16	210	26	2	445	56	501	293	9	143	445	5	23	217	81	326	.....	.....	.....	.....	.....	.....
July.....	299	19	17	250	30	3	549	69	618	322	5	222	549	16	41	220	89	366	.....	.....	.....	.....	.....	.....
August.....	153	22	25	122	35	2	275	84	359	201	2	72	275	1	14	136	54	205	.....	.....	.....	.....	.....	.....
September.....	132	14	18	92	19	2	224	53	277	175	4	45	224	2	19	115	48	184	.....	.....	.....	.....	.....	.....
<i>Totals, 9 mos.</i>	1,754	127	138	1,458	281	18	3,212	564	3,776	2,197	47	968	3,212	36	219	1,475	610	2,340	.....	.....	.....	.....	.....	.....
Totals for year 1912..																									
1911..	2,018	121	152	1,778	333	31	3,796	637	4,433	2,732	69	1,060	3,861	6	107	1,438	1,231	2,782	\$32,824,560	\$12,214,898	\$45,039,458	\$1,055,265	\$1,336,945	\$2,392,210	
1910..	1,776	119	187	1,512	362	16	3,288	668	3,956	2,431	46	795	3,288	14	220	1,595	652	2,481	23,322,871	9,649,164	32,972,035	740,325	1,342,065	2,082,390	
1909..	1,699	111	181	1,348	325	34	3,046	617	3,663	2,279	30	703	3,046	14	205	1,456	658	2,333	20,221,369	9,498,120	29,719,489	1,124,066	1,957,593	3,081,659	
1908..	2,031	118	154	1,428	281	33	3,459	553	4,012	2,598	42	786	3,459	41	177	1,178	1,316	2,712	22,299,238	6,476,211	28,775,449	641,759	1,077,463	1,719,222	
1907..	2,031	118	154	1,428	281	33	3,459	553	4,012	2,598	42	786	3,459	41	177	1,178	1,316	2,712	20,787,971	9,412,384	30,200,355	1,269,649	1,609,716	2,879,365	

* Fires in wharves, vessels, coal piles, trees, grass, rubbish heaps, cars, etc.

† One bell alarm included in "Out of City" calls in June, 1912.

NOTE.—The figures under "Insurance Carried" and "Loss Insured" for the 6 months ending September 30, 1913 are not yet available, many claims remaining unadjusted.

IX. HEALTH DEPARTMENT

1. BUREAU OF CATTLE INSPECTION AT BRIGHTON ABATTOIR

1913 MONTH	Steers	NEW ENGLAND		WESTERN		TOTAL BEEVES	Calves	Sheep	Swine	TOTAL INSPECTED	Condemned Meat (Pounds)
		Bulls	Cows	Bulls	Cows						
January.....	-	13	282	-	-	295	628	2	7,138	8,063	5,670
February.....	-	2	233	-	-	235	721	-	5,098	6,054	4,322
March.....	-	1	148	-	-	149	1,838	-	4,143	6,130	5,485
April.....	2	9	232	-	-	243	1,557	-	5,183	6,933	7,133
May.....	-	6	295	-	-	301	993	-	5,301	6,595	4,620
June.....	-	13	298	-	-	311	598	-	4,047	4,956	2,477
July.....	-	26	280	-	-	306	574	2	2,656	3,538	5,558
August.....	-	41	284	-	-	325	464	-	3,635	4,424	4,070
September.....	3	119	529	-	-	651	570	-	5,535	6,756	6,547
October.....											
November.....											
December.....											
<i>Totals, 9 months..</i>	5	230	2,581	-	-	2,816	7,943	4	42,736	53,499	45,882
<i>Totals, 1st 9 months, 1912.....</i>	39	307	3,059	62	106	3,573	7,712	5	39,138	50,428	60,093

2. BUILDINGS ORDERED VACATED OR DEMOLISHED

1913	January	February	March	April	May	June	July	August	September	October	November	December	TOTALS, 9 MONTHS
Ordered Vacated.....	5	34	10	6	2	4	10	1	1				73
Ordered Demolished.....	-	-	2	2	1	1	1	-	-				7

3. BUREAU OF MILK INSPECTION, ETC.

1913	January	February	March	April	May	June	July	August	September	October	November	December	TOTALS, 9 MONTHS
Samples examined:													
Milk -													
From wagons.....	674	257	638	668	667	627	674	598	579				5,382
From stores.....	710	912	743	619	766	440	505	280	410				5,385
Brought by citizens,	31	24	11	25	29	22	21	19	42				224
*Bacteriological....	660	544	634	677	598	540	769	580	586				5,588
<i>Totals.....</i>	2,075	1,737	2,026	1,989	2,060	1,629	1,969	1,477	1,617				16,579
Vinegar.....	73	126	111	126	83	40	67	54	48				723
Butter and Cheese....	191	152	146	66	32	10	3	-	4				604
Ice Cream.....	-	-	-	-	7	5	21	68	60				161
Eggs.....	-	10	-	-	23	-	-	-	-				33
<i>Total samples.....</i>	2,339	2,025	2,283	2,181	2,205	1,684	2,060	1,599	1,729				18,105

* Samples for bacteriological examination are obtained chiefly from milk cans.

NOTE.—The total number of samples examined in the first 9 months of 1912 was 18,222, of which 16,242 were milk samples.

IX. HEALTH DEPARTMENT—Concluded

4. MEDICAL INSPECTION OF SCHOOLS

1913 Month	Number of Inspections Made	Physical Examinations Made	Visits Made to Homes	CONTAGIOUS DISEASES																				NON-CONTAGIOUS DISEASES						
				EXCLUDED FROM SCHOOL																				NOT EXCLUDED FROM SCHOOL						
				Chicken Pox	Conjunctivitis	Diphtheria	Erysipelas	Favus	Impetigo	Influenza	Measles	Mumps	Pediculosis	Ringworm	Scabies	Scarlet Fever	Tonsillitis (Acute)	Trachoma	Tuberculosis (pulmonary)	Whooping Cough	Other Diseases	Total	Diseases of Ear	Diseases of Eye	Diseases of Skin	Dental Caries	Respiratory Diseases	Other Diseases	Total	
January	18,399	15,463	173	31	34	7	-	4	106	18	22	32	1,176	48	52	5	114	5	5	7	563	2,229	176	594	755	5,213	6,856	6,343	19,937	
February	16,816	11,356	137	24	35	7	-	-	48	7	24	24	808	38	32	3	110	-	3	9	347	1,523	144	487	4,150	3,555	5,474	14,419		
March	17,147	9,503	97	22	50	1	1	-	60	7	18	70	659	37	27	5	118	-	2	11	255	1,343	150	513	669	3,289	3,301	5,723	13,645	
April	12,027	7,287	86	16	24	3	-	1	40	1	5	45	515	23	27	-	80	-	5	8	186	979	105	413	592	1,921	2,460	4,184	9,675	
May	13,612	4,584	42	19	37	3	-	3	29	-	11	72	930	42	25	6	92	-	3	15	548	1,835	110	505	870	2,072	2,223	4,317	10,097	
June	6,074	1,744	14	24	12	2	-	1	19	-	7	37	145	8	17	1	38	2	-	5	532	850	33	202	332	323	491	1,682	3,063	
September	119,466	5,375	40	6	17	4	-	2	62	1	4	8	3,194	15	41	4	34	-	4	8	502	3,906	38	282	635	3,369	1,669	5,354	11,347	
October																														
November																														
December																														
<i>Totals, 7 mos.</i>	203,541	55,312	589	142	209	27	5	11	364	34	91	288	7,427	211	221	24	586	7	22	63	2,933	12,665	756	2,996	4,462	20,337	20,555	33,077	82,183	
<i>Totals, 1st 7 mos., 1912</i>	232,159	52,470	106	316	301	19	6	21	499	88	134	52	11,918	233	284	27	611	10	16	84	2,573	17,192	1,002	3,922	7,565	23,759	23,986	43,184	103,418	

5. BUREAU OF SANITARY INSPECTION

1913 Month	NUMBER OF NUISANCES ABATED																												GRAND TOTAL OF NUISANCES ABATED	
	BY CLEANING								BY REPAIRING					BY CLEANING AND REPAIRING			BY REMEDYING					BY REMOVING			BY SUPPLYING			OTHER MEASURES		
	Cellars	Cesspools	Passageways	Sheds and Stables	Tenements (Whitewashed)	Vacant Lots	Yards	Total	House Drains	Gas Pipes	Rain Conductors and Roofs	Supply Pipes	Total	Privies and Vaulte.	Water-closets	Total	Dark or Over-crowded Rooms	Dark and Unventilated Water-closets	General Filth and Disrepair	Filthy Garbage Receptacles	Sinks	Total	Manure	Stagnant Water	Total	Receptacles for Garbage	Sewer Traps			Total	Sundry Nuisances
January	318	82	238	210	298	111	523	1,780	96	78	110	73	357	42	547	589	175	192	266	148	111	892	72	59	131	508	59	567	631	4,947
February	281	62	214	199	381	93	416	1,646	67	66	103	64	300	47	612	659	140	202	321	156	131	950	62	58	120	529	96	595	691	4,961
March	438	56	420	383	586	194	624	2,701	46	78	109	53	281	74	713	787	90	263	553	312	62	1,281	74	163	237	529	71	600	864	6,751
April	398	66	386	589	513	239	462	2,653	56	89	183	78	408	76	489	565	182	217	447	227	59	1,082	263	191	454	505	61	566	769	6,497
May	459	102	293	550	538	232	482	2,656	52	81	173	69	377	48	525	571	102	202	428	224	72	1,028	263	172	435	549	73	622	768	6,457
June	357	111	248	496	473	209	479	2,373	76	93	186	63	418	72	478	550	72	204	463	155	98	992	254	182	436	529	97	626	701	6,096
July	396	101	296	517	528	168	446	2,452	93	64	213	58	428	67	504	571	75	213	459	228	80	1,055	234	172	406	523	96	619	793	6,324
August	364	96	287	531	536	162	462	2,438	103	71	212	57	443	59	547	606	80	224	466	252	94	1,116	232	189	421	553	88	641	847	6,512
September	404	114	278	548	577	169	466	2,556	124	63	249	46	482	61	537	598	84	238	482	243	103	1,150	228	217	445	544	83	627	772	6,630
October																														
November																														
December																														
<i>Totals, 9 mos.</i>	3,415	790	2,660	4,023	4,430	1,577	4,360	21,255	713	678	1,542	561	3,494	546	4,950	5,496	850	1,955	3,885	1,946	810	9,546	1,682	1,403	3,585	4,769	694	5,463	6,836	55,175
<i>Totals, 1st 9 mos., 1912</i>	2,949	911	1,714	1,869	1,818	988	3,892	14,141	668	338	2,077	174	3,257	163	3,471	3,684	1,100	1,417	1,171	1,405	864	5,957	926	579	1,505	1,958	737	2,695	2,106	33,295

X. LIBRARY DEPARTMENT

1913 MONTH	VOLUMES ADDED DURING THE MONTH			VOLUMES AT END OF THE MONTH			VOLUMES ISSUED FOR HOME USE			CARDS ISSUED DURING THE MONTH			CARDS IN USE AT END OF THE MONTH		
	Central Library	Branches	Total	Central Library	Branches	Total	Central Library	Branches	Total	Central Library	Branches	Total	Central Library	Branches	Total
January	234	*679	*445	795,696	253,315	1,049,011	35,007	143,995	179,002	910	3,271	4,181	25,246	67,353	92,599
February	2,028	1,845	3,873	797,724	255,160	1,052,884	42,419	156,304	198,723	1,170	3,450	4,620	25,158	67,653	92,811
March	1,609	541	2,150	799,333	255,701	1,055,034	37,814	146,682	184,496	862	3,117	3,979	25,159	68,292	93,451
April	2,251	*123	2,128	801,584	255,578	1,057,162	36,537	145,577	182,114	763	2,358	3,121	25,116	68,307	93,423
May	442	110	552	802,026	255,688	1,057,714	30,850	120,428	151,278	615	1,841	2,456	25,070	68,770	93,840
June	1,117	*191	926	803,143	255,497	1,058,640	27,065	113,755	140,820	514	1,580	2,094	25,039	68,884	93,923
July	133	*1,154	*1,021	803,276	254,343	1,057,619	20,117	78,137	98,254	459	1,450	1,909	25,074	69,042	94,066
August	977	*1,203	*226	804,253	253,140	1,057,393	20,392	73,516	93,908	540	1,493	2,033	24,994	69,253	94,247
September	4,829	*287	4,542	809,082	252,853	1,061,935	20,053	75,924	95,977	638	1,454	2,092	25,062	69,307	94,369
October															
November															
December															
<i>Totals, 9 mos.</i>	13,620	*1,141	12,479				270,254	1,054,318	1,324,572	6,471	20,014	26,485			
<i>Totals, 1st 9 months, 1912</i>	11,015	26,814	37,829				265,467	967,140	1,232,607	6,723	20,484	27,207			

* Decrease, representing the excess of volumes condemned and withdrawn, or lost, over volumes added.

XI. REAL ESTATE TRANSFERS AND MORTGAGES

COMPILED FROM DATA FURNISHED BY THE REAL ESTATE EXCHANGE.

1913 MONTH	TRANSFERS OF REAL ESTATE										MORTGAGES OF REAL ESTATE	
	Boston Proper	Brighton	Charles- town	Dor- chester	East Boston	Hyde Park	Roxbury	South Boston	West Roxbury	Total	Number	Amount
January	216	47	26	177	76	25	118	68	100	853	762	\$5,819,903
February	171	45	28	158	47	17	81	44	78	669	640	4,960,923
March	243	68	26	251	49	27	126	38	118	946	814	6,304,216
April	145	64	20	246	87	40	128	58	96	884	829	4,625,028
May	210	62	18	275	104	44	135	62	148	1,058	916	6,589,579
June	171	49	29	243	75	36	104	52	133	892	840	5,040,753
July	185	54	31	233	81	43	122	59	110	918	822	7,282,143
August	129	45	22	195	66	27	82	32	73	671	639	5,063,315
September	141	74	29	200	94	34	98	43	112	825	737	3,339,448
October												
November												
December												
<i>Totals, 9 months.</i>	1,611	508	229	1,978	679	293	994	456	968	7,716	6,999	\$49,025,308
<i>Totals, 1st 9 months, 1912.</i>	1,855	408	250	2,114	729	298	1,090	568	1,004	8,316	7,727	68,142,975

XII. EMPLOYMENT CERTIFICATES ISSUED BY THE SCHOOL BOARD

1913 MONTH	Certificates Issued	ISSUED TO:		KIND OF SCHOOL		TO BE EMPLOYED IN:			
		Boys	Girls	Public	Private	Factories	Stores	Tailoring	Other Employment
January	344	222	122	311	33	117	165	17	45
February	229	142	87	214	15	80	91	10	48
March	273	156	117	245	28	111	111	12	39
April	312	194	118	263	49	125	111	16	60
May	382	222	160	333	49	154	141	10	77
June	1,236	547	689	1,059	177	602	350	22	262
July	769	381	388	635	134	406	209	25	129
August	675	346	329	574	101	306	218	11	140
September	1,185	658	527	1,063	122	345	437	30	373
October									
November									
December									
<i>Totals, 9 months.</i>	5,405	2,868	2,537	4,697	708	2,246	1,833	153	1,173
<i>Totals, 1st 9 months, 1912.</i>	4,912	2,480	2,432	4,259	653	1,949	1,997	127	839

XIII. POLICE DEPARTMENT

1. NUMBER OF ARRESTS, BY SEX, AGE, ETC.

1913 MONTH	TOTAL NUMBER OF ARRESTS	SEX		AGE AND SEX OF PERSONS ARRESTED																NATIVITY		RESIDENCE		DISPOSITION										
				Under 10		10-15		15-20		20-25		25-30		30-35		35-40		40-45		45-50		50-55		55-60		60 and over		Foreign Born	Native Born	Resident	Non-Resident	Held for Trial	Discharged	
				M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.									
		M.	F.																															
January	6,352	5,737	615	24	8	136	4	363	39	805	88	890	89	708	169	748	94	665	58	591	73	357	26	220	12	230	15	2,689	3,663	4,067	2,285	6,061	291	
February	5,390	4,921	469	15	5	50	6	313	27	682	67	678	69	666	64	689	73	582	56	496	56	374	19	195	14	181	13	2,480	2,910	3,267	2,123	5,244	146	
March	7,157	6,470	687	28	6	144	12	330	62	861	117	969	96	893	84	906	97	759	71	676	62	418	38	245	19	241	23	3,293	3,864	4,189	2,968	7,082	75	
April	6,245	5,668	577	20	9	156	9	362	29	700	76	743	103	720	72	783	86	700	59	569	65	396	31	230	19	289	19	2,737	3,508	3,837	2,408	6,181	64	
May	7,063	6,341	722	31	2	133	9	415	47	795	107	925	98	823	110	891	115	714	87	627	53	457	40	264	24	266	30	3,075	3,988	4,224	2,839	6,990	73	
June	6,808	6,105	703	28	10	160	9	469	40	794	71	800	92	740	104	816	120	695	100	634	69	418	50	244	14	307	24	3,096	3,712	4,251	2,557	6,735	73	
July	7,013	6,388	625	17	5	153	3	470	32	832	72	879	84	827	111	884	103	767	80	633	67	429	29	238	23	289	16	3,269	3,744	4,279	2,734	6,922	91	
August	7,771	7,068	703	31	8	209	10	526	42	885	83	984	100	917	107	985	121	843	79	687	75	460	45	238	13	303	20	3,505	4,266	4,748	3,023	7,681	90	
September	6,926	6,263	663	23	7	150	13	388	39	812	81	840	76	824	93	830	93	768	103	590	67	480	41	246	14	312	30	3,028	3,898	4,218	2,708	6,826	100	
October																																		
November																																		
December																																		
Totals, 9 mos...	69,725	54,961	5,764	217	60	1,291	75	3,636	357	7,166	762	7,708	807	7,118	860	7,502	902	6,493	693	5,503	587	3,789	319	2,120	152	2,418	190	27,172	33,553	37,080	23,645	59,722	1,003	
Totals, 1st 9 mos., 1912...	55,901	50,560	5,341	176	53	1,148	61	3,217	323	6,716	640	7,155	856	6,736	728	7,238	867	5,799	653	4,852	528	3,400	299	1,949	164	2,174	169	25,239	30,662	34,596	21,305	53,802	2,099	

NOTE.— Of the total number arrested in the first 9 months of 1913, 38.94 per cent. were not residents of Boston. The number of arrests in August is the largest ever recorded in one month.

2. CAUSES OF ARRESTS

1913 MONTH	Drunkenness	Assault	Larceny and Robbery	Burglary	Gambling	Suspicion	Vagrancy	Homicide	All Other	Total
January	3,953	226	297	45	229	246	20	6	1,330	6,352
February	3,617	209	252	30	173	116	119	5	869	5,390
March	4,989	386	273	53	163	39	15	6	1,233	7,157
April	4,360	281	280	36	122	22	18	3	1,123	6,245
May	4,873	238	263	41	158	40	18	5	1,427	7,063
June	4,485	294	245	56	220	30	21	9	1,448	6,808
July	4,658	365	302	51	118	46	16	11	1,446	7,013
August	5,330	337	306	32	173	49	27	3	1,514	7,771
September	4,735	326	284	36	148	40	16	4	1,387	6,926
October										
November										
December										
Totals, 9 mos....	41,000	2,662	2,502	380	1,504	628	270	52	11,727	60,725
Totals, 1st 9 mos., 1912	37,467	2,324	2,459	377	1,223	1,767	171	41	10,072	55,901

3. GENERAL WORK

1913 MONTH	Sick and Injured Persons Assisted	Insane Persons Taken in Charge	MISSING PERSONS		Lost Children Restored	Witnesses Detained	LODGERS AT STATION HOUSES				
			Reported	Found			Total	SEX		RESIDENCE	
								M.	F.	Resident	Non-Resident
January	494	42	41	16	117	7	9	9	-	3	6
February	454	29	18	7	76	12	12	12	-	-	12
March	503	38	39	10	161	3	15	15	-	-	15
April	495	42	30	12	200	6	10	10	-	1	9
May	583	44	34	15	317	4	7	7	-	1	6
June	614	47	47	21	339	5	3	3	-	-	3
July	673	58	45	21	224	11	1	1	-	-	1
August	562	45	47	7	249	14	5	5	-	-	5
September	541	43	44	15	160	7	1	1	-	-	1
October											
November											
December											
Totals, 9 mos....	4,919	388	345	124	1,843	69	63	63	-	5	58
Totals, 1st 9 mos., 1912	4,261	322	346	127	1,690	45	97	96	1	14	83

NOTE.— Of the total number of arrests in the first 9 months of 1913, 67.52 per cent. were for drunkenness, as against 67.02 per cent. for the same period and cause in 1912.

XIV. PUBLIC (DAY) SCHOOLS, 1913

1. NUMBER OF PUPILS

KIND OF SCHOOL	SEX	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
		31	28	31	30	31	(End of School Year) 30	30	31	30	31
Normal	{ Boys	8	8	8	8	8	8	13			
	{ Girls	202	201	201	200	199	199	182			
	Totals	210	209	209	208	207	207	195			
High and Latin.....	{ Boys	6,335	6,256	6,140	6,030	5,886	5,790	7,297			
	{ Girls	7,024	6,935	6,821	6,704	6,564	6,499	7,998			
	Totals	13,359	13,191	12,961	12,734	12,450	12,289	15,295			
Elementary.....	{ Boys	43,544	43,372	43,264	43,067	42,635	42,537	44,550			
	{ Girls	40,291	40,074	39,894	39,770	39,422	39,466	41,073			
	Totals	83,835	83,446	83,158	82,837	82,057	82,003	85,623			
Kindergarten.....	{ Boys	2,956	2,846	2,938	2,978	2,995	3,068	2,697			
	{ Girls	2,898	2,873	2,917	2,984	2,994	3,079	2,680			
	Totals	5,854	5,719	5,855	5,962	5,989	6,147	5,377			
All Schools.....	{ Boys	52,843	52,482	52,350	52,083	51,524	51,403	54,557			
	{ Girls	50,415	50,083	49,833	49,658	49,179	49,243	51,933			
	Totals.....	103,258	102,565	102,183	101,741	100,703	100,646	106,490			

NOTE.—Not included in above table are the Special schools, viz., Horace Mann, Girls' Trade and Boys' Industrial, numbering about 200 boys and 440 girls.

2. PUPILS IN HIGH AND LATIN SCHOOLS

HIGH AND LATIN SCHOOLS	SEX	JAN'RY	FEB'RY	MARCH	APRIL	MAY	JUNE	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
		31	28	31	30	31	(End of School Year) 30	30	31	30	31
City Proper:											
Boys' Latin School	Boys	772	764	756	745	724	717	834			
Girls' Latin School	Girls	575	568	562	557	547	542	636			
English High School	Boys	1,744	1,719	1,692	1,669	1,638	1,606	1,927			
Girls' High School.....	Girls	1,924	1,887	1,847	1,822	1,794	1,780	2,181			
Mechanic Arts High School...	Boys	1,270	1,252	1,217	1,192	1,158	1,145	1,606			
High School of Commerce...	Boys	1,012	1,007	993	978	959	940	1,244			
High School of Practical Arts,	Girls	588	580	574	554	544	544	728			
Districts:											
Brighton High School.....	{ Boys	97	93	93	90	87	85	123			
	{ Girls	265	263	261	259	252	250	302			
	Totals..	362	356	354	349	339	335	425			
Charlestown High School....	{ Boys	118	115	104	100	98	97	112			
	{ Girls	286	272	269	262	257	250	287			
	Totals..	404	387	373	362	355	347	399			
Dorchester High School.....	{ Boys	581	582	575	566	548	536	658			
	{ Girls	1,092	1,082	1,058	1,042	1,015	995	1,236			
	Totals..	1,673	1,664	1,633	1,608	1,563	1,531	1,894			
East Boston High School.....	{ Boys	229	222	219	212	213	212	259			
	{ Girls	324	323	320	315	308	306	405			
	Totals..	553	545	539	527	521	518	664			
Hyde Park High School.....	{ Boys	167	167	166	163	162	159	206			
	{ Girls	215	214	212	209	208	207	256			
	Totals..	382	381	378	372	370	366	462			
Roxbury High School	{ Boys	4	4	4	4	4	4	-			
	{ Girls	773	770	753	736	711	705	949			
	Totals..	777	774	757	740	715	709	949			
South Boston High School....	{ Boys	204	198	192	185	173	167	186			
	{ Girls	466	465	460	448	437	429	473			
	Totals..	670	663	652	633	610	596	659			
West Roxbury High School..	{ Boys	137	133	129	126	122	122	142			
	{ Girls	516	511	505	500	491	491	545			
	Totals..	653	644	634	626	613	613	687			
Totals.....	{ Boys	6,335	6,256	6,140	6,030	5,886	5,790	7,297			
	{ Girls	7,024	6,935	6,821	6,704	6,564	6,499	7,998			
	Totals..	13,359	13,191	12,961	12,734	12,450	12,289	15,295			

XV. RECEIPTS OF COAL, BY SEA AND RAIL Compiled from the Returns of the Boston Chamber of Commerce

1913 MONTH	DOMESTIC							FOREIGN			TOTAL			NET RECEIPTS FOR LOCAL CONSUMPTION		
	BY RAIL			BY SEA			TOTAL DOMESTIC	BY SEA		TOTAL FOREIGN	Anthra-cite	Bitumi-nous	Total	Anthra-cite	Bitumi-nous	Total
	Anthra-cite	Bitumi-nous	Total	Anthra-cite	Bitumi-nous	Total		Anthra-cite	Bitumi-nous							
<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>	<i>Tons</i>
January.....	29,618	4,605	34,223	157,530	340,657	498,187	532,410	—	37,391	37,391	187,148	382,653	569,801			
February.....	12,252	2,577	14,829	109,531	392,048	501,579	516,408	—	25,200	25,200	121,783	419,825	541,608			
March.....	10,838	4,756	15,594	93,589	426,990	520,579	536,173	—	26,445	26,445	104,427	458,191	562,618			
April.....	11,769	3,147	14,916	131,247	432,762	564,009	578,925	—	27,500	27,500	143,016	463,409	606,425			
May.....	13,272	3,370	16,642	159,797	414,280	574,077	590,719	—	13,300	13,300	173,069	430,950	604,019			
June.....	11,654	2,949	14,603	153,105	426,899	580,004	594,607	—	15,750	15,750	164,759	445,598	610,357			
July.....	10,703	6,728	17,431	156,099	403,250	559,349	576,780	—	21,876	21,876	166,802	431,854	598,656			
August.....	19,363	4,415	23,778	149,143	466,318	615,461	639,239	—	15,750	15,750	168,506	486,483	654,989			
September.....	13,157	3,675	16,832	156,767	430,896	587,663	604,495	—	13,300	13,300	169,924	447,871	617,795			
October.....																
November.....																
December.....																
<i>Totals, 9 mos.</i>	132,626	36,222	168,848	1,266,808	3,734,100	5,000,908	5,169,756	—	196,512	196,512	1,399,434	3,966,834	5,366,268	—	—	—
<i>Totals, 1st 9 mos., 1912...</i>	117,257	62,804	180,061	1,123,129	3,407,948	4,536,077	4,716,138	—	235,719	235,719	1,245,386	3,706,471	4,951,857	1,138,763	2,826,166	3,961,921

NOTE.— The figures for local consumption are not obtainable until the close of the year.

XVI. RECEIPTS, CONSUMPTION AND EXPORTS OF FLOUR Compiled from the Returns of the Boston Chamber of Commerce

1913 MONTH	STOCK OF FLOUR, FIRST DAY OF MONTH				Total Receipts for Month	Total Supply	EXPORTS OF FLOUR			Retained for Local Consumption	Stock Last Day of Month
	In Store	At Railroad Depots and on Tracks	On Through Bills for Export	Total			To Europe, Etc.	To British Provinces in North America	Total		
	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>	<i>Bbls.</i>
January.....	17,383	41,958	6,000	65,341	227,779	293,120	82,817	242	83,059	152,055	58,006
February.....	20,511	35,995	1,500	58,006	166,074	224,080	102,841	272	103,113	66,612	54,355
March.....	17,964	34,891	1,500	54,355	166,979	221,334	59,617	785	60,402	102,666	58,266
April.....	19,845	36,921	1,500	58,266	164,917	223,183	83,673	585	84,258	78,469	60,456
May.....	18,440	39,466	2,550	60,456	159,488	219,944	62,202	1,120	63,322	103,795	52,827
June.....	18,964	32,963	900	52,827	125,106	177,933	63,082	370	63,452	70,667	43,814
July.....	17,043	25,271	1,500	43,814	119,710	163,524	27,947	510	28,457	91,541	43,526
August.....	15,639	26,687	1,200	43,526	175,210	218,736	55,498	857	56,355	121,921	40,460
September.....	17,098	21,862	1,500	40,460	164,213	204,673	53,329	934	54,263	104,609	45,801
October.....											
November.....											
December.....											
<i>Totals, 9 mos.</i>					1,469,476		591,006	5,675	596,681	892,335	
<i>Totals, 1st 9 mos., 1912...</i>					1,354,629		415,080	4,782	419,862	943,221	

XVII. NATIONAL BANK STATISTICS, 1913
COMPILED FROM THE RETURNS OF THE BOSTON CLEARING HOUSE

Week Ending Saturday	CLEARINGS		LOANS		NET DEPOSITS		REQUIRED RESERVE (One Quarter of Net Deposits)		ACTUAL RESERVE		SURPLUS RESERVE		Per Cent. of Actual Reserve to Net Deposits
	1913	Increase or Decrease from Previous Week	1913	Increase or Decrease from Previous Week	1913	Increase or Decrease from Previous Week	1913	Increase or Decrease from Previous Week	1913	Increase or Decrease from Previous Week	1913	Increase or Decrease from Previous Week	
January 4	\$180,567,146	+\$48,795,084	\$216,381,000	+\$1,142,000	\$213,050,000	+\$5,090,000	\$53,262,500	+\$1,272,500	\$60,524,500	+\$3,410,000	\$7,262,000	+\$2,137,500	28.41
11	180,038,670	-528,476	214,090,000	-2,291,000	216,403,000	+3,353,000	54,100,750	+888,250	67,903,000	+7,378,500	13,802,250	+6,540,250	31.38
18	204,208,918	+24,170,248	216,575,000	+2,485,000	228,853,000	+10,250,000	56,663,250	+2,562,500	75,983,500	+8,060,500	19,300,250	+5,498,000	33.51
25	174,419,754	-29,789,164	218,950,000	+2,375,000	228,199,000	+1,546,000	57,049,750	+386,500	73,712,500	-251,000	18,662,750	-687,500	33.18
February 1	159,866,877	-14,552,877	223,021,000	+4,071,000	225,967,000	-2,232,000	56,491,750	-558,000	70,234,500	-5,478,000	13,742,750	-4,920,000	31.08
8	190,646,586	+30,779,709	227,424,000	+4,403,000	226,706,000	+739,000	56,676,500	+184,750	67,420,000	-2,814,500	10,743,500	-2,999,250	29.74
15	166,718,820	-23,927,766	234,657,000	+7,233,000	228,112,000	+1,406,000	57,028,000	+351,500	61,291,500	-6,128,500	4,263,500	-6,480,000	26.87
22 (5 days)	169,022,584	+2,303,764	238,613,000	+3,956,000	236,875,000	+8,763,000	59,218,750	+2,190,750	67,157,500	+5,866,000	7,988,750	+3,675,250	28.35
March 1	188,959,186	+19,936,602	224,826,000	-13,787,000	222,754,000	-14,121,000	55,688,500	-3,530,250	65,415,000	-1,742,500	9,726,500	-1,787,750	29.37
8	180,046,355	-8,912,831	226,870,000	+1,044,000	220,622,000	-2,132,000	55,155,500	-533,000	62,602,500	-2,812,500	7,447,000	-2,279,500	28.38
15	156,354,139	-23,692,216	229,396,000	+3,526,000	221,347,000	+735,000	55,336,750	+181,250	60,139,500	-2,463,000	4,802,750	-2,644,750	27.17
22	151,313,915	-5,040,224	228,665,000	-731,000	229,045,000	-2,302,000	54,781,250	-575,500	59,497,500	-642,000	4,736,250	-66,500	27.16
29	150,794,870	-519,045	225,916,000	-2,749,000	217,492,000	-1,553,000	54,373,000	-388,250	60,168,000	+670,500	5,795,000	+1,058,750	27.66
April 5	186,687,944	+35,893,074	223,976,000	-1,940,000	218,422,000	+930,000	54,605,500	+232,500	62,611,500	+2,443,500	8,006,000	+2,211,000	28.67
12	155,628,327	-31,059,617	223,150,000	-826,000	219,525,000	-1,103,000	54,881,250	+275,750	64,076,500	+1,465,000	9,195,250	+1,189,250	29.19
19 (5 days)	142,946,427	-12,681,900	223,092,000	-58,000	224,169,000	+4,644,000	56,042,250	+1,161,000	65,962,500	+4,686,000	12,920,250	+3,725,000	30.76
26	165,641,111	+22,694,684	223,427,000	+335,000	223,848,000	-321,000	55,962,000	-80,250	69,103,500	+141,000	13,141,500	+221,250	30.87
May 3	162,511,800	-3,129,311	224,856,000	+1,429,000	224,588,000	+740,000	56,147,000	+185,000	67,767,500	+1,336,000	11,620,500	-1,521,000	30.17
10	160,092,899	-2,418,901	224,602,000	-254,000	223,490,000	-1,098,000	55,872,500	-274,500	67,639,500	-128,000	11,767,000	+146,500	30.27
17	157,694,627	-2,398,272	225,081,000	+479,000	224,280,000	+790,000	56,070,000	+197,500	67,786,500	+147,000	11,716,500	-50,500	30.32
24	139,005,213	-18,689,414	224,541,000	-540,000	224,599,000	+319,000	56,149,750	+73,750	68,311,500	+25,000	12,661,750	+945,250	30.64
31 (5 days)	110,791,126	-28,214,087	226,410,000	+1,869,000	222,616,000	-1,983,000	55,654,000	-495,750	64,513,500	-4,298,000	8,859,500	-3,802,250	28.98
June 7	160,476,699	+49,685,573	230,667,000	+4,257,000	232,301,000	+9,685,000	58,075,250	+2,421,250	69,824,500	+5,311,000	11,749,250	+2,889,750	30.06
14	154,167,772	-6,308,927	228,794,000	-1,873,000	225,097,000	-4,204,000	57,024,250	-1,051,000	67,524,000	-2,300,500	10,499,750	-1,249,500	29.60
21 (5 days)	137,735,076	-16,372,696	226,011,000	-2,783,000	227,192,000	+995,000	56,798,000	-226,250	69,982,500	+2,438,500	13,164,500	+2,664,750	30.70
28	181,285,229	+43,549,847	226,770,000	+759,000	224,979,000	-2,213,000	56,244,750	-533,250	67,334,000	-2,628,500	11,089,250	-2,075,250	29.93
July 5 (5 days)	157,938,357	+26,653,128	227,086,000	+316,000	222,292,000	-2,687,000	55,573,000	-671,750	65,071,000	-2,268,000	9,498,000	-1,591,250	29.27
12	142,453,061	-15,505,306	225,033,000	-2,053,000	224,473,000	-2,181,000	56,113,250	+545,250	69,238,500	+4,167,500	13,130,250	+3,622,250	30.84
19	179,828,115	+37,395,064	225,428,000	+395,000	227,841,000	+3,368,000	56,960,250	+842,000	72,377,000	+3,138,500	15,416,750	+2,936,500	31.77
26	134,169,597	-45,658,518	223,617,000	-1,811,000	223,777,000	-4,064,000	55,944,250	-1,016,000	70,736,000	-1,641,000	14,791,750	-625,000	31.61
August 2	137,742,003	+3,552,406	222,963,000	-654,000	220,521,000	-3,256,000	55,130,250	-814,000	68,007,000	-2,729,000	12,876,750	-1,915,000	30.84
9	128,268,165	-9,473,838	222,551,000	-412,000	220,770,000	+249,000	55,192,500	+62,250	67,112,000	-895,000	11,919,500	-937,250	30.40
16	136,780,364	+8,512,199	223,121,000	+570,000	222,850,000	+1,610,000	55,595,000	+402,500	69,733,000	+2,641,000	14,158,000	+2,238,500	31.37
23	130,225,946	-6,554,418	225,771,000	+2,650,000	224,528,000	+2,148,000	56,132,000	+537,000	65,588,000	-165,000	13,456,000	-702,000	30.59
30	111,521,733	-18,704,213	226,250,000	+473,000	225,197,000	+669,000	56,299,250	+167,250	69,602,000	+14,000	13,302,750	-153,250	30.91
September 6 (5 days)	118,804,147	+7,282,414	228,581,000	+2,331,000	224,754,000	-443,000	56,188,500	-110,750	67,299,000	-2,303,000	11,110,500	-2,192,250	29.94
13	138,350,069	+19,545,922	233,075,000	+4,494,000	227,656,000	+2,802,000	56,889,000	+700,500	65,965,000	-1,334,000	9,076,000	-2,034,500	28.99
20	140,839,537	+2,489,468	234,266,000	+1,191,000	229,747,000	+2,191,000	57,436,750	+547,750	66,772,500	+807,500	9,335,750	+259,750	29.06
27	132,498,431	-8,341,106	234,562,000	+296,000	229,416,000	-331,000	57,354,000	-82,750	66,181,750	-590,750	8,827,750	-508,600	28.55
October 4													
11													
18 (5 days)													
25													
November 1													
8													
15													
22													
29 (5 days)													
December 6													
13													
20													
27 (5 days)													
Total, 9 months	\$6,007,101,585												
Total, 1st 9 mos., 1912	6,622,088,864												

NOTE.—The above table shows the weekly transactions of the fourteen National Banks of the Boston Clearing House, with the exception of "Clearings," which also include the transactions of the other National Banks and the various Trust Companies in Boston.

XVIII. COMMERCIAL STATISTICS—PORT OF BOSTON

1. NUMBER AND TONNAGE OF VESSELS IN FOREIGN TRADE

1913 MONTH	NUMBER OF VESSELS						TONNAGE OF VESSELS					
	ENTERED		CLEARED		TOTAL		ENTERED		CLEARED		TOTAL	
	Number	Increase or Decrease from 1912	Number	Increase or Decrease from 1912	Number	Increase or Decrease from 1912	Tonnage for Month	Increase or Decrease from 1912	Tonnage for Month	Increase or Decrease from 1912	Total for Month	Increase or Decrease from 1912
January...	97	+16	52	+4	149	+20	250,346	+15,532	118,130	+43,819	368,476	+59,351
February..	76	+12	42	-7	118	+5	220,257	+51,182	119,873	+518	340,130	+51,700
March.....	79	+2	65	+5	144	+7	231,974	+3,296	124,502	-16,132	356,476	-12,836
April.....	119	+1	88	+5	207	+6	240,846	-21,590	142,898	-14,003	383,744	-35,593
May.....	147	+6	125	+8	272	+14	245,021	-41,354	159,339	-12,928	404,360	-54,282
June.....	157	+19	129	+16	286	+35	282,902	+29,101	215,639	+34,570	498,541	+63,671
July.....	155	-34	145	-8	300	-42	224,235	-88,979	252,947	+39,971	477,182	-49,008
August....	171	+2	148	-	319	+2	289,204	-13,974	250,085	+37,455	539,289	+23,481
September.	185	+35	146	+25	331	+60	369,804	+95,530	245,088	+41,160	614,892	+136,690
October.....												
November.....												
December.....												
<i>Totals, 9 months</i>	1,186	+59	940	+48	2,126	+107	2,354,589	+28,744	1,628,501	+154,430	3,983,090	+183,174

2. VALUE OF IMPORTS AND EXPORTS

1913 MONTH	IMPORTS		EXPORTS		TOTAL TRADE	
	Value	Increase or Decrease from 1912	Value	Increase or Decrease from 1912	Value	Increase or Decrease from 1912
January.....	\$16,380,274	+\$4,821,650	\$6,029,274	+\$1,961,020	\$22,409,548	+\$6,782,670
February.....	13,307,088	+1,747,393	6,577,260	+882,625	19,884,348	+2,630,018
March.....	13,091,103	-2,072,095	6,005,858	+711,044	19,096,961	-1,361,051
April.....	13,122,146	-1,619,925	6,538,534	+105,759	19,660,680	-1,514,166
May.....	9,639,729	-5,400,863	5,245,941	-765,449	14,885,670	-6,166,312
June.....	8,710,387	-1,518,219	5,086,964	+944,191	13,797,351	-574,028
July.....	8,106,008	-4,678,102	5,744,442	+963,494	13,850,450	-3,714,608
August.....	8,988,524	-6,701,770	7,119,032	+1,928,391	16,107,556	-4,773,379
September.....	12,178,977	+1,934,233	6,227,487	+541,865	18,406,464	+2,476,098
October.....						
November.....						
December.....						
<i>Totals, 9 months.....</i>	\$103,524,236	-\$13,487,698	\$54,574,792	+\$7,272,940	\$158,099,028	-\$6,214,758

NOTE.—Of the total value of exports for the nine months, 2.08 per cent., or \$1,135,686, pertains to foreign merchandise exported from Boston. In the first nine months of 1913, the total imports decreased 11.53 per cent., and the total exports increased 15.38 per cent., as compared with the same period in 1912.

XVIII. COMMERCIAL STATISTICS—PORT OF BOSTON—Concluded

3. Arrival and Tonnage of Vessels from Domestic Ports—Compiled from the Returns of the Boston Chamber of Commerce

1913 MONTH	FROM SOUTHERN PORTS						FROM EASTERN PORTS						GRAND TOTAL					
	Steam-ers	Sailing Vessels	Tugs	Barges	TOTAL		Steam-ers	Sailing Vessels	Tugs	Barges	TOTAL		Steam-ers	Sailing Vessels	Tugs	Barges	TOTAL	
					Number	Gross Tonnage					Number	Gross Tonnage					Number	Gross Tonnage
January.....	122	32	115	224	493	659,975	120	26	95	52	293	183,160	242	58	210	276	786	843,135
February.....	116	33	107	195	451	650,399	109	23	102	57	291	184,066	225	56	209	252	742	834,465
March.....	120	37	114	197	468	659,568	117	26	87	58	288	208,268	237	63	201	255	756	867,836
April.....	137	29	114	236	516	744,170	117	43	132	84	376	231,336	254	72	246	320	892	975,506
May.....	136	43	128	256	563	752,107	132	77	123	78	410	267,683	268	120	251	334	973	1,019,790
June.....	160	41	118	246	565	913,130	133	87	123	64	407	259,443	293	128	241	310	972	1,172,573
July.....	158	33	119	241	551	879,339	183	73	101	74	431	319,067	341	106	220	315	982	1,198,406
August.....	162	64	121	257	604	938,936	186	75	88	75	424	364,430	348	139	209	332	1,028	1,303,366
September.....	161	47	120	254	582	954,296	161	83	58	53	355	285,339	322	130	178	307	937	1,239,635
October.....																		
November.....																		
December.....																		
<i>Totals, 9 mos.....</i>	1,272	359	1,056	2,106	4,793	7,151,920	1,258	513	909	595	3,275	2,302,792	2,530	872	1,965	2,701	8,068	9,454,712
<i>Totals, 1st 9 mos., 1912.....</i>	1,220	389	1,008	1,979	4,596	7,018,847	971	570	768	546	2,855	2,250,223	2,191	959	1,776	2,525	7,451	9,269,070

NOTE.—Fishing Vessels (see Table below) and pleasure craft are not included in the foregoing.

XIX. RECEIPTS OF FISH LANDED AT BOSTON BY AMERICAN FISHING VESSELS

Compiled from Reports of the United States Bureau of Fisheries

1913 MONTH								MACKEREL		HERRING		OTHER FISH	NUMBER OF TRIPS	TOTAL			
	Cod Fresh	Cusk Fresh	HADDOCK Fresh	HAKE Fresh	POLLOCK Fresh	HALIBUT Fresh	Fresh	Salted	Fresh	Salted	FRESH FISH			SALTED FISH			
	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Pounds	Value	Pounds	Value		
January.....	1,121,500	307,600	4,367,200	435,350	177,125	62,630	-	-	-	-	-	266	6,471,405	\$236,937	-	-	
February.....	764,250	201,000	4,473,500	270,750	114,890	33,361	-	-	-	-	-	212	5,857,751	236,698	-	-	
March.....	1,252,600	306,500	4,735,000	309,700	114,600	91,225	-	-	150,000	-	-	276	6,959,625	210,277	-	-	
April.....	2,193,400	525,800	4,256,250	834,100	269,150	134,480	-	-	-	-	-	333	8,213,180	200,582	-	-	
May.....	1,899,675	274,400	2,513,300	798,900	173,500	77,680	-	-	-	-	-	205	5,737,455	144,708	-	-	
June.....	2,133,030	195,900	2,980,550	1,455,900	236,600	220,815	1,329,300	62,400	-	-	* 145,400	271	8,692,495	296,543	67,400	\$3,840	
July.....	1,835,750	170,000	4,217,350	695,550	392,400	165,735	757,900	19,400	-	-	†1,282,750	352	9,517,435	329,547	19,400	576	
August.....	2,350,900	218,300	4,054,000	867,500	671,500	163,600	1,050,160	36,600	-	-	†664,400	417	10,040,360	322,584	36,600	2,121	
September.....	2,567,607	99,320	4,311,605	859,860	974,640	62,544	227,028	4,400	-	-	‡626,628	331	9,729,232	321,568	‡4,900	245	
October.....																	
November.....																	
December.....																	
<i>Totals, 9 mos.....</i>	16,118,712	2,298,820	35,908,755	6,527,610	3,124,405	1,012,070	3,364,388	122,800	150,000	-	2,719,178	2,663	71,218,938	\$2,299,444	128,300	\$6,782	
<i>Totals, 1st 9 mos., 1912..</i>	18,732,400	2,130,800	40,084,400	5,836,150	2,542,600	697,315	2,462,795	143,000	6,100	-	1,892,750	2,668	74,385,310	1,971,059	143,000	7,822	

* 140,400 pounds fresh swordfish, 5,000 pounds salted swordfish.

† All fresh swordfish.

‡ Includes 500 pounds salted hake.

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XX. INDOOR PUBLIC BATHS, OPEN ALL THE YEAR

Number of Baths Taken, Year 1913

NAME	January	February	March	April	May	June	July	August	September	October	November	December	TOTALS, 9 months.	TOTALS, 1st 9 mos. 1912.
Dover-street Bath-house: { Males..... Females.....	10,150 2,591	7,856 1,953	11,781 2,881	11,731 2,734	13,979 3,288	15,231 4,159	13,943 3,858	12,751 3,809	10,920 3,107				108,342 28,380	117,139 33,551
Totals.....	12,741	9,809	14,662	14,465	17,267	19,390	17,801	16,560	14,027				136,722	150,690
Cabot-street Bath-house: { Males..... Females.....	7,923 1,856	6,460 1,884	8,679 2,251	7,956 1,869	9,864 2,436	13,270 3,161	15,024 3,408	13,462 2,471	6,695 1,895				89,333 21,231	86,032 21,236
Totals.....	9,779	8,344	10,930	9,825	12,300	16,431	18,432	15,933	8,590				110,564	107,268
North Bennet-street Bath-house: { Males..... Females.....	11,891 3,869	8,976 2,976	12,928 4,064	13,105 3,833	15,547 4,618	20,166 6,241	21,738 6,200	22,373 5,565	14,599 5,762				141,323 43,128	117,924 33,394
Totals.....	15,760	11,952	16,992	16,938	20,165	26,407	27,938	27,938	20,361				184,451	151,318
Charlestown Bath-house: * { Males..... Females.....			3,013 890	2,576 660	3,822 1,011	4,906 955	6,016 1,199	5,975 1,006	4,392 1,014				30,700 6,735	
Totals.....			3,903	3,236	4,833	5,861	7,215	6,981	5,406				37,435	
Charlesbank Gymnasium: { Males.....	1,095	913	1,183	1,733	2,321	2,960	5,344	5,412	4,123				25,084	29,619
South Boston Gymnasium: { Males..... Females.....	3,325 825	2,515 456	2,821 455	2,255 525	2,240 510	2,460 640	3,295 1,010	3,941 950	3,476 828				26,328 6,199	33,360 7,388
Totals.....	4,150	2,971	3,276	2,780	2,750	3,100	4,305	4,891	4,304				32,527	40,748
Ward 7 Gymnasium: { Males..... Females.....	2,090 460	1,550 362	2,316 467	2,306 565	2,885 586	3,981 544	3,918 1,083	4,151 695	2,691 493				25,888 5,255	31,383 6,957
Totals.....	2,550	1,912	2,783	2,871	3,471	4,525	5,001	4,846	3,184				31,143	38,340
Ward 9 Gymnasium: { Males..... Females.....	1,434 142	1,179 103	1,528 101	1,367 135	1,639 115	2,156 263	2,291 470	2,539 373	1,637 214				15,770 1,916	13,169 1,493
Totals.....	1,576	1,282	1,629	1,502	1,754	2,419	2,761	2,912	1,851				17,686	14,662
Ward 16 Gymnasium: { Males..... Females.....	6,343 3,360	4,994 2,821	6,214 3,090	5,177 2,159	4,513 1,198	2,855 568	3,225 765	3,480 610	2,750 410				39,551 14,981	40,787 16,129
Totals.....	9,703	7,815	9,304	7,336	5,711	3,423	3,990	4,090	3,160				54,532	56,916
Copley School: † { Males..... Females.....	2,290 890	1,670 785	2,395 970	2,040 955	2,565 930	2,275 970	2,250 945	2,285 860	1,575 745				19,345 8,050	28,060 14,722
Totals.....	3,180	2,455	3,365	2,995	3,495	3,245	3,195	3,145	2,320				27,395	42,782
East Boston Gymnasium: { Males..... Females.....	7,572 2,211	5,999 1,689	7,473 2,022	5,978 1,277	6,781 1,082	7,577 1,418	8,379 2,027	8,840 1,702	5,288 1,570				63,887 14,998	57,428 19,565
Totals.....	9,783	7,688	9,495	7,255	7,863	8,995	10,406	10,542	6,858				78,885	76,993
Curtis Hall Building: { Males..... Females.....	11,873 4,355	9,183 3,513	13,390 4,539	11,125 4,228	12,870 2,356	14,503 4,887	19,071 5,429	17,078 4,527	13,010 4,993				123,003 38,827	104,471 32,207
Totals.....	16,228	12,696	17,929	15,353	15,226	19,390	24,500	21,605	18,903				161,830	136,678
Girls' Latin School: ‡ { Males..... Females.....								3,476 1,333	2,222 619				5,698 1,952	
Totals.....								4,809	2,841				7,650	
GRAND TOTALS { Males..... Females.....	65,986 20,559	51,295 16,542	73,721 21,730	67,349 18,940	79,026 18,130	92,340 23,806	104,494 26,394	105,763 23,901	74,278 21,630				714,252 191,632	659,372 186,642
Totals.....	86,545	67,837	95,451	86,289	97,156	116,146	130,888	129,664	95,928				905,904	846,014

* Charlestown Bath-house opened March 3, 1913.

† Open evenings only.

‡ Opened August 1, 1913.

XXI. PUBLIC WORKS DEPARTMENT

1913 MONTH	WATER SUPPLIED	REFUSE REMOVED		STREETS CLEANED		STREETS OILED		PERMITS ISSUED			NORTH AND SOUTH FERRIES	
	Total Gallons	Tons of Ashes, Etc.	Tons of Garbage	Tons of Dirt Removed	Sq. Yds. Cleaned Once	Loads Spread	Sq. Yds. Oiled Once	For Street Openings	All Others	Total	Passengers Carried	Vehicles Carried
January.....	2,662,376,100	42,430	6,519	9,765	32,838,001	10	64,733	1,003	970	1,973	464,749	71,997
February.....	2,525,930,400	37,881	6,267	3,467	13,778,434	—	—	832	706	1,538	413,202	62,729
March.....	2,466,288,700	40,111	6,451	7,759	27,009,174	86	275,269	1,068	1,210	2,278	488,193	69,480
April.....	2,279,028,000	32,413	6,114	7,197	31,122,569	1,331	4,193,197	908	1,339	2,247	494,686	74,751
May.....	2,375,393,600	30,746	6,248	8,702	36,726,286	1,916	6,389,371	1,141	1,447	2,588	537,515	89,334
June.....	2,345,892,000	26,797	6,413	9,267	29,991,455	2,263	8,156,058	903	1,535	2,438	528,437	89,247
July.....	2,487,328,400	21,013	6,979	7,820	37,002,968	1,816	6,936,617	1,359	1,064	2,423	506,805	94,327
August.....	2,400,252,500	21,133	6,869	6,438	31,643,183	1,123	4,761,449	1,326	1,050	2,376	524,030	92,158
September.....	2,366,484,000	24,064	6,991	6,379	31,481,448	1,046	4,396,870	1,223	1,081	2,304	530,776	89,751
October.....												
November.....												
December.....												
<i>Totals, 9 months.....</i>	21,908,973,700	276,588	58,851	66,794	271,593,518	9,591	35,173,564	9,763	10,402	20,165	4,488,393	733,774

XXII. MUSEUM OF FINE ARTS—NUMBER OF ADMISSIONS

1913 — MONTH	PAID	FREE				TOTAL
		Saturdays	Sundays	Other Days	Total	
January.....	1,899	3,202	7,381	7,358	17,941	19,840
February.....	1,515	5,230	9,756	6,209	21,195	22,710
March.....	1,820	4,825	13,737	5,976	24,538	26,358
April.....	2,515	4,290	8,841	6,796	19,927	22,442
May.....	1,326	3,090	8,119	7,065	18,274	19,600
June.....	1,670	1,696	5,424	2,032	9,152	10,822
July.....	2,433	2,026	2,374	2,944	7,344	9,777
August.....	4,018	3,534	3,320	3,087	9,941	13,959
September.....	3,059	2,766	7,806	2,526	13,098	16,157
October.....						
November.....						
December.....						
<i>Totals, 9 months.....</i>	20,255	30,659	66,758	43,993	141,410	161,665
<i>Totals, 1st 9 months, 1912.....</i>	20,238	30,543	65,328	46,225	142,096	162,334

NOTE. — At the Museum School there are 267 art students, 207 women and 60 men.

GENERAL NOTE. — As the BULLETIN is sent to many officials and institutions in other cities and countries, the following statement is introduced in explanation of the nature and source of the data contained in the tables referred to:

Table III. The Massachusetts Cremation Society is a private organization to which the only crematory in Boston belongs. The Mt. Auburn Crematory is a part of Mt. Auburn Cemetery (Cambridge), a private corporation. — Table IV. is compiled from returns made by the Cemetery Department. — Table VI. Compiled from statistics furnished by the various departments in charge of the institutions referred to. — Table VII. is compiled from data furnished by the Commissioner-General of Immigration, at Washington. — Table IX. (1) The Brighton Abattoir is the only authorized abattoir within the city limits. It belongs to a private company, but is subject to the oversight and regulation of the Health Department of the city, in accordance with Chapter 144 of the Acts of the Legislature of 1876. (2) The Health Department derives its authority to order houses which it deems unfit for human habitation to be vacated or demolished from Chapter 219, Acts of 1897, and Chapter 222, Acts of 1899. (3) The Revised Laws (Chapters 56 and 57) require the mayor and aldermen of cities, and permit the selectmen of towns, to appoint inspectors of milk and inspectors of vinegar, and prescribe regulations relating to the storage and sale of milk and vinegar. By special acts of the Legislature (see Chapter 313, Acts of 1893, and Chapter 449, Acts of 1895) the appointment of milk inspectors in Boston is vested in the Boston Board of Health. — Table XI. is compiled from data furnished by the Real Estate Exchange and Auction Board of transfers and mortgages of real estate recorded at the Suffolk Registry of Deeds. — Table XIV. Number of pupils means whole number of pupils belonging, *i. e.*, enrolled on the dates specified, as returned to the Superintendent of Schools. — Tables XV. and XVI. are compiled from the books of the Boston Chamber of Commerce. — Table XVII. is compiled from the weekly statements of the Boston Clearing House. — Table XVIII. is made up in part from data furnished the Statistics Department by the Collector of Customs of the port of Boston, and in part from the marine books of the Chamber of Commerce. — Table XX. is compiled from the books of the Park and Recreation Department. — Table XXII. is compiled from data furnished by the Museum of Fine Arts, which is a quasi-public institution.

APPENDIX.

BOSTON SCHOOL CENSUS, 1913.

The total number of persons from 5 to 15 years of age (*i. e.*, not including those of 15) constitutes the "School Population" — which does not include those who attend the Evening Schools — since that number, as determined by the School Census, is used by the State authorities as the basis of apportioning the Massachusetts School Fund. The main results of the last annual School Census in Boston, taken in September, 1913, under direction of the School Committee, are set forth, by wards, in Table I., printed on the following page. Table II. shows the distribution and movement of the school population, by wards, for the five years 1909–1913.

Inspection of Table I. shows that: (1) of 127,025, the total number of persons 5 to 15 years of age in the City, 63,691, or 50.14 per cent., were boys, and 63,334, or 49.86 per cent., were girls; (2) 92,664, or 72.95 per cent., were in the public schools, 20,743, or 16.33 per cent., in private schools, and 13,618, or 10.72 per cent., were not in any school; (3) 26,603, or 20.94 per cent., were 5 and 6 years of age, 88,152, or 69.40 per cent., were from 7 to 13, and 12,270, or 9.66 per cent., were 14 years of age.

In 1913, Ward 20 contained the largest quota of the school population, while Ward 10 had the smallest, the figures being 14,982 and 1,329 respectively. The largest number in the public schools was 11,593, in Ward 20, and the smallest was 1,152, in Ward 10; the largest number in private schools was 2,886, in Ward 19, the smallest being 50, in Ward 10. The number not attending school exceeded 500 in eleven wards, *viz.*, 2,142 in Ward 20, 1,045 in Ward 19, 951 in Ward 17, 917 in Ward 22, 797 in Ward 6, 758 in Ward 2, 711 in Ward 8, 706 in Ward 1, 629 in Ward 24, 557 in Ward 9, and 552 in Ward 25. The smallest number in this category was 9 in Ward 5.

To facilitate comparison of the results of the School Census of 1913 with those of previous years, we have introduced the following summary, which shows the total number of persons 5 to 15 years of age in the City; the number in public and private schools; the number not attending school, and the annual gain or loss in each year of the period 1908–1913:

NUMBER OF PERSONS 5 TO 15 YEARS OF AGE.

YEAR	IN PUBLIC SCHOOLS		IN PRIVATE SCHOOLS		NOT ATTENDING SCHOOL		TOTAL NUMBER IN CITY	
	Number	Annual Gain (+) or Loss (-)	Number	Annual Gain (+) or Loss (-)	Number	Annual Gain (+) or Loss (-)	Number	Annual Gain (+) or Loss (-)
1908.....	83,494	+5,968	17,060	+231	10,896	+1,101	111,450	+7,300
1909.....	88,704	+5,210	17,912	+852	8,911	-1,985	115,527	+4,077
1910.....	88,064	-640	19,263	+1,351	9,917	+1,006	117,244	+1,717
1911.....	87,690	-374	20,215	+952	10,911	+994	118,816	+1,572
1912.....	89,894	+2,204	20,806	+591	14,478	+3,567	125,178	+6,362
<i>Average, 5 Years...</i>	87,569	+2,474	19,051	+795	11,023	+937	117,643	+4,206
1913.....	92,664	+2,770	20,743	-63	13,618	-860	127,025	+1,847

It appears from the foregoing that the school population of Boston numbered 1,847 more in 1913 than in 1912. There was an increase in 1913 from 1912 of 2,770 in the public schools, as against an average annual increase of 2,474 for the five years 1908–1912. In private schools the number was less than in 1912 by 63, against an average annual increase of 795 for the five

years alluded to; and the number not in school was 860 less in 1913 than in 1912, against an average annual increase of 937 for the period 1908–1912.

In the five years 1908–1912, the average annual number of persons 5 to 15 years of age in the public schools constituted 74.44 per cent. of the total school population; in private schools, 16.19 per cent., and not attending any school, 9.37 per cent.

The following summary statement, taken from the Annual Statistics, prepared by the Superintendent of Schools, shows the number of pupils of all ages enrolled in the public day schools on June 30 (or at the close of the school year) for the five years 1909 to 1913, inclusive.

NUMBER OF PUPILS ENROLLED IN PUBLIC DAY SCHOOLS.

DAY SCHOOLS	ON JUNE 30 OF EACH YEAR				
	1909.	1910.	1911.	1912.	1913.
Normal.....	207	216	221	225	215
High and Latin.....	8,869	9,982	10,989	11,793	12,289
Elementary.....	80,746	80,935	79,468	81,134	82,358
Kindergarten.....	5,816	5,982	5,548	6,131	6,210
Special.....	165	281	360	432	510
Totals.....	95,803	97,396	96,586	99,715	101,582

The next summary shows the total registration, average number belonging, average attendance and percentage of attendance in the day schools and the evening schools for the last school year.

REGISTRATION, ETC., IN ALL PUBLIC SCHOOLS FOR YEAR 1912-13.

DAY SCHOOLS	Total Number Registered (1)	Average Number Belonging (2)	Average Number Attending (3)	Per Cent. of 3 to 2	Per Cent. of 2 to 1
Normal.....	215	210	206	98.10	97.67
High and Latin.....	14,783	13,331	12,516	93.89	90.18
Elementary.....	92,196	83,170	76,749	92.28	90.21
Kindergarten.....	7,484	5,769	4,527	78.47	77.08
Special.....	828	598	532	88.96	72.22
Totals, Day Schools....	115,506	103,078	94,530	91.71	89.24
EVENING SCHOOLS					
High.....	6,275	4,078	3,265	80.06	64.99
Elementary.....	11,671	6,264	4,952	79.05	53.67
Industrial.....	913	505	390	77.23	55.31
Trade.....	331	185	134	72.43	55.89
Totals, Evening Schools....	19,190	11,032	8,741	79.23	57.49
Continuation School....	1,033	318	263	82.70	30.78
Totals, All Schools....	135,729	114,428	103,534	90.48	84.31

The school year of the day schools in Boston covers ten months from September to June, inclusive, and from the monthly tables published in THE BULLETIN (see "Table XIV., Public Day Schools, 1912," in Volume XIV., and the same table in the current volume), it appears that the number of pupils of all ages enrolled in the schools (not including special schools) on September 30, 1912, was 103,556, that the maximum enrollment was 104,737, on October 31, 1912, and the mean enrollment for the ten months 102,786, against 100,738 for the corresponding ten months of 1911–1912.

I. SCHOOL CENSUS OF BOSTON, SEPTEMBER 1, 1913, BY WARDS.

WARD	NUMBER OF PERSONS 5 TO 15 YEARS OF AGE															Per Cent of School Age to Ward Population in Census Year, 1910	
	In Public Schools	In Private Schools	Not Attending School	Total Number in the City	5 AND 6 YEARS OF AGE			7 TO 13 YEARS OF AGE			14 YEARS OF AGE			TOTAL			
					Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls		Total
1	4,148	1,607	706	6,461	701	708	1,409	2,165	2,182	4,347	357	348	705	3,223	3,238	6,461	20.16
2	4,167	1,446	758	6,371	735	725	1,460	2,141	2,132	4,273	341	297	638	3,217	3,154	6,371	19.51
3	1,932	518	102	2,552	253	286	539	886	913	1,799	112	102	214	1,251	1,301	2,552	17.67
4	1,393	820	133	2,346	238	264	502	784	812	1,596	118	130	248	1,140	1,206	2,346	21.39
5	1,288	464	9	1,761	178	173	351	658	605	1,263	77	70	147	913	848	1,761	15.89
6	3,985	1,124	797	5,906	740	747	1,487	1,988	2,011	3,999	205	215	420	2,933	2,973	5,906	15.95
7	1,205	98	153	1,456	170	177	347	484	467	951	77	81	158	731	725	1,456	9.21
8	4,796	270	711	5,777	674	593	1,267	1,929	1,971	3,900	325	285	610	2,928	2,849	5,777	17.10
9	3,460	222	557	4,239	470	484	954	1,460	1,440	2,900	192	193	385	2,122	2,117	4,239	16.89
10	1,152	50	127	1,329	132	128	260	467	451	918	73	78	151	672	657	1,329	6.00
11	1,871	467	289	2,627	282	286	568	871	833	1,704	175	180	355	1,328	1,299	2,627	7.50
12	1,386	310	217	1,913	209	154	363	672	605	1,277	121	152	273	1,002	911	1,913	9.01
13	2,553	1,119	323	3,995	414	471	885	1,405	1,391	2,796	162	152	314	1,981	2,014	3,995	23.46
14	3,491	620	497	4,608	513	518	1,031	1,565	1,563	3,128	228	221	449	2,306	2,302	4,608	21.08
15	2,581	757	346	3,684	378	350	728	1,265	1,308	2,573	181	202	383	1,824	1,860	3,684	23.31
16	3,737	776	293	4,806	420	418	838	1,851	1,666	3,517	227	224	451	2,498	2,308	4,806	18.55
17	5,332	825	951	7,108	704	655	1,359	2,692	2,611	5,303	226	220	446	3,622	3,486	7,108	22.00
18	3,403	501	360	4,264	328	446	774	1,437	1,478	2,915	286	289	575	2,051	2,213	4,264	21.60
19	3,580	2,886	1,045	7,511	693	695	1,388	2,663	2,704	5,367	413	343	756	3,769	3,742	7,511	21.11
20	11,593	1,247	2,142	14,982	1,570	1,649	3,219	5,241	5,235	10,476	723	564	1,287	7,534	7,448	14,982	19.01
21	3,445	769	237	4,451	438	436	874	1,481	1,603	3,084	230	263	493	2,149	2,302	4,451	14.73
22	4,872	1,015	917	6,804	633	636	1,269	2,538	2,500	5,038	254	243	497	3,425	3,379	6,804	19.82
23	5,157	589	411	6,157	610	637	1,247	2,285	2,041	4,326	296	288	584	3,191	2,966	6,157	18.12
24	6,888	386	629	7,903	828	866	1,694	2,680	2,655	5,335	416	458	874	3,924	3,979	7,903	18.37
25	3,470	781	552	4,803	512	532	1,044	1,604	1,660	3,264	249	246	495	2,365	2,438	4,803	17.06
26	1,779	1,076	356	3,211	355	391	746	1,039	1,064	2,103	198	164	362	1,592	1,619	3,211	.....
Totals	92,664	20,743	13,618	127,025	13,178	13,425	26,603	44,251	43,901	88,152	6,262	6,008	12,270	63,691	63,334	127,025	17.48

II. DISTRIBUTION AND MOVEMENT OF THE SCHOOL POPULATION OF BOSTON, BY WARDS, 1909=1913.

WARD	NUMBER OF PERSONS 5 TO 15 YEARS OF AGE					INCREASE (+) OR DECREASE (-)					WARD
	1909	1910	1911	1912	1913	1909	1910	1911	1912	1913	
1	6,485	5,983	5,829	6,443	6,461	+501	-502	-154	+614	+18	1
2	5,894	5,622	5,723	5,927	6,371	+455	-272	+101	+204	+444	2
3	2,862	2,711	3,003	2,725	2,552	+71	-151	+292	-278	-173	3
4	2,611	2,843	2,789	2,437	2,346	+38	+232	-54	-352	-91	4
5	1,995	2,036	1,936	1,858	1,761	-106	+41	-100	-78	-97	5
6	5,700	5,704	5,789	5,900	5,906	+208	+4	+85	+111	+6	6
7	1,650	1,373	1,362	1,437	1,456	-831	-277	-11	+75	+19	7
8	5,743	5,546	5,405	5,717	5,777	+20	-197	-141	+312	+60	8
9	4,877	4,463	4,027	4,180	4,239	+542	-414	-436	+153	+59	9
10	1,691	1,520	1,508	1,540	1,329	-600	-171	-12	+32	-211	10
11	2,086	2,059	1,988	2,386	2,627	+46	-27	-71	+398	+241	11
12	2,068	2,188	1,785	1,995	1,913	-348	+120	-403	+210	-82	12
13	4,792	5,057	4,376	4,233	3,995	+462	+265	-681	-143	-238	13
14	4,972	4,971	4,485	4,636	4,608	+288	-1	-486	+151	-28	14
15	4,530	4,945	4,663	3,908	3,684	-285	+415	-282	-755	-224	15
16	5,126	4,754	4,726	4,748	4,806	+423	-372	-28	+22	+58	16
17	5,311	5,813	6,383	6,920	7,108	+40	+502	+570	+537	+188	17
18	4,619	4,910	4,287	4,227	4,264	+20	+291	-623	-60	+37	18
19	6,528	6,695	7,202	7,358	7,511	+146	+167	+507	+156	+153	19
20	9,555	10,592	13,186	14,110	14,982	+1,112	+1,037	+2,594	+924	+872	20
21	4,355	4,494	4,157	4,355	4,451	+570	+139	-337	+198	+96	21
22	5,435	5,941	6,120	6,478	6,804	+205	+506	+179	+358	+326	22
23	5,521	5,557	5,364	5,775	6,157	+241	+36	-193	+411	+382	23
24	6,691	6,934	7,283	7,816	7,903	+725	+243	+349	+533	+87	24
25	4,430	4,533	5,440	4,916	4,803	+134	+103	+907	-524	-113	25
26	.....	.....	.....	3,153	3,211	.....	.....	.....	.....	+58	26
Totals	115,527	117,244	118,816	125,178	127,025	+4,077	+1,717	+1,572	+3,209	+1,847	Totals

BANKS AND BANKING, INDUSTRIES, WEALTH, ETC., IN NEW ENGLAND AND BOSTON

To facilitate comparison of regions and groups of states, the United States Bureau of the Census divides the country into nine geographical divisions. Division I., comprising the six New England States, is termed New England. For three hundred years, ever since 1614, when Captain John Smith gave North Virginia the name of New England, New England has been "on the map." Of the terms used to designate the nine divisions, New England is the most familiar and distinctive as well as the most ancient.

New England, by reason of its situation, climate and history, is one of the most individual and characteristic regions of the United States. Thanks to its well defined unitary character, and the magnitude and solidarity of its industrial, commercial and financial interests, New England has strong claims to have a regional bank located in Boston, which is indisputably "both the metropolis and business capital of the region."

The following statement shows the divisional rank of New England and its percentage relation to the United States, in respect to area, population, wealth, agriculture, industry and commerce.

	Year	New England	Rank	Per Cent of U. S.
Area.....	1910	61,976 sq. miles	IX	2.1
Land in farms.....	1910	30,805 " "	IX	2.2
Persons per sq. mile of land,	1910	105.7	II	-
Total population.....	1910	6,552,681	VII	7.1
Urban.....	1910	5,455,345	III	12.8
Rural.....	1910	1,097,336	IX	2.2
Number of cities.....	1910	362	III	15.1
With 100,000 or more.....	1910	8	III	16.0
With 25-100,000.....	1910	34	III	19.0
With 10-25,000.....	1910	61	III	16.3
With 5-10,000.....	1910	106	III	16.9
With 2½-5,000.....	1910	153	III	13.0
Per Cent of Population:				
In cities.....	1910	83.3	I	-
In country.....	1910	16.7	IX	-
Foreign-born population.....	1910	1,825,110	III	13.5
Per cent foreign-born to total population.....	1910	27.9	I	-
Wealth.....	1904	\$8,823.3 millions	V	8.3
Farming implements, etc....	1904	38.4 "	IX	4.5
Manufacturing mach'y, etc..	1904	477.1 "	III	14.5
Value of farm property.....	1910	867.2 "	VIII	2.1
Value of all farm crops.....	1909	141.0 "	IX	2.6
Manufactures:				
Number of establishments..	1909	25,351	IV	9.4
Persons engaged.....	1909	1,212,158	III	15.8
Wage earners.....	1909	1,101,290	III	16.6
Primary horse power.....	1909	2,715,121	III	14.5
Capital invested.....	1909	\$2,503.9 millions	III	13.6
Wages.....	1909	557.6 "	III	16.3
Value of products.....	1909	2,670.1 "	III	12.9
Value added by manufacture,	1909	1,193.8 "	III	13.9
Cotton Manufactures:				
Wage earners.....	1909	188,984	I	49.9
Wages.....	1909	\$77.2 millions	I	58.1
Capital invested.....	1909	375.8 "	I	45.7
Value of products.....	1909	316.5 "	I	50.4
Woolen Manufactures:				
Wage earners.....	1909	107,120	I	63.5
Wages.....	1909	\$48.2 millions	I	66.5
Capital invested.....	1909	264.7 "	I	61.5
Value of products.....	1909	275.6 "	I	63.2

	Year	New England	Rank	Per Cent of U. S.
Boots and Shoes:				
Wage earners.....	1909	104,485	I	52.7
Wages.....	1909	\$56.4 millions	I	57.2
Capital invested.....	1909	111.1 "	I	50.0
Value of products.....	1909	293.1 "	I	57.2
Fisheries:				
Persons engaged in.....	1908	22,078	III	15.3
Number of vessels and boats,	1908	14,174	II	15.7
Value of vessels and boats..	1908	\$8,187.5 millions	I	32.6
Value of products.....	1908	15,085.4 "	II	27.9
Shipbuilding:				
Wage earners.....	1909	6,330	III	15.6
Capital invested.....	1909	\$12,059.5 millions	III	9.6
Value of products.....	1909	11,634.2 "	III	15.9
Foreign Commerce:				
Total value.....	¹ 1913	\$295.6 millions	IV	6.9
Imports.....	1913	179.3 "	II	9.9
Exports.....	1913	116.3 "	VI	4.7
Duties collected.....	¹ 1912	27.7 "	II	9.1
Passenger Business, N. E. Ports:				
Total.....	¹ 1913	163,948	II	6.1
U. S. citizens.....	1913	27,177	II	4.3
Aliens.....	1913	136,771	II	6.6
Immigrant aliens to New England.....	¹ 1913	168,952	III	14.1
Emigrant aliens from New England.....	1913	28,756	III	9.3
Bank clearings.....	² 1912	\$10,251,821 thousands	IV	6.1
Banking power of nat'l banks..	1912	782,561 "	IV	9.1
Resources of nat'l banks.....	1912	906,046 "	IV	8.3

¹ Fiscal year ending June 30.

² Fiscal year ending September 30.

POPULATION, BY CENSUS DIVISIONS, 1910 With Change from 1900 A. Total Population

CENSUS DIVISIONS	Total Population, 1910	INCREASE FROM 1900	
		Number	Per Cent
United States.....	91,972,266	15,977,691	21.0
Atlantic States:			
I. New England.....	6,552,681	960,664	17.2
II. Middle Atlantic.....	19,315,892	3,861,214	25.0
V. South Atlantic.....	12,194,895	1,751,415	16.8
Total.....	38,063,468	6,573,293	20.9
Central States:			
III. East North Central.....	18,250,621	2,265,040	14.2
IV. West North Central.....	11,637,921	1,290,498	12.5
VI. East South Central.....	8,409,901	862,144	11.4
VII. West South Central.....	8,784,534	2,252,244	34.5
Total.....	47,082,977	6,669,926	16.5
VIII. Mountain States.....	2,633,517	958,860	57.3
IX. Pacific States.....	4,192,304	1,775,612	73.5

AREA, POPULATION, ETC.— CONTINUED

DIVISIONS AND STATES	AREA		POPULATION		DENSITY	DIVISIONS AND STATES	AREA		POPULATION		DENSITY
	Square Miles	Per Cent	Number	Per Cent	Per Square Mile		Square Miles	Per Cent	Number	Per Cent	Per Square Mile
IV. West North Central...	510,804	17.2	11,637,921	12.7	22.8	VIII. Mountain States...	859,125	28.9	2,633,517	2.8	3.1
1. Minnesota.....	80,858		2,075,708		25.7	1. Montana.....	146,201		376,053		2.6
2. Iowa.....	55,586		2,224,771		40.0	2. Idaho.....	83,354		325,594		3.9
3. Missouri.....	68,727		3,293,335		47.9	3. Wyoming.....	97,594		145,965		1.5
4. North Dakota.....	70,183		577,056		8.2	4. Colorado.....	103,658		799,024		7.7
5. South Dakota.....	76,868		583,888		7.6	5. New Mexico.....	122,503		327,301		2.7
6. Nebraska.....	76,808		1,192,214		15.5	6. Arizona.....	113,810		204,354		1.8
7. Kansas.....	81,774		1,600,949		20.7	7. Utah.....	82,184		373,351		4.5
VI. East South Central...	179,509	6.0	8,409,901	9.1	46.8	8. Nevada.....	109,821		81,875		0.7
1. Kentucky.....	40,181		2,289,905		57.0	IX. Pacific States.....	318,095	10.7	4,192,304	4.5	13.2
2. Tennessee.....	41,687		2,184,789		52.4	1. Washington.....	66,836		1,141,990		17.1
3. Alabama.....	51,279		2,138,093		41.7	2. Oregon.....	95,607		672,765		7.0
4. Mississippi.....	46,362		1,797,114		38.8	3. California.....	155,652		2,377,549		15.3
VII. West South Central...	429,746	14.5	8,784,534	9.6	20.4						
1. Arkansas.....	52,525		1,574,449		30.0						
2. Louisiana.....	45,409		1,656,388		36.5						
3. Oklahoma.....	69,414		1,657,155		23.9						
4. Texas.....	262,398		3,896,542		14.8						
Totals, Central States.	1,365,623	45.9	47,082,977	51.2	34.5						

The percentage relation of the several divisions to the United States and of the individual divisions to each other is set forth summarily below.

Although New England stands *seventh* as to total population and *sixth* as to the number of its national banks,—it is *third* as to foreign-born population, urban population, number of all cities and cities of 10,000 or over, number of wage earners engaged in manufactures, value of manufactured products, and surplus of national banks; and *fourth* as to wealth, the capital, banking power and total resources of its national banks and the amount of its bank clearings.

COMPARATIVE VIEW OF AREA, POPULATION, ETC., BY CENSUS DIVISIONS, 1910
Per Cents of United States, with Divisional Rank

CENSUS DIVISIONS	AREA, 1910		TOTAL POPULATION, 1910		FOREIGN-BORN POPULATION, 1910		URBAN POPULATION, 1910		NUMBER OF CITIES, 1910	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	—	100.0	—	100.0	—	100.0	—	100.0	—
Atlantic States:										
I. New England.....	2.1	9	7.1	7	13.5	3	12.8	3	15.1	3
II. Middle Atlantic.....	3.4	8	21.0	1	35.9	1	32.2	1	20.8	2
V. South Atlantic.....	9.0	5	13.3	3	2.2	8	7.2	5	8.7	5
Total.....	14.5	—	41.4	—	51.6	—	52.2	—	44.6	—
Central States:										
III. East North Central.....	8.2	6	19.8	2	22.7	2	22.6	2	21.7	1
IV. West North Central.....	17.2	2	12.7	4	12.0	4	9.1	4	11.8	4
VI. East South Central.....	6.0	7	9.1	6	0.6	9	3.7	8	5.2	7
VII. West South Central.....	14.5	3	9.6	5	2.6	7	4.6	7	7.9	6
Total.....	45.9	—	51.2	—	37.9	—	40.0	—	46.6	—
VIII. Mountain States.....	28.9	1	2.8	9	3.4	6	2.2	9	4.0	9
IX. Pacific States.....	10.7	4	4.6	8	7.1	5	5.6	6	4.8	8

COMPARATIVE VIEW OF AREA, POPULATION, ETC.— CONTINUED

CENSUS DIVISIONS	CITIES OF 10,000 AND OVER, 1910				MANUFACTURES, 1909				WEALTH, 1904	
	NUMBER		POPULATION		WAGE EARNERS		VALUE OF PRODUCTS		ALL PROPERTY	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States	100.0	-	100.0	-	100.0	-	100.0	-	100.0	-
Atlantic States:										
I. New England	17.1	3	12.2	3	16.6	3	13.0	3	8.3	4
II. Middle Atlantic	24.3	1	35.3	1	33.4	1	34.5	1	27.5	1
V. South Atlantic	7.8	5	6.8	5	10.0	4	6.7	5	7.4	5
Total	49.2	-	54.3	-	60.0	-	54.7	-	43.2	-
Central States:										
III. East North Central	22.6	2	22.6	2	22.9	2	25.2	2	22.4	2
IV. West North Central	9.1	4	8.3	4	5.7	5	8.7	4	15.7	3
VI. East South Central	4.2	8	3.3	8	4.0	6	3.0	7	4.0	8
VIII. West South Central	6.7	6	3.9	7	3.1	8	3.0	7	5.4	7
Total	42.6	-	38.1	-	35.7	-	39.9	-	47.5	-
VIII. Mountain States	3.0	9	1.7	9	1.1	9	1.8	8	3.7	9
IX. Pacific States	5.2	7	5.9	6	3.2	7	4.1	6	5.6	6

CENSUS DIVISIONS	NATIONAL BANKS, 1912									
	NUMBER		CAPITAL		SURPLUS		BANKING POWER		TOTAL RESOURCES	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States	100.0	-	100.0	-	100.0	-	100.0	-	100.0	-
Atlantic States:										
I. New England	6.3	6	10.1	4	10.9	3	9.1	4	8.3	4
II. Middle Atlantic	20.3	1	29.8	1	44.1	1	35.5	1	37.1	1
V. South Atlantic	9.1	5	8.6	5	7.2	5	7.3	5	6.7	5
Total	35.7	-	48.5	-	62.2	-	51.9	-	52.1	-
Central States:										
III. East North Central	17.7	3	18.8	2	14.4	2	18.8	2	18.9	2
IV. West North Central	19.6	2	11.4	3	7.8	4	11.1	3	11.8	3
VI. East South Central	4.9	8	4.1	7	2.7	8	3.2	8	2.9	8
VII. West South Central	12.1	4	7.2	6	5.0	7	5.3	7	5.0	7
Total	54.3	-	41.5	-	29.9	-	38.4	-	38.6	-
VIII. Mountain States	4.7	9	2.8	8	2.4	9	3.0	9	2.8	9
IX. Pacific States	5.3	7	7.2	6	5.5	6	6.7	6	6.5	6

Per Cents of United States, Etc.— Continued

CENSUS DIVISIONS	CLEARING HOUSE EXCHANGES, 1912		VALUE OF ALL FARM PROPERTY, 1910		VALUE OF ALL FARM CROPS, 1909	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	—	100.0	—	100.0	—
Atlantic States:						
I. New England.....	6.1	4	2.1	8	2.6	9
II. Middle Atlantic.....	64.9	1	7.2	4	7.6	6
V. South Atlantic.....	2.8	6	7.2	4	13.5	3
Total.....	73.8	—	16.5	—	23.7	—
Central States:						
III. East North Central...	12.7	2	24.7	2	20.4	2
IV. West North Central...	6.3	3	33.0	1	26.3	1
VI. East South Central...	1.2	8	5.3	6	10.0	5
VII. West South Central...	1.9	7	9.4	3	11.5	4
Total.....	22.1	—	72.4	—	68.2	—
VIII. Mountain States.....	0.6	9	4.3	7	3.0	8
IX. Pacific States.....	3.5	5	6.8	5	5.1	7

Inspection of the foregoing tables shows that New England stands high under most of the heads specified therein, but the relative importance of the region is thrown into even higher relief by the following "Density Statistics," in which the proportion of population, wealth, value of manufactures, bank clearings, banking power, etc., to the square mile of land is taken as the criterion of divisional rank.

DIVISIONAL RANK OF NEW ENGLAND

As to Density per Square Mile of:

	Density	Rank	Year
Population.....	105.7	II	1910
In cities of 10,000.....	67.5	II	1910
Foreign-born.....	29.5	II	1910
Value of farm property.....	\$13,993	IV	1910
Value of farm crops.....	2,277	VI	1910
Manufactures:			
Wage earners.....	17.8	II	1909
Value of products.....	\$43,082	II	1909
Wealth.....	\$142,367	II	1904
Number of clearing houses.....	.00019	II	1912
Amount of clearings.....	\$165,416	II	1912
National Banks:			
Number.....	.007	II	1912
Capital.....	\$1,706 73	II	1912
Surplus, etc.....	1,652 11	II	1912
Banking power.....	12,626 84	II	1912
Resources.....	14,619 30	II	1912

The density statistics Divisions I-IX, by groups, are set forth in the following table, from which the foregoing statement relating to New England is derived.

DENSITY STATISTICS, BY CENSUS DIVISIONS, PER SQUARE MILE OF LAND, WITH RANK

CENSUS DIVISIONS	AREA, 1910		POPULATION, 1910					
	Total Square Miles	Rank	Total, Per Square Mile	Rank	In Cities of 10,000 Per Square Mile	Rank	Foreign-born, Per Square Mile	Rank
United States.....	2,973,890	—	30.9	—	11.48	—	4.54	—
Atlantic States:								
I. New England.....	61,976	9	105.7	2	67.47	2	29.45	2
II. Middle Atlantic.....	100,000	8	193.2	1	120.60	1	48.51	1
V. South Atlantic.....	269,071	5	45.3	5	8.66	4	1.11	6
Totals.....	431,047	—	88.5	—	43.08	—	16.18	—
Central States:								
III. East North Central.....	245,564	6	74.3	3	31.40	3	12.52	3
IV. West North Central.....	510,804	2	22.8	6	5.55	7	3.17	4
VI. East South Central.....	179,509	7	46.8	4	6.17	6	0.49	9
VII. West South Central.....	429,748	3	20.4	7	3.10	8	0.82	7
Totals.....	1,365,623	—	34.5	—	9.51	—	3.76	—
VIII. Mountain States.....	859,125	1	3.1	9	0.69	9	0.53	8
IX. Pacific States.....	318,095	4	13.2	8	6.32	5	3.00	5

DENSITY STATISTICS, BY CENSUS DIVISIONS—CONTINUED

CENSUS DIVISIONS	VALUE OF FARMS AND CROPS, 1910				MANUFACTURES, 1909			
	Farms, Per Square Mile	Rank	Crops, Per Square Mile	Rank	Wage Earners, Per Square Mile	Rank	Value of Products, Per Square Mile	Rank
United States.....	\$13,783 78	—	\$1,845 11	—	2.22	—	\$6,951 18	—
Atlantic States:								
I. New England.....	13,993 17	4	2,276 91	6	17.77	2	43,082 24	2
II. Middle Atlantic.....	29,595 89	2	4,162 49	1	22.08	1	71,417 61	1
V. South Atlantic.....	10,968 11	6	2,758 03	5	2.46	4	5,133 17	4
Totals.....	\$15,724 57	—	\$3,014 68	—	9.21	—	\$25,967 03	—
Central States:								
III. East North Central.....	41,207 70	1	4,549 45	2	6.16	3	21,223 40	3
IV. West North Central.....	26,498 05	3	2,830 65	4	0.73	6	3,531 49	5
VI. East South Central.....	12,159 68	5	3,071 06	3	1.46	5	3,512 29	6
VII. West South Central.....	8,931 22	7	1,462 13	7	0.48	8	1,455 38	8
Totals.....	\$21,730 28	—	\$2,740 67	—	1.72	—	\$6,056 97	—
VIII. Mountain States.....	2,045 77	9	190 77	9	0.09	9	423 68	9
IX. Pacific States.....	8,741 04	8	883 63	8	0.67	7	2,651 76	7

CENSUS DIVISIONS	WEALTH, 1904		CLEARING-HOUSES, 1912				NATIONAL BANKS, 1912	
	Per Square Mile	Rank	Number, Per Square Mile	Rank	Exchanges, Per Square Mile	Rank	Number, Per Square Mile	Rank
United States.....	\$36,014 88	—	.00005	—	\$5,666 19	—	.002	—
Atlantic States:								
I. New England.....	142,366 81	2	.00019	2	165,415 98	2	.007	2
II. Middle Atlantic.....	294,782 82	1	.00022	1	1,092,924 89	1	.015	1
V. South Atlantic.....	10,968 11	5	.00006	5	17,729 34	6	.002	5
Totals.....	\$107,270 18	—	.00012	—	\$288,401 87	—	.006	—
Central States:								
III. East North Central.....	97,695 12	3	.00014	3	87,357 07	3	.005	3
IV. West North Central.....	32,948 58	4	.00004	6	20,864 26	4	.003	4
VI. East South Central.....	23,870 52	6	.00007	4	10,954 09	7	.002	5
VII. West South Central.....	13,420 70	8	.00003	7	7,447 15	8	.002	5
Totals.....	\$37,252 70	—	.00006	—	\$27,295 99	—	.003	—
VIII. Mountain States.....	4,624 90	9	.00001	8	1,228 08	9	.0004	7
IX. Pacific States.....	18,922 70	7	.00004	6	18,423 70	5	.001	6

DENSITY STATISTICS, BY CENSUS DIVISIONS — CONCLUDED

CENSUS DIVISIONS	NATIONAL BANKS, 1912 — Continued							
	BANKING POWER		CAPITAL		SURPLUS		TOTAL RESOURCES	
	Per Sq. Mile	Rank	Per Sq. Mile	Rank	Per Sq. Mile	Rank	Per Sq. Mile	Rank
United States.....	\$2,884 75	-	\$351 52	-	\$316 54	-	\$3,684 83	-
Atlantic States:								
I. New England.....	12,626 84	2	1,706 73	2	1,652 11	2	14,619 30	2
II. Middle Atlantic.....	30,452 43	1	3,118 51	1	4,148 28	1	40,626 18	1
V. South Atlantic.....	2,308 01	4	332 96	4	253 12	4	2,736 04	4
Totals.....	\$10,320 97	-	\$1,176 71	-	\$1,357 92	-	\$13,234 87	-
Central States:								
III. East North Central.....	6,552 48	3	801 10	3	551 01	3	8,415 54	3
IV. West North Central.....	1,868 39	5	232 85	7	143 36	6	2,543 74	5
VI. East South Central.....	1,534 67	7	239 86	5	142 03	7	1,753 52	7
VII. West South Central.....	1,069 04	8	174 85	8	110 22	8	1,280 01	8
Totals.....	\$2,415 26	-	\$317 70	-	\$206 06	-	\$3,098 04	-
VIII. Mountain States.....	302 85	9	33 62	9	26 19	9	362 59	9
IX. Pacific States.....	1,796 90	6	237 14	6	163 84	5	2,235 73	6

CITIES AND THEIR POPULATION, 1910, BY CENSUS DIVISIONS

With Per Cents of United States and Divisional Rank

CENSUS DIVISIONS	Total Number of Cities.	Per Cent	Rank	Population, All Cities	Per Cent	Rank
United States.....	2,402	100.0	-	42,623,383	100.0	-
Atlantic States:						
I. New England.....	362	15.1	3	5,455,345	12.8	3
II. Middle Atlantic.....	499	20.8	2	3,723,373	32.2	1
V. South Atlantic.....	210	8.7	5	3,092,153	7.2	5
Total.....	1,071	44.6	-	22,270,871	52.2	-
Central States:						
III. East North Central...	522	21.7	1	9,617,271	22.6	2
IV. West North Central...	282	11.8	4	3,873,716	9.1	4
VI. East South Central...	125	5.2	7	1,574,229	3.7	8
VII. West South Central...	190	7.9	6	1,957,456	4.6	7
Total.....	1,119	46.6	-	17,022,672	40.0	-
VIII. Mountain States.....	97	4.0	9	947,511	2.2	9
IX. Pacific States.....	115	4.8	8	2,382,329	5.6	6

CENSUS DIVISIONS	CITIES OF 10,000 OR MORE					
	Number of Cities	Per Cent	Rank	Population	Per Cent	Rank
United States.....	601	100.0	-	34,153,024	100.0	-
Atlantic States:						
I. New England.....	103	17.1	3	4,181,524	12.2	3
II. Middle Atlantic.....	146	24.3	1	12,060,466	35.3	1
V. South Atlantic.....	47	7.8	5	2,329,122	6.8	5
Total.....	296	49.2	-	18,571,112	54.3	-
Central States:						
III. East North Central...	136	22.6	2	7,711,918	22.6	2
IV. West North Central...	55	9.1	4	2,833,028	8.3	4
VI. East South Central...	25	4.2	8	1,107,731	3.3	8
VII. West South Central...	40	6.7	6	1,330,471	3.9	7
Total.....	256	42.6	-	12,983,148	38.1	-
VIII. Mountain States.....	18	3.0	9	588,969	1.7	9
IX. Pacific States.....	31	5.2	7	2,009,795	5.9	6

NOTE.— Places of 2,500 inhabitants and upwards are classed as urban (as distinguished from rural), and for convenience are called cities, in the publications of the U. S. Census Bureau.

NATIONAL BANKS,* 1912, BY CENSUS DIVISIONS
With Per Cents of United States and Divisional Rank
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Number	Per Cent	Rank	Banking Power	Per Cent	Rank	Total Resources	Per Cent	Rank
United States.....	7,391	100.0	-	\$8,578,930	100.0	-	\$10,958,294	100.0	-
Atlantic States:									
I. New England.....	463	6.3	6	782,561	9.1	4	906,046	8.3	4
II. Middle Atlantic.....	1,503	20.3	1	3,045,243	35.5	1	4,062,618	37.1	1
V. South Atlantic.....	670	9.1	5	621,020	7.2	5	736,188	6.7	5
Total.....	2,636	35.7	-	\$4,448,824	51.8	-	\$5,704,852	52.1	-
Central States:									
III. East North Central.....	1,307	17.7	3	1,609,054	18.8	2	2,066,554	18.9	2
IV. West North Central.....	1,448	19.6	2	954,379	11.1	3	1,299,353	11.8	3
VI. East South Central.....	363	4.9	8	275,487	3.2	8	314,773	2.9	8
VII. West South Central.....	897	12.1	4	459,417	5.4	7	550,081	5.0	7
Total.....	4,015	54.3	-	\$3,298,337	38.5	-	\$4,230,761	38.6	-
VIII. Mountain States.....	348	4.7	9	260,183	3.0	9	311,507	2.8	9
IX. Pacific States.....	392	5.3	7	571,586	6.7	6	711,174	6.5	6

* These are the comptroller's figures for the year ending September 30, 1912; not for June 14, 1912.

Capital, Surplus, etc., of National Banks, * 1912
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Capital	Surplus, etc.	Banking Power	Total Resources
United States.....	\$1,045,394	\$941,347	\$8,578,930	\$10,958,294
Atlantic States:				
I. New England.....	105,776	102,391	782,561	906,046
II. Middle Atlantic.....	311,851	414,828	3,045,243	4,062,618
V. South Atlantic.....	89,591	68,108	621,020	736,188
Total.....	\$507,218	\$585,327	\$4,448,824	\$5,704,852
Central States:				
III. East North Central.....	196,722	135,309	1,609,054	2,066,554
IV. West North Central.....	118,941	73,228	954,379	1,299,353
VI. East South Central.....	43,057	25,495	275,487	314,773
VII. West South Central.....	75,142	47,366	459,417	550,081
Total.....	\$433,862	\$281,398	\$3,298,337	\$4,230,761
VIII. Mountain States.....	28,882	22,504	260,183	311,507
IX. Pacific States.....	75,432	52,118	571,586	711,174

* These are the comptroller's figures for the year ending September 30, 1912; not for June 14.

BANK CLEARINGS, BY CENSUS DIVISIONS
In Year Ending September 30, 1912
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Number Clearing Houses	Per Cent	Rank	Total Clearings	Per Cent	Rank
United States.....	151	100.0	-	\$168,506,362	100.0	-
Atlantic States:						
I. New England.....	12	7.9	7	10,251,821	6.1	4
II. Middle Atlantic.....	22	14.6	2	109,292,489	64.9	1
V. South Atlantic.....	16	10.6	4	4,770,451	2.8	6
Total.....	50	33.1	-	\$124,314,761	73.8	-
Central States:						
III. East North Central.....	35	23.2	1	21,451,751	12.7	2
IV. West North Central.....	19	12.6	3	10,657,545	6.3	3
VI. East South Central.....	13	8.6	6	1,966,357	1.2	8
VII. West South Central.....	11	7.3	8	3,200,385	1.9	7
Total.....	78	51.7	-	\$37,276,038	22.1	-
VIII. Mountain States.....	9	5.9	9	1,055,075	0.6	9
IX. Pacific States.....	14	9.3	5	5,860,488	3.5	5

NATIONAL BANKS IN NEW ENGLAND, ETC., WITH PER CENTS
Condition, as of June 14, 1912

	ABSOLUTE NUMBERS WITH VALUES STATED IN THOUSANDS						PER CENTS OF U. S. AND OF NEW ENGLAND, ETC.					
	Number	Capital	Surplus, etc.	Deposits	Circulation	Banking Power	Number	Capital	Surplus, etc.	Deposits	Circulation	Banking Power
United States.....	7,368	\$1,032,961	\$950,551	\$5,882,020	\$708,691	\$8,574,223	100.00	100.00	100.00	100.00	100.00	100.00
New England.....	464	99,772	101,037	519,892	62,595	783,296	6.30	9.66	10.63	8.84	8.83	9.14
Massachusetts.....							2.55	5.37	6.55	5.71	4.14	5.63
New England.....							100.00	100.00	100.00	100.00	100.00	100.00
Maine.....	70	7,850	6,189	43,775	5,891	63,705	15.09	7.87	6.13	8.42	9.41	8.13
New Hampshire.....	56	5,235	4,515	19,123	4,942	33,815	12.07	5.25	4.47	3.68	7.90	4.32
Vermont.....	50	5,160	3,883	18,729	4,671	32,443	10.78	5.17	3.84	3.60	7.46	4.14
Massachusetts.....	188	55,438	62,276	336,022	29,361	483,097	40.51	55.56	61.64	64.63	46.91	61.68
Rhode Island.....	22	6,775	6,740	31,334	4,690	49,539	4.74	6.79	6.67	6.03	7.49	6.32
Connecticut.....	78	19,314	17,434	70,909	13,040	120,697	16.81	19.36	17.25	13.64	20.83	15.41

BANKING POWER OF ALL BANKS IN NEW ENGLAND
On June 14, 1912

(VALUES STATED IN THOUSANDS)

	Estimated Population, 1912	Number of Banks	Capital	Surplus and Undivided Profits
United States.....	95,731,000	25,160	\$2,002,642	\$2,162,272
New England.....	6,750,000	1,083	144,504	265,400
Maine.....	753,000	163	11,265	18,467
New Hampshire.....	435,000	120	6,449	14,079
Vermont.....	358,000	96	6,635	9,629
Massachusetts.....	3,481,000	441	78,600	159,467
Rhode Island.....	563,000	56	15,194	21,403
Connecticut.....	1,160,000	207	26,361	42,355

	Deposits	Circulation	Total Banking Power	Banking Power Per Capita
United States.....	\$17,040,203	\$708,691	\$21,913,807	\$228.91
New England.....	2,449,411	62,595	2,921,910	432.88
Maine.....	179,964	5,891	215,586	286.30
New Hampshire.....	118,499	4,942	143,970	330.97
Vermont.....	91,270	4,671	112,205	313.42
Massachusetts.....	1,428,263	29,361	1,695,690	487.13
Rhode Island.....	219,308	4,690	260,595	462.87
Connecticut.....	412,107	13,040	493,864	425.74

BANK CLEARINGS, NEW ENGLAND CITIES
In Year Ending September 30, 1912

	Total Clearings	Per Cent of U. S.
United States.....	\$168,506,362,000	100.00
New England.....	10,251,821,000	6.08
Maine:		
1. Portland.....	113,317,000	0.07
2. Bangor.....	24,969,000	0.01
Total.....	\$138,286,000	0.08
Massachusetts:		
1. Boston.....	8,865,807,000	* 5.26
2. Worcester.....	136,129,000	0.08
3. Springfield.....	119,104,000	0.07
4. Fall River.....	59,372,000	0.04
5. New Bedford.....	51,846,000	0.03
6. Holyoke.....	33,891,000	0.02
7. Lowell.....	29,579,000	0.02
Total.....	\$9,295,728,000	5.52
Rhode Island:		
1. Providence.....	426,301,000	0.25
Connecticut:		
1. Hartford.....	239,205,000	0.14
2. New Haven.....	152,301,000	0.09
Total.....	\$391,506,000	0.23

* Other per cents of Boston's clearings, 86.48 per cent of New England and 95.38 per cent of Massachusetts.

Banking Power, Per Cents of U. S. and New England, 1912

	Estimated Population	Banking Power
United States.....	100.00	100.00
New England.....	7.05	13.33
Massachusetts.....	3.64	7.74
New England.....	100.00	100.00
Maine.....	11.16	7.38
New Hampshire.....	6.44	4.93
Vermont.....	5.30	3.84
Massachusetts.....	51.57	58.03
Rhode Island.....	8.34	8.92
Connecticut.....	17.19	16.90

NOTE.— The figures for United States do not include the insular possessions (Hawaii, Porto Rico and the Philippines).

SUMMARY OF ALL BANKING INSTITUTIONS
As of June 14, 1912

Number:	United States	New England	Per Cent of U. S.
National Banks.....	7,368	464	6.30
State Banks.....	13,350	21	0.16
Mutual Savings.....	630	409	64.92
Stock Savings.....	1,292	8*	0.62
Private Banks.....	1,110	-	-
Loan and Trust Companies.....	1,410	181	12.84
Total Number, All Banks.....	25,160	1,083	4.30

* All in New Hampshire.

Capital:	United States	New England	Per Cent of U. S.
National Banks.....	\$1,032,960,675 00	\$99,771,950 00	9.66
State Banks.....	451,475,806 09	3,194,500 00	0.71
Mutual Savings.....	-	-	-
Stock Savings.....	76,871,811 79	684,500 00	0.89
Private Banks.....	22,348,040 33	-	-
Loan and Trust Companies.....	418,985,771 77	40,853,427 82	9.75
Total Capital, All Banks.....	\$2,002,642,104 98	\$144,504,377 82	7.22
Total Resources:			
National Banks.....	\$10,858,022,742 15	\$906,043,408 93	8.34
State Banks.....	3,825,612,358 77	27,607,224 55	0.72
Mutual Savings.....	3,929,091,986 91	1,531,023,251 90	38.97
Stock Savings.....	993,631,303 72	7,410,899 07	0.7
Private Banks.....	196,940,397 42	-	-
Loan and Trust Companies.....	5,107,444,382 27	605,038,656 95	11.85
Total Resources, All Banks.....	\$24,910,743,171 24	\$3,077,123,441 40	12.35

BANK CLEARINGS IN TEN PRINCIPAL CITIES
In Year Ending September 30, 1912
 WITH CHANGE FROM 1907

	Total Clearings, 1912	Per Cent of U.S.	Change from 1907	Per Cent Change
United States.....	\$168,506,362,000	100.0	+\$14,029,531,463	+9.1
1. New York.....	96,672,301,000	57.4	+1,356,879,762	+1.4
2. Chicago.....	14,864,498,000	8.8	+2,598,574,593	+21.2
3. Boston.....	8,865,807,000	5.3	+316,984,773	+3.7
4. Philadelphia.....	7,878,577,000	4.7	+717,516,560	+10.0
5. St. Louis.....	3,978,870,000	2.4	+798,271,898	+25.1
6. Kansas City.....	2,687,970,000	1.6	+1,024,951,061	+63.8
7. San Francisco.....	2,630,704,000	1.5	+301,623,938	+13.0
8. Pittsburgh.....	2,621,035,000	1.5	-73,471,799	-2.7
9. Baltimore.....	1,893,003,000	1.1	+393,608,478	+26.3
10. Cincinnati.....	1,347,123,000	0.8	-52,647,100	-3.8

BANK CLEARINGS, 1912, IN 34 CITIES
All Exceeding \$350,000 in the Year
 (VALUES STATED IN THOUSANDS.)

CITIES AND CENSUS DIVISIONS	Total Clearings	Rank
United States.....	\$168,506,362	-
Atlantic States:		
I. New England.....	10,251,821	(IV)
1. Boston.....	8,865,807	3
2. Providence.....	426,301	28
Total.....	\$9,292,108	
II. Middle Atlantic.....	109,292,489	(I)
1. New York.....	96,672,301	1
2. Buffalo.....	554,195	24
3. Philadelphia.....	7,878,577	4
4. Pittsburgh.....	2,687,970	6
Total.....	\$107,793,043	

Bank Clearings in 34 Cities — Continued

CITIES AND CENSUS DIVISIONS	Total Clearings	Rank
V. South Atlantic.....	\$4,770,451	(VI)
1. Baltimore.....	1,893,003	9
2. Washington.....	387,513	31
3. Richmond.....	424,316	29
4. Atlanta.....	603,934	20
Total.....	\$3,398,766	
Total Atlantic States.....	\$124,314,761	
Central States:		
III. East North Central.....	21,451,751	(II)
1. Chicago.....	14,864,498	2
2. Cincinnati.....	1,347,123	10
3. Cleveland.....	1,101,007	12
4. Detroit.....	1,087,893	14
5. Milwaukee.....	712,965	18
6. Indianapolis.....	433,698	27
Total.....	\$19,547,184	
IV. West North Central.....	10,657,545	(III)
1. St. Louis.....	3,978,870	5
2. Kansas City.....	2,630,704	7
3. St. Joseph.....	377,712	32
4. Minneapolis.....	1,109,627	11
5. St. Paul.....	558,153	23
6. Omaha.....	817,300	17
Total.....	\$9,472,366	
VI. East South Central.....	1,966,357	(VIII)
1. Louisville.....	707,977	19
2. Memphis.....	403,696	30
Total.....	\$1,111,673	
VII. West South Central.....	3,200,385	(VII)
1. New Orleans.....	1,031,673	15
2. Houston.....	895,665	16
3. Galveston.....	507,613	25
4. Fort Worth.....	351,164	34
Total.....	\$2,786,115	
Total Central States.....	\$37,276,038	-
VIII. Mountain States.....	1,055,075	(IX)
1. Denver.....	455,769	26
2. Salt Lake City.....	373,560	33
Total.....	\$829,329	
IX. Pacific States.....	5,860,488	(V)
1. Seattle.....	584,350	22
2. Portland, Ore.....	585,726	21
3. San Francisco.....	2,621,035	8
4. Los Angeles.....	1,093,540	13
Total.....	\$4,884,651	

BANKING POWER, ETC., OF NATIONAL BANKS, 1912, IN SEVEN PRINCIPAL CITIES

	New York (1)	Chicago (2)	Philadelphia (3)	Boston (4)	Pittsburgh (5)	St. Louis (6)	Baltimore (7)
Number of banks.....	43	10	32	20	24	8	17
Capital.....	\$120,452,000	\$43,600,000	\$22,055,000	\$24,950,000	\$28,700,000	\$20,400,000	\$12,290,710
Surplus, etc.....	169,432,925	31,640,828	43,097,444	35,113,458	30,468,424	16,500,379	10,178,314
Deposits.....	826,619,519	219,453,781	192,956,638	202,797,994	126,356,073	69,432,003	45,435,905
Circulation.....	49,136,913	13,626,493	15,547,925	8,662,232	16,791,132	16,890,385	8,106,856
Banking power.....	\$1,165,641,357	\$308,321,102	\$273,657,007	\$271,523,684	\$202,315,629	\$123,222,767	\$76,011,785
Population *.....	5,078,976	2,262,758	1,600,000	707,400	600,000	750,000	558,485
Banking power, per capita.....	\$229 50	\$136 26	\$171 04	\$383 83	\$337 19	\$164 30	\$136 10
Rank as to:							
Banking power.....	1	2	3	4	5	6	7
Banking power, per capita.....	3	6	4	1	2	5	7

* Estimated population as of January 1, 1913.

**LAWFUL MONEY RESERVE OF NATIONAL BANKS
On June 14, 1912
(VALUES EXPRESSED IN THOUSANDS)**

	Net Deposits Subject to Reserve Requirements 1	Cash on Hand, Due from Reserve Agents and in Redemp- tion Funds 2	PER CENTS		
			2 to 1	1 to U. S.	2 to U. S.
Central Reserve Cities:					
1. New York.....	\$1,213,576	\$323,923	26.69	17.21	18.42
2. Chicago.....	390,265	97,730	25.04	5.54	5.56
3. St. Louis.....	121,920	30,337	24.88	1.73	1.72
3 Cities.....	\$1,725,761	\$451,990	26.19	24.48	25.70
Other Reserve Cities:					
4. Boston.....	249,659	73,602	29.48	3.54	4.19
5. Brooklyn.....	23,080	6,284	27.23	0.33	0.36
6. Philadelphia.....	292,203	78,321	26.80	4.15	4.45
7. Pittsburgh.....	187,237	47,149	25.18	2.66	2.68
8. Baltimore.....	62,390	16,459	26.38	0.88	0.94
50 Reserve Cities.....	3,659,543	995,881	27.21	51.91	56.63
New England States.....	328,428	72,405	22.05	4.66	4.12
(Reserve City) Boston.....	249,659	73,602	29.48	3.54	4.18
Total New England..	\$578,087	\$146,007	25.26	8.20	8.30
United States.....	\$7,050,135	\$1,758,599	24.94	100.00	100.00

**CONDITION OF ALL BANKING INSTITUTIONS
On June 14, 1912
In Six Principal Cities
(VALUES STATED IN THOUSANDS)**

CITIES	Number	Capital	Surplus and Undivided Profits	Deposits	Total Resources
1. New York.....	168	\$195,216.7	\$448,112.4	\$3,094,501.2	\$4,728,536.4
2. Chicago.....	71	88,375.0	68,158.9	679,243.8	1,182,969.2
3. Philadelphia...	104	67,426.5	128,432.4	594,996.2	979,348.9
4. Boston.....	60	40,100.0	80,606.1	650,554.0	893,772.0
5. San Francisco..	47	45,968.3	36,720.4	310,509.7	492,154.1
6. St. Louis.....	44	41,700.0	43,985.1	207,652.1	422,502.7

Classes of Banking Institutions

CITIES	National Banks	State Banks	Private Banks	Loan and Trust Companies	Mutual Savings Banks	Other Banks	Total Number
1. New York.....	37	37	33	30	31	—	168
2. Chicago.....	10	41	—	20	—	—	71
3. Philadelphia.....	32	6	—	59	7	—	104
4. Boston.....	20	—	—	20	20	—	60
5. San Francisco.....	9	?	?	?	?	38	47
6. St. Louis.....	8	?	?	?	?	36	44

AVERAGE BANK CLEARINGS IN BOSTON, 1883-1912

By Five-Year and Ten-Year Periods

FIVE-YEAR PERIODS		TEN-YEAR PERIODS	
1883-1887	\$3,745,035,828	1883-1892	\$4,281,474,257
1888-1892	4,817,912,686	1893-1902	5,589,334,242
1893-1897	4,615,479,926	1903-1912	7,891,421,024
1898-1902	6,562,788,558		
1903-1907	7,498,870,596	THIRTY-YEAR PERIOD.	
1908-1912	8,283,971,452	1883-1912	\$5,920,743,174

Boston is and always has been the metropolis and business capital of New England. The following statement shows the relation of Boston as regards certain important interests:

The Relation of Boston to New England

	Year	Boston	Per Cent of New England
Population	1910	670,585	10.2
Urban	1910	670,585	12.2
Cities of 100,000	1910	670,585	41.7
Foreign born	1910	243,365	13.3
Wealth	1904	1,512.0 millions	17.1
Real estate	1904	1,143.7 "	20.8
Manufactures	1909		
Value of products	1909	237.5 millions	8.9
Foreign commerce	1912		
Total trade	1912	199.0 millions	74.7
Imports	1912	129.3 "	81.3
Exports	1912	69.7 "	64.9
Total tonnage	1912	4.8 millions	70.3
Entered	1912	2.9 "	74.1
Cleared	1912	1.9 "	65.0
Duties collected	1912	23.2 millions	83.9
Steamship passengers	1912	114,824	70.0
U. S. citizens	1912	25,733	94.7
Aliens	1912	89,091	65.1
Bank clearings	1912	8,865.8 millions	86.5
Banking power of national banks	1912	271.5 "	34.7

Among the chief cities of the Union, Boston ranks fifth in population and eighth in manufactures but is first in per capita assessed valuation, and in per capita banking power. The value of its foreign commerce gives it fourth place, but in imports it is second only to New York. In the amount of its bank clearings it is surpassed by New York and Chicago only.

Banking power, as defined by the U. S. Comptroller of the Currency, equals the sum of capital, surplus and other profits, deposits and circulation of all reporting banks. Accordingly the banking power of all National banks in Boston, as shown by the report of the Comptroller of the Currency, for June 14, 1912, amounted to \$271,424,000.

But as regards the per capita average of banking power, on that date, Boston stands first among the financial centres of the country, with \$383.69, and Pittsburg next with \$337.19, and New York third, with \$280.35.

Among reserve cities, Boston ranked fourth in 1912, in respect to net deposits held by National banks, subject to reserve requirements, its net deposits being \$249,659,000; Philadelphia, with \$292,203,000, standing third, Chicago second, with \$390,265,000, and New York first, with \$1,213,576,000.

In point of bank clearings, Boston is firmly entrenched in third place, Chicago being second, Philadelphia fourth, and St. Louis fifth. In the year ending September 30, 1912, clearing-house exchanges in Boston amounted to \$8,865,807,000, or 5.3 per cent of the United States and 86.5 of the bank clearings in New England. Similarly, clearings in Chicago were 8.8 per cent of the United States, in Philadelphia 4.7 and in St. Louis 2.4, against 57.4 in New York. The bank clearings of New England in 1912 were \$10,251,821,000, or 6.1 per cent of the total for the United States.

PERCENTAGE RELATION OF BOSTON

Massachusetts, New England and the United States

	Per Cent of Massachusetts	Per Cent of New England	Per Cent of United States
NEW ENGLAND:			
Population	-	100.0	7.1
Urban	-	100.0	12.8
Foreign-born	-	100.0	13.5
Wealth	-	100.0	8.3
Manufactures:			
Wage earners	-	100.0	16.6
Value of products	-	100.0	12.9
Foreign Commerce:			
Total trade	-	100.0	6.9
Imports	-	100.0	9.6
Exports	-	100.0	4.9
Steamship Passengers:			
Total admitted and departed	-	100.0	6.1
U. S. citizens	-	100.0	4.3
Aliens	-	100.0	6.6
Bank clearings	-	100.0	6.1
Banking power—national banks	-	100.0	9.1
MASSACHUSETTS:			
Population	100.0	51.4	3.7
Urban	100.0	57.3	7.3
Foreign-born	100.0	58.0	7.8
Wealth	100.0	56.2	4.6
Manufactures:			
Wage earners	100.0	53.1	8.8
Value of products	100.0	55.8	7.2
Foreign Commerce:			
Total trade	100.0	75.0	5.2
Imports	100.0	81.9	7.9
Exports	100.0	64.9	3.2
Steamship Passengers:			
Total admitted and departed	100.0	71.1	4.3
U. S. citizens	100.0	94.8	4.1
Aliens	100.0	66.3	4.4
Bank clearings	100.0	90.7	5.5
Banking power—national banks	100.0	61.7	5.6
BOSTON:			
Population	19.9	10.2	0.7
Urban	21.5	12.3	1.6
Foreign-born	23.0	13.3	1.8
Wealth	30.5	17.1	1.4
Manufactures:			
Wage earners	11.9	6.3	1.1
Value of products	15.9	8.9	1.2
Foreign Commerce:			
Total trade	99.5	74.7	5.2
Imports	99.3	81.3	7.8
Exports	99.9	64.9	3.2
Steamship Passengers:			
Total admitted and departed	98.6	70.0	4.3
U. S. citizens	99.9	94.7	4.1
Aliens	98.2	65.1	4.3
Bank clearings	95.4	86.5	5.3
Banking power—national banks	56.2	34.7	3.2

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1912 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [Out of print.]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [Out of print.]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures, 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
- Special Publications No. 6.** Extraordinary Receipts and Expenditures, 1893-97. Tables for five years. Boston: Municipal Printing Office. 1900. 218 pp. 4to. [Postage, fifteen cents.]
- Special Publications No. 7.** Receipts and Expenditures of Ordinary Revenue, 1895-1899; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
- Special Publications No. 12.** Receipts and Expenditures of Ordinary Revenue, 1900-1904; Comparative Tables for five years. Boston: Municipal Printing Office. 1905. 163 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 14.** Receipts and Expenditures of Ordinary Revenue, 1902-1906, with Appendix including Analyses of Extraordinary Receipts and Expenditures; Comparative Tables for five years. Boston: Printing Department. 1907. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Printing Department. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Same series as No. 15, with Comparative Tables for the five years, 1904-1908. Boston: Printing Department. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 17.** Same series as No. 16, with Comparative Tables for the five years, 1905-1909. Boston: Printing Department. 1910. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 18.** Same series as No. 17, with Comparative Tables for the five years, 1906-1910. Boston: Printing Department. 1911. 162 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 19.** Same series as No. 18, with Comparative Tables for the five years, 1907-1911. Boston: Printing Department. 1912. 170 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
- Volume II. Boston: Printing Department. 1900. 4to. Comprises eight numbers, with tables for twelve months.
- Volume III. Boston: Printing Department. 1901. 4to. Comprises eleven numbers, with tables for twelve months.
- Volume IV. Boston: Printing Department. 1902. 4to. Comprises eleven numbers (338 pages), with tables for twelve months.
- Volume V. Boston: Printing Department. 1903. 4to. Comprises ten numbers (333 pages), with tables for twelve months.
- Volume VI. Boston: Printing Department. 1904. 4to. Comprises eight numbers (264 pages), with tables for twelve months.
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- Volume XII. Boston: Printing Department. 1910. 4to. Comprises four numbers (170 pages), with tables for twelve months.
- Volume XIII. Boston: Printing Department. 1911. 4to. Comprises four numbers (168 pages), with tables for twelve months.
- Volume XIV. Boston: Printing Department. 1912. 4to. Comprises four numbers (172 pages), with tables for twelve months.

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Address: EDWARD M. HARTWELL, *Secretary*, Statistics Department, 73, City Hall, Boston, Mass.



EXHIBIT NO. 20
Hearing at Boston

CITY OF BOSTON

STATISTICS DEPARTMENT

BANKS AND BANKING, INDUSTRIES, WEALTH, ETC.,
IN
NEW ENGLAND AND BOSTON

BY

DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XV.,-Nos. 7-9



CITY OF BOSTON
PRINTING DEPARTMENT

1914

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- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for Massachusetts cities in 1906; Boston Population Statistics (1905) by Wards.
- Nos. 4-5-6. June.** Summary of Extraordinary Receipts and Expenditures, City of Boston, for Five years, Ending January 31, 1903; Summary of Income and Outgo, by Classes of Expenditure, for Same Period.
- Nos. 7-8-9. September.** Boston School Census, 1900-1907; Comparative Statistics of Population of the Metropolitan District, 1875-1905; Property of Institutions and Societies Exempted from Taxation in the Cities of Massachusetts and in the Metropolitan District, 1905.
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VOLUME X.—1908.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for Cities of Massachusetts in 1907; Foreign Commerce of the United States, 1898-1907.
- Nos. 4-5-6. June.** Comparative Statistics of Cities, 1905.
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- Nos. 10-11-12. December.** Summary Tables, 1908; Receipts of Milk in Boston, by Rail, in 1908; Borrowing from Municipal Trust Funds; Boston School Census, 1908.

VOLUME XI.—1909.

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- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for the Cities of Massachusetts in 1909.
- Nos. 4-5-6. June.** The Growth of Boston in Population, Area, Etc.
- Nos. 7-8-9. September.** Boston School Census, 1910; Population of Boston by Wards, in 1895, 1900, 1905 and 1910, with Changes and Percentages; Population by Election Precincts in 1910; Population of Metropolitan District, 1875-1910, with Changes every Five Years; Assessed Valuation and Net Municipal Debt in Metropolitan District, 1905-1909; Outline Ward Map of Boston, Showing Population in 1910, Changes Since 1905 and Percentage in Each Ward.
- Nos. 10-11-12. December.** Summary Tables, 1910; Receipts of Milk in Boston, by Rail, in 1910; Growth of the Cities of Massachusetts.

VOLUME XIII.—1911.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Indebtedness, also other Taxation and Valuation Statistics for the Cities of Massachusetts in 1910; Boston's Annexations and Their Results.
- Nos. 4-5-6. June.** Boston and its Annexed Districts; Population of Thirty Principal Cities, in 1910, 1900 and 1890, with Rank and Percentage of Increase.
- Nos. 7-8-9. September.** Boston School Census, 1911; Comparative Statistics of the Metropolitan Districts, 1900 and 1910.
- Nos. 10-11-12. December.** Summary Tables for the year 1911; Comparative Interest in Referenda and Election Contests, 1890-1911.

VOLUME XIV.—1912.

- Nos. 1-2-3. March.** Population, Valuation, Tax Rate and Funded Debt, with other Taxation and Valuation Statistics for Cities of Massachusetts in 1911; Comparative Interest in Referenda and Election Contests, 1890-1911, Second Article; Changes Effected by Amendments of the State Constitution; Receipts of Milk in Boston, by Rail, 1911, by months.
- Nos. 4-5-6. June.** Public Markets in Boston; Foreign Commerce of the Principal Ports of the United States for 10 years, 1903-1912.
- Nos. 7-8-9. September.** Boston School Census, 1912; Comparative Statistics of New England, Massachusetts and Boston.
- Nos. 10-11-12. December.** Summary Tables for the year 1912; Comparative Statistics of New England, Massachusetts and Boston, Second Article.

VOLUME XV.—1913.

- Nos. 1-2-3. March.** Comparative Statistics of New England, Massachusetts and Boston, Third Article.
- Nos. 4-5-6. June.** Population, Valuation, Tax Rate and Funded Debt, with other Taxation and Valuation Statistics for Cities of Massachusetts in 1912; Statistics of New England, Massachusetts and Boston, Fourth Article; Receipts of Milk in Boston by Rail, for Year 1912, by Months.
- Nos. 7-8-9. September.** Boston School Census, 1913; Banks and Banking, Industries, Wealth, etc., in New England and Boston.

CITY OF BOSTON

STATISTICS DEPARTMENT

BANKS AND BANKING, INDUSTRIES, WEALTH, ETC.,
IN
NEW ENGLAND AND BOSTON

BY

DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XV.,-Nos. 7-9]



CITY OF BOSTON
PRINTING DEPARTMENT
1914

BANKS AND BANKING, INDUSTRIES, WEALTH, ETC., IN NEW ENGLAND AND BOSTON.

BY DR. EDWARD M. HARTWELL, SECRETARY OF STATISTICS DEPARTMENT.

To facilitate comparison of regions and groups of states, the United States Bureau of the Census divides the country into nine geographical divisions. Division I., comprising the six New England States, is termed New England. For three hundred years, ever since 1614, when Captain John Smith gave North Virginia the name of New England, New England has been "on the map." Of the terms used to designate the nine divisions, New England is the most familiar and distinctive as well as the most ancient.

New England, by reason of its situation, climate and history, is one of the most individual and characteristic regions of the United States. Thanks to its well defined unitary character, and the magnitude and solidarity of its industrial, commercial and financial interests, New England has strong claims to have a regional bank located in Boston, which is indisputably "both the metropolis and business capital of the region."

The following statement shows the divisional rank of New England and its percentage relation to the United States, in respect to area, population, wealth, agriculture, industry and commerce.

	Year	New England	Rank	Per Cent of U. S.
Area.....	1910	61,976 sq. miles	IX	2.1
Land in farms.....	1910	30,805 " "	IX	2.2
Persons per sq. mile of land,	1910	105.7	II	-
Total population.....	1910	6,552,681	VII	7.1
Urban.....	1910	5,455,345	III	12.8
Rural.....	1910	1,097,336	IX	2.2
Number of cities.....	1910	362	III	15.1
With 100,000 or more.....	1910	8	III	16.0
With 25-100,000.....	1910	34	III	19.0
With 10-25,000.....	1910	61	III	16.3
With 5-10,000.....	1910	106	III	16.9
With 2½-5,000.....	1910	153	III	13.0
Per Cent of Population:				
In cities.....	1910	83.3	I	-
In country.....	1910	16.7	IX	-
Foreign-born population.....	1910	1,825,110	III	13.5
Per cent foreign-born to total population.....	1910	27.9	I	-
Wealth.....	1904	\$8,823.3 millions	V	8.3
Farming implements, etc....	1904	38.4 "	IX	4.5
Manufacturing mach'y, etc....	1904	477.1 "	III	14.5
Value of farm property.....	1910	867.2 "	VIII	2.1
Value of all farm crops.....	1909	141.0 "	IX	2.6
Manufactures:				
Number of establishments..	1909	25,351	IV	9.4
Persons engaged.....	1909	1,212,158	III	15.8
Wage earners.....	1909	1,101,290	III	16.6
Primary horse power.....	1909	2,715,121	III	14.5
Capital invested.....	1909	\$2,503.9 millions	III	13.6
Wages.....	1909	557.6 "	III	16.3
Value of products.....	1909	2,670.1 "	III	12.9
Value added by manufacture,	1909	1,193.8 "	III	13.9
Cotton Manufactures:				
Wage earners.....	1909	188,984	I	49.9
Wages.....	1909	\$77.2 millions	I	58.1
Capital invested.....	1909	375.8 "	I	45.7
Value of products.....	1909	316.5 "	I	50.4
Woolen Manufactures:				
Wage earners.....	1909	107,120	I	63.5
Wages.....	1909	\$48.2 millions	I	66.5
Capital invested.....	1909	264.7 "	I	61.5
Value of products.....	1909	275.6 "	I	63.2

	Year	New England	Rank	Per Cent of U. S.
Boots and Shoes:				
Wage earners.....	1909	104,485	I	52.7
Wages.....	1909	\$56.4 millions	I	57.2
Capital invested.....	1909	111.1 "	I	50.0
Value of products.....	1909	293.1 "	I	57.2
Fisheries:				
Persons engaged in.....	1908	22,078	III	15.3
Number of vessels and boats,	1908	14,174	II	15.7
Value of vessels and boats..	1908	\$8,187.5 millions	I	32.6
Value of products.....	1908	15,085.4 "	II	27.9
Shipbuilding:				
Wage earners.....	1909	6,330	III	15.6
Capital invested.....	1909	\$12,059.5 millions	III	9.6
Value of products.....	1909	11,634.2 "	III	15.9
Foreign Commerce:				
Total value.....	¹ 1913	\$295.6 millions	IV	6.9
Imports.....	1913	179.3 "	II	9.9
Exports.....	1913	116.3 "	VI	4.7
Duties collected.....	¹ 1912	27.7 "	II	9.1
Passenger Business, N. E. Ports:				
Total.....	¹ 1913	163,948	II	6.1
U. S. citizens.....	1913	27,177	II	4.3
Aliens.....	1913	136,771	II	6.6
Immigrant aliens to New England.....	¹ 1913	168,952	III	14.1
Emigrant aliens from New England.....	1913	28,756	III	9.3
Bank clearings.....	² 1912	\$10,251,821 thousands	IV	6.1
Banking power of nat'l banks..	1912	782,561 "	IV	9.1
Resources of nat'l banks.....	1912	906,046 "	IV	8.3

¹ Fiscal year ending June 30.

² Fiscal year ending September 30.

POPULATION, BY CENSUS DIVISIONS, 1910 With Change from 1900 A. Total Population

CENSUS DIVISIONS	Total Population, 1910	INCREASE FROM 1900	
		Number	Per Cent
United States.....	91,972,266	15,977,691	21.0
Atlantic States:			
I. New England.....	6,552,681	960,664	17.2
II. Middle Atlantic.....	19,315,892	3,861,214	25.0
V. South Atlantic.....	12,194,895	1,751,415	16.8
Total.....	38,063,468	6,573,293	20.9
Central States:			
III. East North Central.....	18,250,621	2,265,040	14.2
IV. West North Central.....	11,637,921	1,290,498	12.5
VI. East South Central.....	8,409,901	862,144	11.4
VII. West South Central.....	8,784,534	2,252,244	34.5
Total.....	47,082,977	6,669,926	16.5
VIII. Mountain States.....	2,633,517	958,860	57.3
IX. Pacific States.....	4,192,304	1,775,612	73.5

B. Urban Population, 1910

CENSUS DIVISIONS	Urban Population, 1910	INCREASE FROM 1900	
		Number	Per Cent
United States.....	42,623,383	11,013,738	34.8
Atlantic States:			
I. New England.....	5,455,345	965,814	21.5
II. Middle Atlantic.....	13,723,373	3,415,656	33.1
V. South Atlantic.....	3,092,153	754,436	32.3
Total.....	22,270,871	5,135,906	30.0
Central States:			
III. East North Central.....	9,617,271	2,269,260	30.9
IV. West North Central.....	3,873,716	851,052	28.2
VI. East South Central.....	1,574,229	387,939	32.7
VII. West South Central.....	1,957,456	795,720	68.5
Total.....	17,022,672	4,303,971	33.8
VIII. Mountain States.....	947,511	372,179	64.7
IX. Pacific States.....	2,382,329	1,201,682	101.8

Movement of Aliens—Continued

CENSUS DIVISIONS	COMING TO:		GOING FROM:	
	Number	Per Cent	Number	Per Cent
Central States:				
III. East North Central.....	265,355	22.1	52,842	17.2
IV. West North Central.....	54,718	4.6	9,421	3.1
VI. East South Central.....	3,164	0.3	726	0.2
VII. West South Central.....	14,359	1.2	1,520	0.5
Total.....	337,596	28.2	64,509	21.0
VIII. Mountain States.....	22,946	1.9	6,119	2.0
IX. Pacific States.....	55,584	4.6	12,332	4.0
X. Possessions.....	7,366	0.6	1,531	0.5
Unknown.....			46,646	15.1

The following table shows by states (1) the composition, (2) area, (3) population and (4) the density of population of the nine Census Divisions of the United States:

AREA, POPULATION AND DENSITY BY CENSUS DIVISIONS AND STATES, 1910

DIVISIONS AND STATES	AREA		POPULATION		DENSITY
	Square Miles	Per Cent	Number	Per Cent	Per Square Mile
United States.....	2,973,890	100.0	91,972,266	100.0	30.9
Atlantic States:					
I. New England.....	61,976	2.1	6,552,681	7.1	105.7
1. Maine.....	29,895		742,371		24.8
2. N. Hampshire..	9,031		430,572		47.7
3. Vermont.....	9,124		355,956		39.0
4. Massachusetts..	8,039		3,366,416		418.8
5. Rhode Island...	1,067		542,610		508.5
6. Connecticut....	4,820		1,114,756		231.3
II. Middle Atlantic.....	100,000	3.4	19,315,892	21.0	193.2
1. New York.....	47,654		9,113,614		191.2
2. New Jersey....	7,514		2,537,167		337.7
3. Pennsylvania...	44,832		7,665,111		171.0
V. South Atlantic.....	269,071	9.0	12,194,895	13.3	45.3
1. Delaware.....	1,965		202,322		103.0
2. Maryland.....	9,941		1,295,346		130.3
3. D. of Columbia,	60		331,069		5,517.8
4. Virginia.....	40,262		2,061,612		51.2
5. West Virginia...	24,022		1,221,119		50.8
6. North Carolina..	48,740		2,206,287		45.3
7. South Carolina..	30,495		1,515,400		49.7
8. Georgia.....	58,725		2,609,121		44.4
9. Florida.....	54,861		752,619		13.7
Totals, Atlantic States,	431,047	14.5	38,063,468	41.4	88.5
Central States:					
III. East North Central...	245,564	8.2	18,250,621	19.8	74.3
1. Ohio.....	40,740		4,767,121		117.0
2. Indiana.....	36,045		2,700,876		74.9
3. Illinois.....	56,043		5,638,591		100.6
4. Michigan.....	57,480		2,810,173		48.9
5. Wisconsin.....	55,256		2,333,860		42.2

C. Foreign-born Population, 1910

CENSUS DIVISIONS	Total Foreign-born, 1910	CHANGE FROM 1900	
		Number	Per Cent
United States.....	13,515,886	+3,174,610	+30.70
Atlantic States:			
I. New England.....	1,825,110	+379,873	+26.28
II. Middle Atlantic.....	4,851,173	+1,533,614	+46.23
V. South Atlantic.....	299,994	+83,964	+38.87
Total.....	6,976,277	+1,997,451	+40.12
Central States:			
III. East North Central.....	3,073,766	+448,540	+17.09
IV. West North Central.....	1,616,695	+83,447	+5.44
VI. East South Central.....	87,825	-2,743	-3.03
VII. West South Central.....	352,192	+85,105	+31.86
Total.....	5,130,478	+614,349	+13.60
VIII. Mountain States.....	453,322	+151,353	+50.12
IX. Pacific States.....	955,809	+411,457	+75.59

MOVEMENT OF ALIENS, 1912-13

CENSUS DIVISIONS	COMING TO:		GOING FROM:	
	Number	Per Cent	Number	Per Cent
United States.....	1,197,892	100.0	308,190	100.0
Atlantic States:				
I. New England.....	168,952	14.1	28,756	9.3
II. Middle Atlantic.....	574,633	48.0	139,845	45.4
V. South Atlantic.....	30,815	2.6	8,452	2.7
Total.....	774,400	64.7	177,053	57.4

AREA, POPULATION, ETC.— CONTINUED

DIVISIONS AND STATES	AREA		POPULATION		DENSITY	DIVISIONS AND STATES	AREA		POPULATION		DENSITY
	Square Miles	Per Cent	Number	Per Cent	Per Square Mile		Square Miles	Per Cent	Number	Per Cent	Per Square Mile
IV. West North Central...	510,804	17.2	11,637,921	12.7	22.8	VIII. Mountain States...	859,125	28.9	2,633,517	2.8	3.1
1. Minnesota.....	80,858		2,075,708		25.7	1. Montana.....	146,201		376,053		2.6
2. Iowa.....	55,586		2,224,771		40.0	2. Idaho.....	83,354		325,594		3.9
3. Missouri.....	68,727		3,293,335		47.9	3. Wyoming.....	97,594		145,965		1.5
4. North Dakota.....	70,183		577,056		8.2	4. Colorado.....	103,658		799,024		7.7
5. South Dakota.....	76,868		583,888		7.6	5. New Mexico.....	122,503		327,301		2.7
6. Nebraska.....	76,808		1,192,214		15.5	6. Arizona.....	113,810		204,354		1.8
7. Kansas.....	81,774		1,690,949		20.7	7. Utah.....	82,184		373,351		4.5
VI. East South Central...	179,509	6.0	8,409,901	9.1	46.8	8. Nevada.....	109,821		81,875		0.7
1. Kentucky.....	40,181		2,289,905		57.0	IX. Pacific States.....	318,095	10.7	4,192,304	4.5	13.2
2. Tennessee.....	41,687		2,184,789		52.4	1. Washington.....	66,836		1,141,990		17.1
3. Alabama.....	51,279		2,138,093		41.7	2. Oregon.....	95,607		672,765		7.0
4. Mississippi.....	46,362		1,797,114		38.8	3. California.....	155,652		2,377,549		15.3
VII. West South Central...	429,746	14.5	8,784,534	9.6	20.4						
1. Arkansas.....	52,525		1,574,449		30.0						
2. Louisiana.....	45,409		1,656,388		36.5						
3. Oklahoma.....	69,414		1,657,155		23.9						
4. Texas.....	262,398		3,896,542		14.8						
Totals, Central States...	1,365,623	45.9	47,082,977	51.2	34.5						

The percentage relation of the several divisions to the United States and of the individual divisions to each other is set forth summarily below.

Although New England stands *seventh* as to total population and *sixth* as to the number of its national banks,—it is *third* as to foreign-born population, urban population, number of all cities and cities of 10,000 or over, number of wage earners engaged in manufactures, value of manufactured products, and surplus of national banks; and *fourth* as to wealth, the capital, banking power and total resources of its national banks and the amount of its bank clearings.

COMPARATIVE VIEW OF AREA, POPULATION, ETC., BY CENSUS DIVISIONS, 1910
Per Cents of United States, with Divisional Rank

CENSUS DIVISIONS	AREA, 1910		TOTAL POPULATION, 1910		FOREIGN-BORN POPULATION, 1910		URBAN POPULATION, 1910		NUMBER OF CITIES, 1910	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	-	100.0	-	100.0	-	100.0	-	100.0	-
Atlantic States:										
I. New England.....	2.1	9	7.1	7	13.5	3	12.8	3	15.1	3
II. Middle Atlantic.....	3.4	8	21.0	1	35.9	1	32.2	1	20.8	2
V. South Atlantic.....	9.0	5	13.3	3	2.2	8	7.2	5	8.7	5
Total.....	14.5	-	41.4	-	51.6	-	52.2	-	44.6	-
Central States:										
III. East North Central.....	8.2	6	19.8	2	22.7	2	22.6	2	21.7	1
IV. West North Central.....	17.2	2	12.7	4	12.0	4	9.1	4	11.8	4
VI. East South Central.....	6.0	7	9.1	6	0.6	9	3.7	8	5.2	7
VII. West South Central.....	14.5	3	9.6	5	2.6	7	4.6	7	7.9	6
Total.....	45.9	-	51.2	-	37.9	-	40.0	-	46.6	-
VIII. Mountain States.....	28.9	1	2.8	9	3.4	6	2.2	9	4.0	9
IX. Pacific States.....	10.7	4	4.6	8	7.1	5	5.6	6	4.8	8

COMPARATIVE VIEW OF AREA, POPULATION, ETC.—CONTINUED

CENSUS DIVISIONS	CITIES OF 10,000 AND OVER, 1910				MANUFACTURES, 1909				WEALTH, 1904	
	NUMBER		POPULATION		WAGE EARNERS		VALUE OF PRO- DUCTS		ALL PROPERTY	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	-	100.0	-	100.0	-	100.0	-	100.0	-
Atlantic States:										
I. New England.....	17.1	3	12.2	3	16.6	3	13.0	3	8.3	4
II. Middle Atlantic.....	24.3	1	35.3	1	33.4	1	34.5	1	27.5	1
V. South Atlantic.....	7.8	5	6.8	5	10.0	4	6.7	5	7.4	5
Total.....	49.2	-	54.3	-	60.0	-	54.7	-	43.2	-
Central States:										
III. East North Central.....	22.6	2	22.6	2	22.9	2	25.2	2	22.4	2
IV. West North Central.....	9.1	4	8.3	4	5.7	5	8.7	4	15.7	3
VI. East South Central.....	4.2	8	3.3	8	4.0	6	3.0	7	4.0	8
VIII. West South Central.....	6.7	6	3.9	7	3.1	8	3.0	7	5.4	7
Total.....	42.6	-	38.1	-	35.7	-	39.9	-	47.5	-
VIII. Mountain States.....	3.0	9	1.7	9	1.1	9	1.8	8	3.7	9
IX. Pacific States.....	5.2	7	5.9	6	3.2	7	4.1	6	5.6	6
	NATIONAL BANKS, 1912									
CENSUS DIVISIONS	NUMBER		CAPITAL		SURPLUS		BANKING POWER		TOTAL RESOURCES	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	-	100.0	-	100.0	-	100.0	-	100.0	-
Atlantic States:										
I. New England.....	6.3	6	10.1	4	10.9	3	9.1	4	8.3	4
II. Middle Atlantic.....	20.3	1	29.8	1	44.1	1	35.5	1	37.1	1
V. South Atlantic.....	9.1	5	8.6	5	7.2	5	7.3	5	6.7	5
Total.....	35.7	-	48.5	-	62.2	-	51.9	-	52.1	-
Central States:										
III. East North Central.....	17.7	3	18.8	2	14.4	2	18.8	2	18.9	2
IV. West North Central.....	19.6	2	11.4	3	7.8	4	11.1	3	11.8	3
VI. East South Central.....	4.9	8	4.1	7	2.7	8	3.2	8	2.9	8
VII. West South Central.....	12.1	4	7.2	6	5.0	7	5.3	7	5.0	7
Total.....	54.3	-	41.5	-	29.9	-	38.4	-	38.6	-
VIII. Mountain States.....	4.7	9	2.8	8	2.4	9	3.0	9	2.8	9
IX. Pacific States.....	5.3	7	7.2	6	5.5	6	6.7	6	6.5	6

Per Cents of United States, Etc.— Continued

CENSUS DIVISIONS	CLEARING HOUSE EXCHANGES, 1912		VALUE OF ALL FARM PROPERTY, 1910		VALUE OF ALL FARM CROPS, 1909	
	Per Cent	Rank	Per Cent	Rank	Per Cent	Rank
United States.....	100.0	-	100.0	-	100.0	-
Atlantic States:						
I. New England.....	6.1	4	2.1	8	2.6	9
II. Middle Atlantic.....	64.9	1	7.2	4	7.6	6
V. South Atlantic.....	2.8	6	7.2	4	13.5	3
Total.....	73.8	-	16.5	-	23.7	-
Central States:						
III. East North Central...	12.7	2	24.7	2	20.4	2
IV. West North Central...	6.3	3	33.0	1	26.3	1
VI. East South Central...	1.2	8	5.3	6	10.0	5
VII. West South Central...	1.9	7	9.4	3	11.5	4
Total.....	22.1	-	72.4	-	68.2	-
VIII. Mountain States.....	0.6	9	4.3	7	3.0	8
IX. Pacific States.....	3.5	5	6.8	5	5.1	7

Inspection of the foregoing tables shows that New England stands high under most of the heads specified therein, but the relative importance of the region is thrown into even higher relief by the following "Density Statistics," in which the proportion of population, wealth, value of manufactures, bank clearings, banking power, etc., to the square mile of land is taken as the criterion of divisional rank.

DIVISIONAL RANK OF NEW ENGLAND

As to Density per Square Mile of:

	Density	Rank	Year
Population.....	105.7	II	1910
In cities of 10,000.....	67.5	II	1910
Foreign-born.....	29.5	II	1910
Value of farm property.....	\$13,993	IV	1910
Value of farm crops.....	2,277	VI	1910
Manufactures:			
Wage earners.....	17.8	II	1909
Value of products.....	\$43,082	II	1909
Wealth.....	\$142,367	II	1904
Number of clearing houses.....	.00019	II	1912
Amount of clearings.....	\$165,416	II	1912
National Banks:			
Number.....	.007	II	1912
Capital.....	\$1,706 73	II	1912
Surplus, etc.....	1,652 11	II	1912
Banking power.....	12,626 84	II	1912
Resources.....	14,619 30	II	1912

The density statistics Divisions I-IX, by groups, are set forth in the following table, from which the foregoing statement relating to New England is derived.

DENSITY STATISTICS, BY CENSUS DIVISIONS, PER SQUARE MILE OF LAND, WITH RANK

CENSUS DIVISIONS	AREA, 1910		POPULATION, 1910					
	Total Square Miles	Rank	Total, Per Square Mile	Rank	In Cities of 10,000 Per Square Mile	Rank	Foreign-born, Per Square Mile	Rank
United States.....	2,973,890	-	30.9	-	11.48	-	4.54	-
Atlantic States:								
I. New England.....	61,976	9	105.7	2	67.47	2	29.45	2
II. Middle Atlantic.....	100,000	8	193.2	1	120.60	1	48.51	1
V. South Atlantic.....	269,071	5	45.3	5	8.66	4	1.11	6
Totals.....	431,047	-	88.5	-	43.08	-	16.18	-
Central States:								
III. East North Central.....	245,564	6	74.3	3	31.40	3	12.52	3
IV. West North Central.....	510,804	2	22.8	6	5.55	7	3.17	4
VI. East South Central.....	179,509	7	46.8	4	6.17	6	0.49	9
VII. West South Central.....	429,748	3	20.4	7	3.10	8	0.82	7
Totals.....	1,365,623	-	34.5	-	9.51	-	3.76	-
VIII. Mountain States.....	859,125	1	3.1	9	0.69	9	0.53	8
IX. Pacific States.....	318,095	4	13.2	8	6.32	5	3.00	5

DENSITY STATISTICS, BY CENSUS DIVISIONS — CONTINUED

CENSUS DIVISIONS	VALUE OF FARMS AND CROPS, 1910				MANUFACTURES, 1909			
	Farms, Per Square Mile	Rank	Crops, Per Square Mile	Rank	Wage Earners, Per Square Mile	Rank	Value of Products, Per Square Mile	Rank
United States.....	\$13,783 78	-	\$1,845 11	-	2.22	-	\$6,951 18	-
Atlantic States:								
I. New England.....	13,993 17	4	2,276 91	6	17.77	2	43,082 24	2
II. Middle Atlantic.....	29,595 89	2	4,162 49	1	22.08	1	71,417 61	1
V. South Atlantic.....	10,968 11	6	2,758 03	5	2.46	4	5,133 17	4
Totals.....	\$15,724 57	-	\$3,014 68	-	9.21	-	\$25,967 03	-
Central States:								
III. East North Central.....	41,207 70	1	4,549 45	2	6.16	3	21,223 40	3
IV. West North Central.....	26,498 05	3	2,830 65	4	0.73	6	3,531 49	5
VI. East South Central.....	12,159 68	5	3,071 06	3	1.46	5	3,512 29	6
VII. West South Central.....	8,931 22	7	1,462 13	7	0.48	8	1,455 38	8
Totals.....	\$21,730 28	-	\$2,740 67	-	1.72	-	\$6,056 97	-
VIII. Mountain States.....	2,045 77	9	190 77	9	0.09	9	423 68	9
IX. Pacific States.....	8,741 04	8	883 63	8	0.67	7	2,651 76	7

CENSUS DIVISIONS	WEALTH, 1904		CLEARING-HOUSES, 1912				NATIONAL BANKS, 1912	
	Per Square Mile	Rank	Number, Per Square Mile	Rank	Exchanges, Per Square Mile	Rank	Number, Per Square Mile	Rank
United States.....	\$36,014 88	-	.00005	-	\$5,666 19	-	.002	-
Atlantic States:								
I. New England.....	142,366 81	2	.00019	2	165,415 98	2	.007	2
II. Middle Atlantic.....	294,782 82	1	.00022	1	1,092,924 89	1	.015	1
V. South Atlantic.....	10,968 11	5	.00006	5	17,729 34	6	.002	5
Totals.....	\$107,270 18	-	.00012	-	\$288,401 87	-	.006	-
Central States:								
III. East North Central.....	97,695 12	3	.00014	3	87,357 07	3	.005	3
IV. West North Central.....	32,948 58	4	.00004	6	20,864 26	4	.003	4
VI. East South Central.....	23,870 52	6	.00007	4	10,954 09	7	.002	5
VII. West South Central.....	13,420 70	8	.00003	7	7,447 15	8	.002	5
Totals.....	\$37,252 70	-	.00006	-	\$27,295 99	-	.003	-
VIII. Mountain States.....	4,624 90	9	.00001	8	1,228 08	9	.0004	7
IX. Pacific States.....	18,922 70	7	.00004	6	18,423 70	5	.001	6

DENSITY STATISTICS, BY CENSUS DIVISIONS — CONCLUDED

CENSUS DIVISIONS	NATIONAL BANKS, 1912 — Continued							
	BANKING POWER		CAPITAL		SURPLUS		TOTAL RESOURCES	
	Per Sq. Mile	Rank	Per Sq. Mile	Rank	Per Sq. Mile	Rank	Per Sq. Mile	Rank
United States.....	\$2,884 75	-	\$351 52	-	\$316 54	-	\$3,684 83	-
Atlantic States:								
I. New England.....	12,626 84	2	1,706 73	2	1,652 11	2	14,619 30	2
II. Middle Atlantic.....	30,452 43	1	3,118 51	1	4,148 28	1	40,626 18	1
V. South Atlantic.....	2,308 .01	4	332 96	4	253 12	4	2,736 04	4
Totals.....	\$10,320 97	-	\$1,176 71	-	\$1,357 92	-	\$13,234 87	-
Central States:								
III. East North Central.....	6,552 48	3	801 10	3	551 01	3	8,415 54	3
IV. West North Central.....	1,868 39	5	232 85	7	143 36	6	2,543 74	5
VI. East South Central.....	1,534 67	7	239 86	5	142 03	7	1,753 52	7
VII. West South Central.....	1,069 04	8	174 85	8	110 22	8	1,280 01	8
Totals.....	\$2,415 26	-	\$317 70	-	\$206 06	-	\$3,098 04	-
VIII. Mountain States.....	302 85	9	33 62	9	26 19	9	362 59	9
IX. Pacific States.....	1,796 90	6	237 14	6	163 84	5	2,235 73	6

CITIES AND THEIR POPULATION, 1910, BY CENSUS DIVISIONS

With Per Cents of United States and Divisional Rank

CENSUS DIVISIONS	Total Number of Cities	Per Cent	Rank	Population, All Cities	Per Cent	Rank
United States.....	2,402	100.0	-	42,623,383	100.0	-
Atlantic States:						
I. New England.....	362	15.1	3	5,455,345	12.8	3
II. Middle Atlantic.....	499	20.8	2	13,723,373	32.2	1
V. South Atlantic.....	210	8.7	5	3,092,153	7.2	5
Total.....	1,071	44.6	-	22,270,871	52.2	-
Central States:						
III. East North Central...	522	21.7	1	9,617,271	22.6	-
IV. West North Central...	282	11.8	4	3,873,716	9.1	4
VI. East South Central...	125	5.2	7	1,574,229	3.7	8
VII. West South Central...	190	7.9	6	1,957,456	4.6	7
Total.....	1,119	46.6	-	17,022,672	40.0	-
VIII. Mountain States.....	97	4.0	9	947,511	2.2	9
IX. Pacific States.....	115	4.8	8	2,382,329	5.6	6

CENSUS DIVISIONS	CITIES OF 10,000 OR MORE					
	Number of Cities	Per Cent	Rank	Population	Per Cent	Rank
United States.....	601	100.0	-	34,153,024	100.0	-
Atlantic States:						
I. New England.....	103	17.1	3	4,181,524	12.2	3
II. Middle Atlantic.....	146	24.3	1	12,060,466	35.3	1
V. South Atlantic.....	47	7.8	5	2,329,122	6.8	5
Total.....	296	49.2	-	18,571,112	54.3	-
Central States:						
III. East North Central...	136	22.6	2	7,711,918	22.6	2
IV. West North Central...	55	9.1	4	2,833,028	8.3	4
VI. East South Central...	25	4.2	8	1,107,731	3.3	8
VII. West South Central...	40	6.7	6	1,330,471	3.9	7
Total.....	256	42.6	-	12,983,148	38.1	-
VIII. Mountain States.....	18	3.0	9	588,969	1.7	9
IX. Pacific States.....	31	5.2	7	2,009,795	5.9	6

NOTE.— Places of 2,500 inhabitants and upwards are classed as urban (as distinguished from rural), and for convenience are called cities, in the publications of the U. S. Census Bureau.

NATIONAL BANKS,* 1912, BY CENSUS DIVISIONS
With Per Cents of United States and Divisional Rank
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Number	Per Cent	Rank	Banking Power	Per Cent	Rank	Total Resources	Per Cent	Rank
United States.....	7,391	100.0	-	\$8,578,930	100.0	-	\$10,958,294	100.0	-
Atlantic States:									
I. New England.....	463	6.3	6	782,561	9.1	4	906,046	8.3	4
II. Middle Atlantic.....	1,503	20.3	1	3,045,243	35.5	1	4,062,618	37.1	1
V. South Atlantic.....	670	9.1	5	621,020	7.2	5	736,188	6.7	5
Total.....	2,636	35.7	-	\$4,448,824	51.8	-	\$5,704,852	52.1	-
Central States:									
III. East North Central.....	1,307	17.7	3	1,609,054	18.8	2	2,066,554	18.9	2
IV. West North Central.....	1,448	19.6	2	954,379	11.1	3	1,299,353	11.8	3
VI. East South Central.....	363	4.9	8	275,487	3.2	8	314,773	2.9	8
VII. West South Central.....	897	12.1	4	459,417	5.4	7	550,081	5.0	7
Total.....	4,015	54.3	-	\$3,298,337	38.5	-	\$4,230,761	38.6	-
VIII. Mountain States.....	348	4.7	9	260,183	3.0	9	311,507	2.8	9
IX. Pacific States.....	392	5.3	7	571,586	6.7	6	711,174	6.5	6

* These are the comptroller's figures for the year ending September 30, 1912; not for June 14, 1912.

Capital, Surplus, etc., of National Banks, * 1912
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Capital	Surplus, etc.	Banking Power	Total Resources
United States.....	\$1,045,394	\$941,347	\$8,578,930	\$10,958,294
Atlantic States:				
I. New England.....	105,776	102,391	782,561	906,046
II. Middle Atlantic.....	311,851	414,828	3,045,243	4,062,618
V. South Atlantic.....	89,591	68,108	621,020	736,188
Total.....	\$507,218	\$585,327	\$4,448,824	\$5,704,852
Central States:				
III. East North Central....	196,722	135,309	1,609,054	2,066,554
IV. West North Central....	118,941	73,228	954,379	1,299,353
VI. East South Central....	43,057	25,495	275,487	314,773
VII. West South Central....	75,142	47,366	459,417	550,081
Total.....	\$433,862	\$281,398	\$3,298,337	\$4,230,761
VIII. Mountain States.....	28,882	22,504	260,183	311,507
IX. Pacific States.....	75,432	52,118	571,586	711,174

* These are the comptroller's figures for the year ending September 30, 1912; not for June 14.

BANK CLEARINGS, BY CENSUS DIVISIONS
In Year Ending September 30, 1912
 (VALUES STATED IN THOUSANDS)

CENSUS DIVISIONS	Number Clearing Houses	Per Cent	Rank	Total Clearings	Per Cent	Rank
United States.....	151	100.0	-	\$168,506,362	100.0	-
Atlantic States:						
I. New England.....	12	7.9	7	10,251,821	6.1	4
II. Middle Atlantic....	22	14.6	2	109,292,489	64.9	1
V. South Atlantic.....	16	10.6	4	4,770,451	2.8	6
Total.....	50	33.1	-	\$124,314,761	73.8	-
Central States:						
III. East North Central,	35	23.2	1	21,451,751	12.7	2
IV. West North Central,	19	12.6	3	10,657,545	6.3	3
VI. East South Central,	13	8.6	6	1,966,357	1.2	8
VII. West South Central,	11	7.3	8	3,200,385	1.9	7
Total.....	78	51.7	-	\$37,276,038	22.1	-
VIII. Mountain States...	9	5.9	9	1,055,075	0.6	9
IX. Pacific States.....	14	9.3	5	5,860,488	3.5	5

NATIONAL BANKS IN NEW ENGLAND, ETC., WITH PER CENTS
Condition, as of June 14, 1912

	ABSOLUTE NUMBERS WITH VALUES STATED IN THOUSANDS						PER CENTS OF U. S. AND OF NEW ENGLAND, ETC.					
	Number	Capital	Surplus, etc.	Deposits	Circulation	Banking Power	Number	Capital	Surplus, etc.	Deposits	Circulation	Banking Power
United States.....	7,368	\$1,032,961	\$950,551	\$5,882,020	\$708,691	\$8,574,223	100.00	100.00	100.00	100.00	100.00	100.00
New England.....	464	99,772	101,037	519,892	62,595	783,296	6.30	9.66	10.63	8.84	8.83	9.14
Massachusetts.....							2.55	5.37	6.55	5.71	4.14	5.63
New England.....							100.00	100.00	100.00	100.00	100.00	100.00
Maine.....	70	7,850	6,189	43,775	5,891	63,705	15.09	7.87	6.13	8.42	9.41	8.13
New Hampshire.....	56	5,235	4,515	19,123	4,942	33,815	12.07	5.25	4.47	3.68	7.90	4.32
Vermont.....	50	5,160	3,883	18,729	4,671	32,443	10.78	5.17	3.84	3.60	7.46	4.14
Massachusetts.....	188	55,438	62,276	336,022	29,361	483,097	40.51	55.56	61.64	64.63	46.91	61.68
Rhode Island.....	22	6,775	6,740	31,334	4,690	49,539	4.74	6.79	6.67	6.03	7.49	6.32
Connecticut.....	78	19,314	17,434	70,909	13,040	120,697	16.81	19.36	17.25	13.64	20.83	15.41

BANKING POWER OF ALL BANKS IN NEW ENGLAND
On June 14, 1912
(VALUES STATED IN THOUSANDS)

	Estimated Population, 1912	Number of Banks	Capital	Surplus and Undivided Profits
United States.....	95,731,000	25,160	\$2,002,642	\$2,162,272
New England.....	6,750,000	1,083	144,504	265,400
Maine.....	753,000	163	11,265	18,467
New Hampshire.....	435,000	120	6,449	14,079
Vermont.....	358,000	96	6,635	9,629
Massachusetts.....	3,481,000	441	78,600	159,467
Rhode Island.....	563,000	56	15,194	21,403
Connecticut.....	1,160,000	207	26,361	42,355

	Deposits	Circulation	Total Banking Power	Banking Power Per Capita
United States.....	\$17,040,203	\$708,691	\$21,913,807	\$228.91
New England.....	2,449,411	62,595	2,921,910	432.88
Maine.....	179,964	5,891	215,586	286.30
New Hampshire.....	118,499	4,942	143,970	330.97
Vermont.....	91,270	4,671	112,205	313.42
Massachusetts.....	1,428,263	29,361	1,695,690	487.13
Rhode Island.....	219,308	4,690	260,595	462.87
Connecticut.....	412,107	13,040	493,864	425.74

BANK CLEARINGS, NEW ENGLAND CITIES
In Year Ending September 30, 1912

	Total Clearings	Per Cent of U. S.
United States.....	\$168,506,362,000	100.00
New England.....	10,251,821,000	6.08
Maine:		
1. Portland.....	113,317,000	0.07
2. Bangor.....	24,969,000	0.01
Total.....	\$138,286,000	0.08
Massachusetts:		
1. Boston.....	8,865,807,000	* 5.26
2. Worcester.....	136,129,000	0.08
3. Springfield.....	119,104,000	0.07
4. Fall River.....	59,372,000	0.04
5. New Bedford.....	51,846,000	0.03
6. Holyoke.....	33,891,000	0.02
7. Lowell.....	29,579,000	0.02
Total.....	\$9,295,728,000	5.52
Rhode Island:		
1. Providence.....	426,301,000	0.25
Connecticut:		
1. Hartford.....	239,205,000	0.14
2. New Haven.....	152,301,000	0.09
Total.....	\$391,506,000	0.23

* Other per cents of Boston's clearings, 86.48 per cent of New England and 95.38 per cent of Massachusetts.

Banking Power, Per Cents of U. S. and New England, 1912

	Estimated Population	Banking Power
United States.....	100.00	100.00
New England.....	7.05	13.33
Massachusetts.....	3.64	7.74
New England.....	100.00	100.00
Maine.....	11.16	7.38
New Hampshire.....	6.44	4.93
Vermont.....	5.30	3.84
Massachusetts.....	51.57	58.03
Rhode Island.....	8.34	8.92
Connecticut.....	17.19	16.90

NOTE.—The figures for United States do not include the insular possessions (Hawaii, Porto Rico and the Philippines).

SUMMARY OF ALL BANKING INSTITUTIONS
As of June 14, 1912

	United States	New England	Per Cent of U. S.
Number:			
National Banks.....	7,368	464	6.30
State Banks.....	13,350	21	0.16
Mutual Savings.....	630	409	64.92
Stock Savings.....	1,292	8*	0.62
Private Banks.....	1,110	-	-
Loan and Trust Companies.....	1,410	181	12.84
Total Number, All Banks.....	25,160	1,083	4.30

* All in New Hampshire.

	United States	New England	Per Cent of U. S.
Capital:			
National Banks	\$1,032,960,675 00	\$99,771,950 00	9.66
State Banks	451,475,806 09	3,194,500 00	0.71
Mutual Savings	-	-	-
Stock Savings	76,871,811 79	684,500 00	0.89
Private Banks	22,348,040 33	-	-
Loan and Trust Companies	418,985,771 77	40,853,427 82	9.75
Total Capital, All Banks	\$2,002,642,104 98	\$144,504,377 82	7.22
Total Resources:			
National Banks	\$10,858,022,742 15	\$906,043,408 93	8.34
State Banks	3,825,612,358 77	27,607,224 55	0.72
Mutual Savings	3,929,091,986 91	1,531,023,251 90	38.97
Stock Savings	993,631,303 72	7,410,899 07	0.7
Private Banks	196,940,397 42	-	-
Loan and Trust Companies	5,107,444,382 27	605,038,656 95	11.85
Total Resources, All Banks	\$24,910,743,171 24	\$3,077,123,441 40	12.35

BANK CLEARINGS IN TEN PRINCIPAL CITIES
In Year Ending September 30, 1912
 WITH CHANGE FROM 1907

	Total Clearings, 1912	Per Cent of U.S.	Change from 1907	Per Cent Change
United States.....	\$168,506,362,000	100.0	+\$14,029,531,463	+9.1
1. New York.....	96,672,301,000	57.4	+1,356,879,762	+1.4
2. Chicago.....	14,864,498,000	8.8	+2,598,574,593	+21.2
3. Boston.....	8,865,807,000	5.3	+316,984,773	+3.7
4. Philadelphia.....	7,878,577,000	4.7	+717,516,560	+10.0
5. St. Louis.....	3,978,870,000	2.4	+798,271,898	+25.1
6. Kansas City.....	2,687,970,000	1.6	+1,024,951,061	+63.8
7. San Francisco.....	2,630,704,000	1.5	+301,623,938	+13.0
8. Pittsburgh.....	2,621,035,000	1.5	-73,471,799	-2.7
9. Baltimore.....	1,893,003,000	1.1	+393,608,478	+26.3
10. Cincinnati.....	1,347,123,000	0.8	-52,647,100	-3.8

BANK CLEARINGS, 1912, IN 34 CITIES
All Exceeding \$350,000,000 in the Year
 (VALUES STATED IN THOUSANDS)

CITIES AND CENSUS DIVISIONS	Total Clearings	Rank
United States.....	\$168,506,362	-
Atlantic States:		
I. New England.....	10,251,821	(IV)
1. Boston.....	8,865,807	3
2. Providence.....	426,301	28
Total.....	\$9,292,108	
II. Middle Atlantic.....	109,292,489	(I)
1. New York.....	96,672,301	1
2. Buffalo.....	554,195	24
3. Philadelphia.....	7,878,577	4
4. Pittsburgh.....	2,687,970	6
Total.....	\$107,793,043	

Bank Clearings in 34 Cities — Continued

CITIES AND CENSUS DIVISIONS	Total Clearings	Rank
V. South Atlantic.....	\$4,770,451	(VI)
1. Baltimore.....	1,893,003	
2. Washington.....	387,513	31
3. Richmond.....	424,316	29
4. Atlanta.....	693,934	20
Total.....	\$3,398,766	
Total Atlantic States.....	\$124,314,761	
Central States:		
III. East North Central.....	21,451,751	(II)
1. Chicago.....	14,864,498	2
2. Cincinnati.....	1,347,123	10
3. Cleveland.....	1,101,007	12
4. Detroit.....	1,087,893	14
5. Milwaukee.....	712,965	18
6. Indianapolis.....	433,698	27
Total.....	\$19,547,184	
IV. West North Central.....	10,657,545	(III)
1. St. Louis.....	3,978,870	5
2. Kansas City.....	2,630,704	7
3. St. Joseph.....	377,712	32
4. Minneapolis.....	1,109,627	11
5. St. Paul.....	558,153	23
6. Omaha.....	817,300	17
Total.....	\$9,472,366	
VI. East South Central.....	1,966,357	(VIII)
1. Louisville.....	707,977	19
2. Memphis.....	403,696	30
Total.....	\$1,111,673	
VII. West South Central.....	3,200,385	(VII)
1. New Orleans.....	1,031,673	15
2. Houston.....	895,665	16
3. Galveston.....	507,613	25
4. Fort Worth.....	351,164	34
Total.....	\$2,786,115	
Total Central States.....	\$37,276,038	
VIII. Mountain States.....	1,055,075	(IX)
1. Denver.....	455,769	26
2. Salt Lake City.....	373,560	33
Total.....	\$829,329	
IX. Pacific States.....	5,860,488	(V)
1. Seattle.....	584,350	22
2. Portland, Ore.....	585,726	21
3. San Francisco.....	2,621,035	8
4. Los Angeles.....	1,093,540	13
Total.....	\$4,884,651	

BANKING POWER, ETC., OF NATIONAL BANKS, 1912, IN SEVEN PRINCIPAL CITIES

	New York (1)	Chicago (2)	Philadelphia (3)	Boston (4)	Pittsburgh (5)	St. Louis (6)	Baltimore (7)
Number of banks.....	43	10	32	20	24	8	17
Capital.....	\$120,452,000	\$43,600,000	\$22,055,000	\$24,950,000	\$28,700,000	\$20,400,000	\$12,290,710
Surplus, etc.....	169,432,925	31,640,828	43,097,444	35,113,458	30,468,424	16,500,379	10,178,314
Deposits.....	826,619,519	219,453,781	192,956,638	202,797,994	126,356,073	69,432,003	45,435,905
Circulation.....	49,136,913	13,626,493	15,547,925	8,662,232	16,791,132	16,890,385	8,106,856
Banking power.....	\$1,165,641,357	\$308,321,102	\$273,657,007	\$271,523,684	\$202,315,629	\$123,222,767	\$76,011,785
Population *.....	5,078,976	2,262,758	1,600,000	707,400	600,000	750,000	558,485
Banking power, per capita.....	\$229 50	\$136 26	\$171 04	\$383 83	\$337 19	\$164 30	\$136 10
Rank as to:							
Banking power.....	1	2	3	4	5	6	7
Banking power, per capita.....	3	6	4	1	2	5	7

* Estimated population as of January 1, 1913.

**LAWFUL MONEY RESERVE OF NATIONAL BANKS
On June 14, 1912
(VALUES EXPRESSED IN THOUSANDS)**

	Net Deposits Subject to Reserve Requirements 1	Cash on Hand, Due from Reserve Agents and in Redemption Funds 2	PER CENTS		
			2 to 1	1 to U. S.	2 to U. S.
Central Reserve Cities:					
1. New York.....	\$1,213,576	\$323,923	26.69	17.21	18.42
2. Chicago.....	390,265	97,730	25.04	5.54	5.56
3. St. Louis.....	121,920	30,337	24.88	1.73	1.72
3 Cities.....	\$1,725,761	\$451,990	26.19	24.48	25.70
Other Reserve Cities:					
4. Boston.....	249,659	73,602	29.48	3.54	4.19
5. Brooklyn.....	23,080	6,284	27.23	0.33	0.36
6. Philadelphia.....	292,203	78,321	26.80	4.15	4.45
7. Pittsburgh.....	187,237	47,149	25.18	2.66	2.68
8. Baltimore.....	62,390	16,459	26.38	0.88	0.94
50 Reserve Cities.....	3,659,543	995,881	27.21	51.91	56.63
New England States.....	328,428	72,405	22.05	4.66	4.12
(Reserve City) Boston.....	249,659	73,602	29.48	3.54	4.18
Total New England..	\$578,087	\$146,007	25.26	8.20	8.30
United States.....	\$7,050,135	\$1,758,599	24.94	100.00	100.00

**CONDITION OF ALL BANKING INSTITUTIONS
On June 14, 1912
In Six Principal Cities
(VALUES STATED IN THOUSANDS)**

CITIES	Number	Capital	Surplus and Undivided Profits	Deposits	Total Resources
1. New York....	168	\$195,216.7	\$448,112.4	\$3,094,501.2	\$4,728,536.4
2. Chicago.....	71	88,375.0	68,158.9	679,243.8	1,182,069.2
3. Philadelphia...	104	67,426.5	128,432.4	594,996.2	979,348.9
4. Boston.....	60	40,100.0	80,606.1	650,554.0	893,772.0
5. San Francisco..	47	45,968.3	36,720.4	310,509.7	492,154.1
6. St. Louis.....	44	41,700.0	43,985.1	207,652.1	422,502.7

Classes of Banking Institutions

CITIES	National Banks	State Banks	Private Banks	Loan and Trust Companies	Mutual Savings Banks	Other Banks	Total Number
1. New York.....	37	37	33	30	31	—	168
2. Chicago.....	10	41	—	20	—	—	71
3. Philadelphia.....	32	6	—	59	7	—	104
4. Boston.....	20	—	—	20	20	—	60
5. San Francisco.....	9	?	?	?	?	38	47
6. St. Louis.....	8	?	?	?	?	36	44

AVERAGE BANK CLEARINGS IN BOSTON, 1883-1912
By Five-Year and Ten-Year Periods

FIVE-YEAR PERIODS		TEN-YEAR PERIODS	
1883-1887.....	\$3,745,035,828	1883-1892.....	\$4,281,474,257
1888-1892.....	4,817,912,686	1893-1902.....	5,580,334,242
1893-1897.....	4,615,479,926	1903-1912.....	7,891,421,024
1898-1902.....	6,562,788,558		
1903-1907.....	7,498,870,596	THIRTY-YEAR PERIOD.	
1908-1912.....	8,283,971,452	1883-1912.....	\$5,920,743,174

Boston is and always has been the metropolis and business capital of New England. The following statement shows the relation of Boston as regards certain important interests:

The Relation of Boston to New England

	Year	Boston	Per Cent of New England
Population.....	1910	670,585	10.2
Urban.....	1910	670,585	12.2
Cities of 100,000.....	1910	670,585	41.7
Foreign born.....	1910	243,365	13.3
Wealth.....	1904	1,512.0 millions	17.1
Real estate.....	1904	1,143.7 "	20.8
Manufactures.....	1909		
Value of products.....	1909	237.5 millions	8.9
Foreign commerce.....	1912		
Total trade.....	1912	199.0 millions	74.7
Imports.....	1912	129.3 "	81.3
Exports.....	1912	69.7 "	64.9
Total tonnage.....	1912	4.8 millions	70.3
Entered.....	1912	2.9 "	74.1
Cleared.....	1912	1.9 "	65.0
Duties collected.....	1912	23.2 millions	83.9
Steamship passengers.....	1912	114,824	70.0
U. S. citizens.....	1912	25,733	94.7
Aliens.....	1912	89,091	65.1
Bank clearings.....	1912	8,865.8 millions	86.5
Banking power of national banks.....	1912	271.5 "	34.7

Among the chief cities of the Union, Boston ranks fifth in population and eighth in manufactures but is first in per capita assessed valuation, and in per capita banking power. The value of its foreign commerce gives it fourth place, but in imports it is second only to New York. In the amount of its bank clearings it is surpassed by New York and Chicago only.

Banking power, as defined by the U. S. Comptroller of the Currency, equals the sum of capital, surplus and other profits, deposits and circulation of all reporting banks. Accordingly the banking power of all National banks in Boston, as shown by the report of the Comptroller of the Currency, for June 14, 1912, amounted to \$271,424,000.

But as regards the per capita average of banking power, on that date, Boston stands first among the financial centres of the country, with \$383.69, and Pittsburg next with \$337.19, and New York third, with \$280.35.

Among reserve cities, Boston ranked fourth in 1912, in respect to net deposits held by National banks, subject to reserve requirements, its net deposits being \$249,659,000; Philadelphia, with \$292,203,000, standing third, Chicago second, with \$390,265,000, and New York first, with \$1,213,576,000.

In point of bank clearings, Boston is firmly entrenched in third place, Chicago being second, Philadelphia fourth, and St. Louis fifth. In the year ending September 30, 1912, clearing-house exchanges in Boston amounted to \$8,865,807,000, or 5.3 per cent of the United States and 86.5 of the bank clearings in New England. Similarly, clearings in Chicago were 8.8 per cent of the United States, in Philadelphia 4.7 and in St. Louis 2.4, against 57.4 in New York. The bank clearings of New England in 1912 were \$10,251,821,000, or 6.1 per cent of the total for the United States.

PERCENTAGE RELATION OF BOSTON

Massachusetts, New England and the United States

	Per Cent of Massachusetts	Per Cent of New England	Per Cent of United States
NEW ENGLAND:			
Population.....	-	100.0	7.1
Urban.....	-	100.0	12.8
Foreign-born.....	-	100.0	13.5
Wealth.....	-	100.0	8.3
Manufactures:			
Wage earners.....	-	100.0	16.6
Value of products....	-	100.0	12.9
Foreign Commerce:			
Total trade.....	-	100.0	6.9
Imports.....	-	100.0	9.6
Exports.....	-	100.0	4.9
Steamship Passengers:			
Total admitted and departed.....	-	100.0	6.1
U. S. citizens.....	-	100.0	4.3
Aliens.....	-	100.0	6.6
Bank clearings.....	-	100.0	6.1
Banking power—national banks.....	-	100.0	9.1
MASSACHUSETTS:			
Population.....	100.0	51.4	3.7
Urban.....	100.0	57.3	7.3
Foreign-born.....	100.0	58.0	7.8
Wealth.....	100.0	56.2	4.6
Manufactures:			
Wage earners.....	100.0	53.1	8.8
Value of products....	100.0	55.8	7.2
Foreign Commerce:			
Total trade.....	100.0	75.0	5.2
Imports.....	100.0	81.9	7.9
Exports.....	100.0	64.9	3.2
Steamship Passengers:			
Total admitted and departed.....	100.0	71.1	4.3
U. S. citizens.....	100.0	94.8	4.1
Aliens.....	100.0	66.3	4.4
Bank clearings.....	100.0	90.7	5.5
Banking power—national banks.....	100.0	61.7	5.6
BOSTON:			
Population.....	19.9	10.2	0.7
Urban.....	21.5	12.3	1.6
Foreign-born.....	23.0	13.3	1.8
Wealth.....	30.5	17.1	1.4
Manufactures:			
Wage earners.....	11.9	6.3	1.1
Value of products....	15.9	8.9	1.2
Foreign Commerce:			
Total trade.....	99.5	74.7	5.2
Imports.....	99.3	81.3	7.8
Exports.....	99.9	64.9	3.2
Steamship Passengers:			
Total admitted and departed.....	98.6	70.0	4.3
U. S. citizens.....	99.9	94.7	4.1
Aliens.....	98.2	65.1	4.3
Bank clearings.....	95.4	86.5	5.3
Banking power—national banks.....	56.2	34.7	3.2

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1912 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [Out of print.]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [Out of print.]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures, 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
- Special Publications No. 6.** Extraordinary Receipts and Expenditures, 1893-97. Tables for five years. Boston: Municipal Printing Office. 1900. 218 pp. 4to. [Postage, fifteen cents.]
- Special Publications No. 7.** Receipts and Expenditures of Ordinary Revenue, 1895-1899; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
- Special Publications No. 12.** Receipts and Expenditures of Ordinary Revenue, 1900-1904; Comparative Tables for five years. Boston: Municipal Printing Office. 1905. 163 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 14.** Receipts and Expenditures of Ordinary Revenue, 1902-1906, with Appendix including Analyses of Extraordinary Receipts and Expenditures; Comparative Tables for five years. Boston: Printing Department. 1907. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Printing Department. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Same series as No. 15, with Comparative Tables for the five years, 1904-1908. Boston: Printing Department. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 17.** Same series as No. 16, with Comparative Tables for the five years, 1905-1909. Boston: Printing Department. 1910. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 18.** Same series as No. 17, with Comparative Tables for the five years, 1906-1910. Boston: Printing Department. 1911. 162 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 19.** Same series as No. 18, with Comparative Tables for the five years, 1907-1911. Boston: Printing Department. 1912. 170 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 20.** Same series as No. 19, with Comparative Tables for the five years, 1908-1912. Boston: Printing Department. 1913. 172 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
- Volume II. Boston: Printing Department. 1900. 4to. Comprises eight numbers, with tables for twelve months.
- Volume III. Boston: Printing Department. 1901. 4to. Comprises eleven numbers, with tables for twelve months.
- Volume IV. Boston: Printing Department. 1902. 4to. Comprises eleven numbers (338 pages), with tables for twelve months.
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- Volume XI. Boston: Printing Department. 1909. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XII. Boston: Printing Department. 1910. 4to. Comprises four numbers (170 pages), with tables for twelve months.
- Volume XIII. Boston: Printing Department. 1911. 4to. Comprises four numbers (168 pages), with tables for twelve months.
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CITY OF BOSTON

STATISTICS DEPARTMENT

THE GROWTH OF BOSTON

IN

POPULATION, AREA, ETC.

BY
DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED, WITH ADDITIONS, FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XII., NOS. 4-6, 1910.]



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1911

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THE GROWTH OF BOSTON IN POPULATION, AREA, ETC.

BY DR. EDWARD M. HARTWELL, SECRETARY OF STATISTICS DEPARTMENT.

Probably no American city has had its inhabitants more frequently enumerated than Boston. It appears that the population of Boston has been officially enumerated no less than thirty-two times in the period 1722-1910, inclusive. Four censuses of Boston were made by the authorities of the Town, namely, in 1722, 1742, 1752, and 1789. Censuses by order of the Provincial authorities were made in 1775 and 1776; and ten State Censuses have been taken, viz., in 1781, 1784, 1837, 1840, and six decennial censuses in the period 1855-1905. The decennial Federal Census has been taken thirteen times in the period 1790-1910. Special censuses by the City Government were made in 1825, 1835, and 1845.

The Town Census of 1742 was taken by wards, but the Federal Census did not show the population by wards until the Third Census in 1810. The City Census of 1845 was under the charge of a Joint Committee of five members, appointed by the City Council. The report of the committee, published in 1846, was a remarkably valuable document, owing to the fact that it was prepared by Mr. Lemuel Shattuck, whom the Committee had engaged to supervise the taking of the Census. Mr. Shattuck, who was a member of the Common Council for the five years 1837-1841, inclusive, had made a remarkable record in devising methods and securing measures for improving both the registration records of the City and the State and the printed documents of the City. He devised the plan for preparing and printing the Documents of the City of Boston, which was put into effect in 1838, and secured the passage of an order for exchanging documents with other cities, for the purpose of building up a City library. Thanks to his initiative, the office of City Registrar was established in 1849, and the first Municipal Register was prepared by him in 1841.

The City Census of 1845 was taken in accordance with new and improved methods introduced by Mr. Shattuck, and was confessedly so superior to any previous Census that Mr. Shattuck's advice and assistance were sought by the United States Census Board in 1849 in preparing the schedules for the Seventh Census of 1850. Five of the six schedules used in the Federal Census of 1850, with the accompanying instructions, were designed and prepared principally by Mr. Shattuck. In certain important respects Boston showed the State and the United States how to take a census.

There is no evidence that the population of Boston was fully enumerated before 1722, although a list (incomplete) of the inhabitants of Boston in 1695, numbering 1,361, is still extant. Various estimates of its population prior to that date, have been made, *e. g.*, 4,500 for 1680, 6,700 for 1700, and 9,000 for 1710.

The first Town Census, in 1722, was taken to determine the ravages of smallpox. The returns showed 10,567 survivors,—4,549 north and 6,018 south of Mill Creek, *i. e.*, of the present Blackstone street.

The settlers of Massachusetts Bay in 1630 exceeded in number any body of immigrants that had hitherto landed in America; and Boston for more than a century was the most populous town in the American Colonies. The Town Census of Boston, taken by the Assessors and Collectors in 1742, returned 16,382 "souls," which was the maximum enumerated population for the town up to 1790, when the First Federal Census returned a population of 18,038 within the town, and 282 on the islands in the harbor. The Census taken by order of General Gage, in 1775, found only 6,573 inhabitants, and the Provincial Census in 1776 returned only 2,719.

In 1760 Philadelphia, with 18,756 inhabitants, took precedence of Boston in respect to population. In 1770 Boston yielded second place to New York, with 21,000 inhabitants against Boston's 15,520. New York remained second to Philadelphia until the Census of 1810 gave it first place, which it has since retained.

In 1790 the four most populous places in the United States were Philadelphia, with 42,444 inhabitants; New York, with 33,131; Boston, with 18,320, and Charleston, S. C., with 16,359. Baltimore came next with 13,503, and then Salem, Mass., with 7,921.

Boston dropped to fourth place in 1800, which it held till 1870, except in 1850, when it was third. In 1870 Boston ranked sixth among the great cities as regards population. In 1880 it held fourth place, St. Louis having fifth place. In 1890, as in 1900 and 1910, Boston was fifth and St. Louis fourth.

The population of the whole United States increased from 3.9 millions in 1790 to 76.3 millions in 1900—or 1856.4 per cent. But the territory of the United States, leaving Alaska, etc., out of account, increased more than fourfold in the interval.

The United States Census classes as urban all places having a population of 8,000 or upwards. There were but six such places in the country in 1790, with an aggregate population of 131,396, or 3.3 per cent. of the total population in the area enumerated. The aggregate urban population found within that area in 1900 was 14.7 millions or 41.7 per cent. of the total population within the territory enumerated in 1790; while for the whole country the urban population amounted to 24.9 millions or 32.9 per cent.

Of the total urban population of the country in 1790 one-fifth were found in New England, *i. e.*, in two Massachusetts towns, viz., Boston and Salem. By 1900 the urban population of Massachusetts had increased to 2.1 millions in 56 towns and cities, and amounted to more than twice the total population of New England in 1790. The urban population of Massachusetts, which amounted to 6.8 per cent. of its total population in 1790, in 1900 constituted 76 per cent. of the whole.

The urban population of New England, outside of Massachusetts, was *nil* in 1790; by 1900 it had increased to 1.2 millions while in Massachusetts the urban population had increased from .018 to 2.1 millions. Of the 3.307 millions increase in all New England 2.082 or 62.9 per cent. were gained by Massachusetts.

The urban population of New England grew from 2.4 per cent. in 1790 to 59.5 per cent. in 1900.

The area of New England is substantially what it was in 1790, and the same is true of Massachusetts, as the population of Maine, which became a separate State in 1820, was enumerated by itself in 1790. But Boston's territory since 1790 has increased from 3,019 acres of land to 24,743 acres in 1910, or 715.3 per cent.

The population of Boston, in the area enumerated in 1790, increased from 18,038 in that year to 172,473 in 1905, or over nine-fold; while the population within the area included in the Boston of to-day increased from 24,300 in 1790 to 595,380 in 1905, or twenty-four fold, and to 670,585 in 1910, or twenty-seven fold.

The story of Boston's growth in territory is a remarkable one. When the Puritans, under John Winthrop, came to Massachusetts in June, 1630, they repaired to Charlestown, intending to make their principal settlement there. On the site of Boston Proper or Boston within the Neck, as it was called later, dwelt a lone Englishman, who invited Winthrop and his followers to share his peninsula of some 783 acres with him. For the sake of getting better water and more room than could be had in the Charlestown peninsula, Blackstone's offer was accepted, and the peninsula, hitherto known as Shawmut, was promptly named Boston by the Court of Assistants on September 17, 1630. Meanwhile, Roxbury and Dorchester had been occupied by other settlers, cutting off Boston from expansion on the south.

Within Boston's narrow limits the pressure of increasing population was felt almost immediately, the Common lands within the

Neck being inadequate to the needs of the settlers for agricultural lands in addition to their house lots. Accordingly the General Court made generous grants of noncontiguous land to Boston for its "enlargement," so that Boston might have sufficient pasture, woodland and arable land to allot to its inhabitants. Between 1630 and 1638, the territory granted to Boston for its enlargement amounted to some 43,306 acres. It included, besides Noddle's and Breed's islands (East Boston) and several islands in the harbor, Muddy River (Brookline), all the territory now included in Chelsea, Winthrop and Revere, and a great tract near the Blue Hill, which was set off as the town of Braintree in 1640. The original town of Braintree comprised, besides the present town of that name, the territory now occupied by Quincy, Randolph and Holbrook.

Boston Proper, in 1640, before Braintree was set off, exercised jurisdiction over nearly 44,000 acres of territory lying outside its narrow peninsular borders. By 1790, Boston's territory was reduced to 3,019 acres of land (783 acres within the Neck, and 2,236 contained in the islands) by reason of the setting off of Brookline, with about 4,352 acres in 1705, and of Chelsea, with some 6,400 acres in 1739. Boston's present territory, although it has increased more than sevenfold since 1790, is only about three-fifths as great as the territory governed by the Town Meetings of Boston in 1639.

Other landed possessions of Boston were (1) three townships (embracing the territory of the present city of Pittsfield and the present towns of Charlemont and Colrain) covering 69,120 acres in all, which were granted by the General Court in abatement of taxes in 1735, and sold by the Town in 1737 for £3,660; (2) a township covering 23,040 acres in Maine, granted toward defraying the cost of a new hospital in 1794, and sold by the City in 1833 for \$4,200; and (3) 1,000 acres granted toward the support of the Free School in Boston in 1659, which disappeared from the map long ago—apparently without leaving any cash equivalent in the treasury of the Town. It should be said that early in the eighteenth century Boston sold a tract of some 2,000 acres of common land in Braintree, and another tract of about 200 acres in Brookline, which had remained in the possession of Boston after these towns were set off.

In comparison with most of the large cities of the country, Boston contains but little annexed territory within its present limits. The land area of Boston on September 1, 1910, within the ward lines, according to the corrected figures of Chief Surveyor Whitney of the Street Laying-Out Department, was 24,743 acres, or 38.7 square miles. The islands in the harbor are not included. Of the land area 1,904 acres, or 7.7 per cent., are found within the limits of Boston Proper, or Boston within the Neck, as it used to be called; and 22,839 acres, or 92.3 per cent., make up the annexed territory.

Of the ten most populous cities of the country in 1910, only four were enumerated by the Census of 1790. In the period 1790-1910 the increase of population for those four cities was as follows: For New York, 4,433,752, or 13,382.5 per cent.; Philadelphia 1,506,564, or 3549.8 per cent., Boston 652,265, or 3560.3 per cent.; and for Baltimore 439,972 or 3258.3 per cent. Notwithstanding the fact that the annexed territory of New York is about ten times, and that of Philadelphia nearly four times, as great as Boston's, Boston's per cent. of increase in population in 120 years comes next to that of New York.

The returns of this year's census do not enable one to compare the increase in population of the cities mentioned, within the areas enumerated in 1790, but it has been shown that the population of Boston, within the original area of 1790, increased ninefold up to 1900, against a similar increase of sevenfold for New York, fourfold for Philadelphia, and a little more than twofold for Baltimore.

It is also noteworthy that in 1900 a much larger proportion of the inhabitants of Boston resided within the area enumerated in 1790 than in any of the other cities. The census of 1900 found 30 per cent of the population of Boston within that area, against 18 per cent. in Philadelphia, less than 7 per cent. in New York, and less than 6 per cent. in Baltimore.

The area enumerated in 1790 in Boston amounted to 2,218 acres of land, excluding the islands in the harbor, which had 800.5 acres more. Of those 2,218 acres Boston Proper contained 783 acres, with 18,038 inhabitants, or 98.4 per cent. of the whole population. In 1905, Boston Proper, with an area of 1,876 acres of land, had 172,473 inhabitants, or 28.9 per cent. of the total population of the city. In other words, Boston Proper, in the period 1790-1905, increased 1,093 acres, or 139.5 per cent. in area, mostly through the filling in of coves and the extension of the water front, and increased 154,335, or 855.5 per cent., in the number of its inhabitants.

In 1790 Boston's annexed territory, consisting of East Boston and Breed's Island, annexed in 1637, amounted to 1,435 acres, or 64.7 per cent. of the entire territory. In the interval between 1804, when Dorchester Neck (South Boston) was annexed, and 1874, when the last considerable annexations were made, viz., those of West Roxbury, Brighton and Charlestown, some 20,457 acres were added directly by the annexation to the territory of Boston. In 1905 all annexed territory amounted to 22,737 acres, or 92.4 per cent. of all Boston, making a total increase in annexed territory since 1790, by direct addition, the filling in of low lands and the rectification of boundaries, of 21,302 acres, or 1484.4 per cent.

In both divisions of Boston, internal growth, through reclamation, is still going on. Thus the land area of Boston Proper, between 1875 and 1910, increased 75 acres, or 2.4 acres more than the combined area of Boston Common and the Public Garden, and the annexed territory increased 570 acres in the same period. The relative increase was 4.1 per cent. for Boston Proper and 2.6 per cent. for the annexed territory. Evidently, reclaimed land is worth more in the former than in the latter.

The following tabular statement shows the number of acres and inhabitants gained directly through annexation, to the area enumerated in 1790, when Boston comprised 2,218 acres (783 in Boston Proper and 1,435 in territory annexed in 1637) and had 18,320 inhabitants (18,038 in Boston Proper and 282 on annexed territory).

Area and Population Annexed to Boston 1804-1875.

DISTRICT	Date of Annexation	Area in Acres	Population at Date of Annexation
South Boston:			
Dorchester Neck.....	1804	587	60
Washington Village.....	1855	208	1,319
Roxbury.....	1868	2,450	31,762
Dorchester.....	1870	5,600	12,136
West Roxbury.....	1874	8,075	10,951
Brighton.....	1874	2,664	5,868
Charlestown.....	1874	424	32,149
Totals.....		20,008	94,245

In 1875, just after the last annexations, the population of Boston was 341,919, viz., 140,669 in Boston Proper, with an area of 1,829 acres; and 201,250 in annexed territory, with 21,169 acres. In 1905 the population of Boston was 595,380, viz., 172,473 in Boston Proper, and 422,907 in the annexed territory. In the period 1875-1905, the inhabitants of Boston Proper increased 31,804, or 35.8 per cent., and the inhabitants of the annexed territory increased 221,657, or 110.1 per cent. That is to say, the relative increase of population was more than three times as great in the annexed territory as in Boston Proper. Of the total absolute increase in the population of Boston in the period 1875-1905, viz., 253,461, the increase in the annexed territory amounted to 87.5 per cent. against 12.5 per cent. of increase in Boston Proper.

In the century 1790-1890 the population of present Boston increased 424,177, of which 143,292, or 33.8 per cent., was in Boston Proper.

In the half century 1790-1840 the population of Boston increased 94,300, of which 71.5 per cent. was in Boston Proper;

but in the half century 1840-1890, when the total increase amounted to 329,877, only 23 per cent. of it occurred in Boston Proper.

In the decade 1890-1900, only 5.3 per cent. of the total increase in the population of Boston occurred in Boston Proper. Indeed, in the half decade 1890-1895 the population of that district decreased 931; but for the five years, 1900-1905 the district showed an increase of 5,216, making Boston Proper's share of the total increase 15.1 per cent. as against 5.3 per cent. in the decade 1890-1900. This transformation of Boston Proper from a losing to a gaining district is remarkable, and is probably to be accounted for partly by the increased number of apartment houses and hotels erected within the district in recent years.

Attempts to predict what the population of a city will be in advance of the actual enumeration lead to decidedly puzzling results. But estimates of population are still put forth with much solemnity pending the preparation of census returns.

According to dispatches from Washington, the Director of the Census gave out on September 1 a statement in which the population of Boston for April 15, 1910, was estimated at 629,868. "This estimate" it was said, "takes into account births, deaths, immigration and other elements entering into the fluctuation of population." In fact, the estimate, which undershot the mark by 40,717, was arrived at by simply adding 34,488, to the population enumerated as of May 1, 1905, viz., 595,380,—the figures 34,488 being just the observed increase of population between June 1, 1900, and May 1, 1905. The estimate paid no regard to the fact that the interval between the Federal Census of 1900 and the Massachusetts Census of 1905 was 4 years and 11 months, and the interval between the Census of 1905 and the Federal Census of 1910 was 4 years 11½ months. As the Director remarked, "This method of calculating increase of population is not infallible." The truth is that the growth of population in this country is and always has been so irregular that certainty cannot attach to simple arithmetical estimates of increase in population for the Union, for any State, or any city in any State. One result of this condition of things is that per capita averages relating to deaths, births, governmental receipts and expenditures for post-censal years have very little value.

The following tabular statement may serve to illustrate the diversity of estimates of population at a given date according to the basis taken. The assumption in each case is that the increase in a given century, decade, or other interval of time will be identical in the inter-censal period involved in the estimate:

Estimates of Population of Boston on April 15, 1910.

BASED ON ACTUAL INCREASE IN SELECTED PERIODS.

PERIOD	Average increase per Month	Estimated Population	Difference from Estimated Population
1800-1900 (1200 months).....	440	613,032	- 57,553
1850-1900 (600 months).....	631	635,666	- 34,919
1875-1900 (301 months).....	728	647,160	- 23,425
1890-1900 (120 months).....	937	671,927	+ 1,342
1900-1905 (59 months).....	585	630,188	- 40,397

A glance at the foregoing table shows that the estimate based on the increase for the decade 1890-1900 was much the closest, and leads to the conclusion that the growth of population in that decade was more uniform than during either of the longer intervals; and, that under present conditions, the increase for ten years is preferable to the increase in five years as a basis of estimate. So that on the whole it would be safer to estimate the population on May 1, 1915, on the assumed increase of 926 per month, which was the average increase between the censuses of 1900 and 1910, than upon the average monthly increase of 585 in the inter-censal period 1900-1905 or 1,263, the average increase per month between the censuses of 1905 and 1910.

Assuming that the decennial increase of 926 per month will continue, the figure for the estimated population of Boston at the Census of 1915, will be 726,608. But if it be assumed that the

observed average monthly increase of 1,263, for the period 1905-1910 will continue, then the estimated population for May 1, 1915, will be 745,897.

Analysis of the actual increase in the population of Boston shows that its rate of growth has been very irregular and fluctuating. Since 1800 the percentage of increase has rarely been even approximately the same in any two successive decades, in Boston Proper or in present Boston, and the same is true as regards the relative increase by half decades. The fluctuations in the per cent. of increase by half decades in the population within the limits of the city when the census was taken may be seen at a glance on inspection of the following table, which shows the per cent. of increase in population from 1820-1910, i. e., ever since the city began to have a census every five years:

Per Cent. of Increase of Population in Boston.

BY HALF DECADES.

1820-25.....	34.6	*1865-70.....	30.3
1825-30.....	5.3	*1870-75.....	36.5
1830-35.....	28.0	1875-80.....	6.1
1835-40.....	8.1	1880-85.....	7.6
1840-45.....	34.5	1885-90.....	14.9
1845-50.....	19.7	1890-95.....	10.8
1850-55.....	17.3	1895-1900.....	12.9
1855-60.....	10.8	1900-05.....	6.1
1860-65.....	8.1	1905-10.....	12.6

* Large annexations were made in these periods.

That Boston is not singular by reason of the irregularity of its growth is shown by the following tables. A shows by decades for the last sixty years the percentage increase of population in New England, Massachusetts, and Boston within its present limits, and B shows the same by half decades since 1875 for present Boston, the rest of the State, and the Metropolitan District outside of Boston, but within ten miles of the State House:

A. Per Cent. of Increase of Population, 1850-1910.

	New England	Massachusetts	Present Boston
1850-60.....	14.9	24.3	35.3
1860-70.....	11.3	18.4	18.3
1870-80.....	15.0	22.4	24.1
1880-90.....	17.2	25.6	23.6
1890-1900.....	19.0	25.4	25.1
1900-1910.....	17.18	20.0	19.6

B. Per Cent. of Increase of Population, 1875-1910.

	Present Boston	Massachusetts (Outside Boston)	Metropolitan District (Outside Boston)
1875-80.....	6.1	8.4	8.5
1880-85.....	7.6	9.3	11.5
1885-90.....	14.9	15.4	19.2
1890-95.....	10.8	11.9	15.2
1895-1900.....	12.9	12.0	14.2
1900-05.....	6.1	7.3	8.7
1905-10.....	12.6	11.9	12.1

The cardinal fact regarding the growth of American cities is that most of the increase observed from census to census results from the influx of immigrants, who are mostly of foreign birth. Hence fluctuations in the tide of foreign immigration are reflected in the relative growth of the cities and the country, whether such fluctuations result from oppression or from economic causes in foreign countries or from booms and panics within our own borders. Of the native born population of Boston in 1905, barely two-thirds were born in Boston, while 35 per cent. of the total population were born outside the United States.

The following tables show for Boston Proper and the Annexed Territory: (1) distribution of original land, reclaimed land, flats and water within the ward lines in 1910; and (2) the growth of the land area of Boston 1875-1910. The tables have been compiled from data furnished by the Surveying Division of the Street Laying-Out Department. No account is taken of the area of detached islands in the harbor. It should be said that the areas of original land are approximate, having been obtained from various maps by the use of a planimeter, as in many cases exact data based upon surveys by triangulation cannot be had. Thus, the area of original land in Boston Proper, viz., 783 acres, is a traditional figure derived from a well-known map, made in 1795 by Osgood Carleton. No extensive areas have been added to the City since 1874, when West Roxbury, Brighton, and Charlestown were annexed. The changes in area since 1875 have been owing chiefly to the extension of the waterfront and the rectification of boundaries between Boston and adjacent municipalities.

The original area of Boston Proper must have been less than 783 acres. No extensive filling-in operations were undertaken prior to the filling-in of the West and North coves, begun respectively in 1803 and 1804. According to the Report of the Surveying Department for 1893 (see City Document No. 36, 1894, p. 19), the reclaimed land in Boston Proper on January 1, 1894, was 946 acres, viz., at North Cove, 70 acres; West Cove, 8; South Cove, 186; Back Bay, 570; Great Cove, 112.

AREA OF BOSTON IN ACRES, 1910.

DISTRICT	ORIGINAL LAND	Filled Land	Total Land	Flats	Water	TOTAL AREA To Ward Lines
I. Boston Proper.....	783	1,121	1,904	—	400	2,304
II. Annexed Territory:						
East Boston.....	650	110	760	200	36	996
Breed's Island...	785	—	785	21	123	929
South Boston....	795	538	1,333	586	93	2,012
Roxbury.....	2,450	322	2,772	121	43	2,936
Dorchester.....	5,600	9	5,609	530	92	6,231
West Roxbury...	8,075	—	8,075	—	45	8,120
Brighton.....	2,664	1	2,665	—	94	2,759
Charlestown.....	424	416	840	88	149	1,077
Totals, II.....	21,443	1,396	22,839	1,546	675	25,060
Totals, I.....	783	1,121	1,904	—	400	2,304
Totals for City,	22,226	2,517	24,743	1,546	1,075	27,364

LAND AREA OF BOSTON IN ACRES.

DISTRICT	ORIGINAL LAND IN 1875	FILLED LAND			TOTAL LAND
		In 1875	In 1910	Increase	
I. Boston Proper.....	783	1,046	1,121	75	1,904
II. Annexed Territory:					
East Boston.....	650	90	110	20	760
Breed's Island...	785	—	—	—	785
South Boston....	795	207	538	331	1,333
Roxbury.....	2,450	250	322	72	2,772
Dorchester.....	5,600	14	9	* 5	5,609
West Roxbury...	8,075	—	—	—	8,075
Brighton.....	2,664	—	1	1	2,665
Charlestown.....	424	162	416	254	840
Totals, II.....	21,443	723	1,396	673	22,839
Totals, I.....	783	1,046	1,121	75	1,904
Totals for City,	22,226	1,769	2,517	748	24,743

* Decrease.

The following table shows the growth of population, by decades, from 1790 to 1910, of the areas enumerated in 1790, for New England, Massachusetts and Boston:

GROWTH OF POPULATION

In New England, Massachusetts and Boston Proper, 1790-1910, by Decades.

CENSUS YEAR	I. Population.		
	New England	Massachusetts	Boston Proper
1790.....	1,009,206	378,556	18,038
1800.....	1,233,011	422,845	24,655
1810.....	1,471,973	472,040	32,896
1820.....	1,660,071	523,287	E 41,714
1830.....	1,954,717	610,408	E 58,272
1840.....	2,234,822	737,699	85,475
1850.....	2,728,116	994,514	113,721
1860.....	3,135,283	1,231,066	133,563
1870.....	3,487,924	1,457,351	138,781
1880.....	4,010,529	1,783,085	147,075
1890.....	4,700,749	2,238,947	161,330
1900.....	5,592,017	2,805,346	167,257
1910.....	6,552,745	3,366,416	193,274

E signifies estimated population.

II. Increase.

PERIOD	New England	Massachusetts	Boston Proper
1790-1800.....	223,805	44,289	6,617
1800-1810.....	238,962	49,195	8,241
1810-1820.....	188,098	51,247	8,818
1820-1830.....	264,646	87,121	16,558
1830-1840.....	280,105	127,291	27,203
50 Years' Increase.....	1,225,616	359,143	67,437
1840-1850.....	493,294	256,815	28,246
1850-1860.....	407,167	236,552	19,842
1860-1870.....	352,641	226,285	5,218
1870-1880.....	522,605	325,734	8,294
1880-1890.....	690,220	455,862	14,255
50 Years' Increase.....	2,465,927	1,501,248	75,855
100 Years' Increase.....	3,691,543	1,860,391	143,292
1890-1900.....	891,268	566,399	5,927
1900-1910.....	960,728	561,070	26,017

III. Per Cent of Increase.

PERIOD	New England	Massachusetts	Boston Proper
1790-1800.....	22.18	11.70	36.68
1800-1810.....	19.38	11.63	33.43
1810-1820.....	12.78	10.86	26.81
1820-1830.....	17.75	16.65	39.69
1830-1840.....	14.33	20.85	46.68
50 Years' Increase.....	121.44	94.87	373.86
1840-1850.....	22.07	34.81	33.05
1850-1860.....	14.93	23.79	17.45
1860-1870.....	11.25	18.38	3.91
1870-1880.....	14.98	22.35	5.98
1880-1890.....	17.21	25.57	9.69
50 Years' Increase.....	110.34	203.50	88.85
100 Years' Increase.....	365.78	491.44	794.38
1890-1900.....	18.96	25.30	3.67
1900-1910.....	17.18	20.00	15.55

The following table affords a comparison of the growth of population since 1875 of Boston, and the State outside of Boston, by decades:

GROWTH OF POPULATION, 1875-1910.

BY FIVE-YEAR PERIODS.

I. Population.			
CENSUS YEAR	BOSTON	STATE, OUTSIDE BOSTON	STATE
1875	341,919	1,309,993	1,651,912
1880	362,839	1,420,246	1,783,085
1885	390,393	1,551,748	1,942,141
1890	448,477	1,790,466	2,238,943
1895	496,920	2,003,263	2,500,183
1900	560,892	2,244,454	2,805,346
1905	595,380	2,408,300	3,003,680
1910	670,585	2,695,831	3,366,416

II. Increase.			
1875-1880	20,920	110,253	131,173
1880-1885	27,554	131,502	159,056
1885-1890	58,084	238,718	296,802
1890-1895	48,443	212,797	261,240
1895-1900	63,972	241,191	305,163
1900-1905	34,488	163,846	198,334
1905-1910	75,205	287,531	362,736
35 Years' Increase	328,666	1,385,838	1,714,504

III. Per Cent. of Increase.			
1875-1880	6.12	8.42	7.94
1880-1885	7.59	9.26	8.92
1885-1890	14.88	15.38	15.28
1890-1895	10.80	11.88	11.67
1895-1900	12.87	12.04	12.21
1900-1905	6.15	7.30	7.07
1905-1910	12.63	11.94	12.07
35 Years' Increase	96.12	105.78	103.79

The growth of population in Boston by districts and by decades is shown in the next table.

GROWTH OF POPULATION IN BOSTON, 1790-1910, BY DECADES AND DISTRICTS.

I. Population.			
CENSUS YEAR	BOSTON PROPER	ANNEXED TERRITORY 1630-1874	PRESENT BOSTON
1790	18,038	E 6,262	E 24,300
1800	24,655	E 8,545	E 33,200
1810	32,896	E 12,304	E 45,200
1820	E 41,714	E 15,686	E 57,400
1830	E 58,272	E 20,928	E 79,200
1840	85,475	E 33,125	E 118,600
1850	113,721	E 68,879	182,600
1860	133,563	E 113,537	E 247,100
1870	138,781	E 153,721	292,502
1880	147,075	215,764	362,839
1890	161,330	287,147	448,477
1900	167,257	393,635	560,892
1910	193,274	477,311	670,585

E signifies estimated population.

II. Increase.

1790-1800	6,617	2,283	8,900
1800-1810	8,241	3,759	12,000
1810-1820	8,818	3,382	12,200
1820-1830	16,558	5,242	21,800
1830-1840	27,203	12,197	39,400
50 Years' Increase	67,437	26,863	94,300
1840-1850	28,246	35,754	64,000
1850-1860	19,842	44,658	64,500
1860-1870	5,218	40,184	45,402
1870-1880	8,294	62,043	70,337
1880-1890	14,255	71,383	85,638
50 Years' Increase	75,855	254,022	329,877
100 Years' Increase	143,292	280,885	424,177
1890-1900	5,927	106,488	112,415
1900-1910	26,017	83,676	109,693

III. Per Cent. of Increase.

1790-1800	36.68	36.46	36.63
1800-1810	33.43	43.99	36.14
1810-1820	26.81	27.49	26.99
1820-1830	39.69	33.42	37.98
1830-1840	46.68	58.28	49.75
50 Years' Increase	373.86	428.98	388.07
1840-1850	33.05	107.94	53.96
1850-1860	17.45	64.84	35.32
1860-1870	3.91	35.39	18.37
1870-1880	5.98	40.36	24.05
1880-1890	9.69	33.08	23.60
50 Years' Increase	88.75	766.86	278.15
100 Years' Increase	794.38	4,485.55	1,745.60
1890-1900	3.67	37.08	25.06
1900-1910	15.55	21.22	19.56

The population of Boston increased from 390,393 on May 1, 1885, to 670,585 on April 15, 1910, a gain of 280,192. Of that increase 113,599, or 40.54 per cent., was natural increase from the excess of births over deaths in the twenty-five calendar years, 1885-1909 inclusive. The remaining increase, viz., 166,593, or 59.46 per cent., must have been owing to immigration from foreign and domestic sources.

The following analysis of the composition of the population of Boston by place of birth in 1885 and 1905, which were census years, shows that the proportion of the population born in Boston rose from 38.47 per cent. in 1885 to 42.50 per cent. in 1905.

ELEMENTS OF POPULATION, 1885 AND 1905

By Place of Birth.				
PLACE OF BIRTH	1885	1905	Increase	Per Cent. Increase
Boston	150,177	255,439	105,262	70.09
Elsewhere in United States	106,921	130,194	23,273	21.77
Total, Native Born	257,098	385,633	128,535	49.99
Outside United States	133,295	209,747	76,452	57.35
Total Population	390,393	595,380	204,987	52.51
Natives of Boston	150,177	255,439	105,262	79.09
Immigrants:				
Domestic	106,921	130,194	23,273	21.77
Foreign	133,295	209,747	76,452	57.35
Total Immigrants	240,216	339,941	99,725	41.51

Percentage of Total Population.

	1885	1905	Difference
Natives of Boston.....	38.47	42.90	+ 4.43
Immigrants.....	61.53	57.10	- 4.43
Domestic.....	27.39	21.87	- 5.52
Foreign.....	34.14	35.23	+ 1.09
Native Born.....	65.86	64.77	- 1.09
Foreign Born.....	34.14	35.23	+ 1.09

From inspection of the foregoing table it appears that, whereas in 1885 the natives of Boston numbered 150,177, equal to 38.47 per cent. of the total population, in 1905 they numbered 255,439, or 42.90 per cent. of the population. In 1885 the proportion of natives of Boston to all native-born inhabitants was 58.41 per cent. In 1905 it had risen to 66.24 per cent. All of which goes to show that the natural increase of population was notably augmented in the twenty years under review.

The following table shows the number of births (living) and deaths in Boston as returned by the Registry Department, by years, for the period 1885-1909, together with the excess of births over deaths.

Births and Deaths for the Last 25 Years.

YEAR	BIRTHS	DEATHS	EXCESS OF BIRTHS
1885.....	11,622	9,622	2,000
1886.....	12,106	9,625	2,481
1887.....	12,336	10,077	2,259
1888.....	12,841	10,200	2,641
1889.....	13,043	10,259	2,784
Totals, 5 years.....	61,948	49,783	12,165
Averages.....	12,390	9,957	2,433
1890.....	13,395	10,180	3,215
1891.....	14,491	10,573	3,918
1892.....	15,234	11,243	3,991
1893.....	15,80	11,713	4,088
1894.....	15,585	11,531	4,054
Totals, 5 years.....	74,506	55,240	19,266
Averages.....	14,901	11,048	3,853
1895.....	15,780	11,331	4,449
1896.....	16,547	11,650	4,897
1897.....	17,003	11,170	5,833
1898.....	16,702	10,903	5,799
1899.....	16,289	11,178	5,111
Totals, 5 years.....	82,321	56,232	26,089
Averages.....	16,464	11,246	5,218
1900.....	16,468	11,671	4,797
1901.....	16,010	11,306	4,704
1902.....	16,053	11,002	5,051
1903.....	16,042	10,654	5,388
1904.....	16,284	10,757	5,527
Totals, 5 years.....	80,857	55,390	25,467
Averages.....	16,171	11,078	5,093
1905.....	15,906	11,010	4,896
1906.....	17,225	11,415	5,810
1907.....	18,403	11,705	6,698
1908.....	18,347	11,756	6,591
1909.....	17,680	11,063	6,617
Totals, 5 years.....	87,561	56,949	30,612
Averages.....	17,512	11,390	6,122
Averages, 25 years.....	15,488	10,944	4,544

In view of the augmented rate of increase in the population of Boston during the last five years, considerable importance attaches to the fact that the per cent. of natural increase, viz., 53.75, was 7.36 higher than in any half-decade since 1885, and was 12.23 above the average percentage of births to deaths for the twenty-five years, 1885-1909, inclusive.

The following statement shows clearly that the percentage of births to deaths by half-decades has notably risen, and is still rising.

Percentage of Births to Deaths in Boston, 1885-1909, Inclusive.

1885-1889, inclusive.....	124.44	1900-1904, inclusive.....	145.98
1890-1894 ".....	134.88	1905-1909 ".....	153.75
1895-1899 ".....	146.39	25 YEARS,	
		1885-1909, inclusive.....	141.52

The next table shows, by years and half-decades, the number of alien immigrants landing in the United States in the decade 1900-1909, who gave Massachusetts as their destination.

Immigrant Aliens Giving Massachusetts as Destination, 1900-1909.

Year	Number	Per Cent. of all Landed	Year	Number	Per Cent. of all Landed
1900.....	39,474	8.80	1905.....	72,151	7.03
1901.....	41,789	8.56	1906.....	73,863	6.71
1902.....	50,939	7.85	1907.....	85,583	6.66
1903.....	65,757	7.67	1908.....	57,303	7.32
1904.....	58,411	7.19	1909.....	61,197	8.14
Total, 5 years,	256,370	7.88	Total, 5 years,	350,097	7.08

Inspection of the foregoing shows that the immigrants destined to Massachusetts increased 93,727, or 36.56 per cent., in the period 1905-1909, as compared with the previous five years, despite the diminished immigration in the years 1908 and 1909.

It is noteworthy, too, that in the last five years 94,188, or 26.90 per cent. of the 350,097 immigrants destined to Massachusetts, were born in Russia, and 75,607, or 21.60 per cent. were born in Italy, while only 38,139, or 10.89 per cent., were born in Ireland.

Special interest attaches to the immigrants from Italy and Russia (including Finland and Poland), not only because they have contributed so considerably to swell the number of the foreign-born population of Boston since 1885, and especially since 1895, but more particularly because they have proved to be the most prolific of the principal groups in the immigrant population of Boston.

The following statement indicates the rapid increase in Boston in the number of persons born in Italy and Russia, according to the censuses taken in the period 1885-1905:

Number of Persons in Boston Born in Italy and in Russia.

Census	Born in Italy	Born in Russia	Total
1885.....	2,378	1,844	4,222
1890.....	4,718	5,259	9,977
1895.....	7,890	13,565	21,455
1900.....	13,738	18,550	32,288
1905.....	20,324	27,257	47,581
20 Years' Increase	17,946, or 755 per cent.	25,413, or 1,378 per cent.	43,359, or 1,027 per cent.

From inspection of the foregoing it appears: (1) that the inhabitants of Boston who were born in Italy increased 12,434, or 157.59 per cent., in the decade 1895-1905, against an increase of 5,512, or 231.79 per cent., in the decade 1885-1895; and (2) that

the number born in Russia increased 13,692, or 100.94 per cent., in the last decade, against 11,721, or 635.63 per cent., in the previous decade.

The next table affords a comparison of the parentage of the children born in Boston in the years 1900 and 1908, classified by the place of birth of the fathers of those children.

Children Born in Boston, by Birthplace of Fathers

	1900		1908	
	Number	Per Cent.	Number	Per Cent.
All Fathers	16,351	100.00	18,347	100.00
Born in Boston	2,804	17.00	3,177	17.32
" elsewhere in United States	2,711	17.00	3,052	16.63
I. Native Born	5,515	34.00	6,229	33.95
II. Foreign Born	10,142	62.00	11,314	61.67
Born in Ireland	3,439	21.00	2,511	13.69
" British Provinces	1,816	11.00	1,631	8.89
" Russia	1,350	8.24	2,553	13.92
" Italy	1,322	8.24	2,685	14.63
" other countries	2,215	13.52	1,934	10.54
III. Birthplace unknown..	694	4.00	804	4.38
Total I., II., III.	16,351	100.00	18,347	100.00

Inspection of the foregoing table renders it clear that the children of fathers born in Italy or Russia, have notably increased in the period 1900-1908, while the children of fathers born in Ireland or in the British Provinces have diminished both absolutely and relatively.

Additional evidence of the relative increase of the rising generation in Boston is found in the returns of the school census, which enumerates annually the number of persons of the age-period five to fifteen years. The following statement shows the increase in this class of the population in the school census years by half-decades, between 1885 and 1909:

Persons of School Age, 5-15 Years, in Boston.

(Compiled from the School Census returns.)

Year	Number	Per Cent. Increase	Per Cent. Increase
1885	68,702	—	—
1890	72,041	3,339	4.86
1895	77,152	5,111	7.09
1900	90,144	12,992	16.84
1905	101,865	11,721	13.00
1909 (4 years)	115,527	13,662	13.41
Increase 1885-1909	—	46,825	68.16

Boston is predominantly a commercial and financial center. Among the great cities of the United States, although it ranks but ninth as to area and fifth in population, it stands second in the aggregate value of its imports and exports, third in amount of bank clearings, and sixth in respect to the value of its manufactures.

The following tables afford a general comparison between the variations in growth of population, by half-decades, in the period 1885-1910, and the variations in the amount of foreign commerce, the amount of bank clearings, the value of the product of Boston's factories, and the number of passengers carried by the steam railroads to and from Boston in the same period. The tables are based upon the most recent available figures.

On inspection of the tables it is seen that there is a general parallelism between the percentages of increase of population by

half-decades, and those relating to the business growth. The closest parallelism, disclosed by the tables, appears to be between the relative increase of population and of foreign commerce.

It must be admitted that satisfactory data cannot be had whereby to enable one to determine and appraise all the factors that influence the growth in the population of Boston. Still the general statement seems to be warranted that the fluctuations in that growth reflect the variations in the business prosperity of the City and the region of which it is the metropolis.

FOREIGN TRADE OF BOSTON, 1885-1910.

For Fiscal Years Ending June 30.

IN MILLIONS OF DOLLARS.

	Total Trade	Imports	Exports
1885	115,446	53,448	62,000
1890	134,079	62,877	71,202
1895	152,394	66,889	85,505
1900	184,391	72,196	112,195
1905	188,122	100,318	87,804
1910	199,523	129,006	70,517

Percentage of Boston's Trade to Total of United States.

	Total Trade	Imports	Exports
1885	8.75	9.26	8.35
1890	8.14	7.97	8.30
1895	9.90	9.14	10.59
1900	8.22	8.49	8.05
1905	7.14	8.98	5.78
1910	5.98	8.28	4.20

Increase of Trade and of Population.

	Increase of Total Trade in Millions of Dollars	Per Cent. Increase	Increase of Population	Per Cent. Increase
1885-1890	18,633	16.14	58,084	14.88
1890-1895	18,315	13.66	48,443	10.80
1895-1900	31,997	21.00	63,972	12.87
1900-1905	3,731	2.02	34,488	6.15
1905-1910	11,401	6.06	75,205	12.63

CLEARINGS OF NATIONAL BANKS IN BOSTON.

1885-1910.

IN BILLIONS OF DOLLARS.

	Total Clearings	Increase	Per cent. Increase	Per cent. Increase in Population
1885	3,483	—	—	—
1890	5,131	1,648	47.31	14.88
1895	4,758	*373	*7.26	10.80
1900	6,180	1,422	29.90	12.87
1905	7,655	1,475	23.86	6.15
1909 (4 years)	8,397	742	9.69	10.11

* Decrease.

The next statement shows that the foreign trade and the bank clearings of Boston have not fully recovered from the effects of the panic of 1907, which, as has been shown above, caused a diminution in the influx of immigrants destined to Massachusetts, and presumably to Boston as well.

Total Exports and Imports.

FISCAL YEAR ENDING JUNE 30.

1905	\$188,122,373
1906	205,181,724
1907	225,305,124

Average for 3 yrs., \$206,203,073

Total Bank Clearings.

CALENDAR YEAR.

1905	\$7,655,225,997
1906	8,314,925,728
1907	8,098,251,314

Average for 3 yrs., \$8,022,801,013

Total Exports and Imports.

FISCAL YEAR ENDING JUNE 30.	
1908.....	\$189,729,784
1909.....	188,630,153
1910.....	199,522,973

Average for 3 yrs., \$192,627,636

Total Bank Clearings.

CALENDAR YEAR.	
.....	\$7,273,453,916
.....	8,396,817,687
.....	8,446,058,546

Average for 3 yrs., \$8,038,776,716

We show next, for each census year of the 20-year period 1885-1905, the value of manufactures in Boston as compared with the same for the State outside Boston, also the increase and percentage of increase every five years, including with the latter the percentage of increase in population.

MANUFACTURES, 1885-1905, IN CENSUS YEARS.

YEAR	Value of Product.	
	BOSTON	STATE, OUTSIDE BOSTON
1885.....	\$144,376,202	\$530,258,067
1890.....	210,936,616	677,223,787
1895.....	165,774,080	684,033,222
1900.....	206,081,767	829,117,222
1905.....	*221,336,500	*1,060,702,700

Increase.

1885-1890.....	\$66,560,414	\$146,965,720
1890-1895.....	†45,162,536	6,809,435
1895-1900.....	40,307,687	145,084,000
1900-1905.....	15,254,733	231,585,478

Per Cent. of Increase.

	Manufac- tures	Popula- tion	Manufac- tures	Popula- tion
1885-1890.....	46.10	14.88	27.72	15.38
1890-1895.....	†21.41	10.80	1.00	11.88
1895-1900.....	24.32	12.87	21.21	12.04
1900-1905.....	7.40	6.15	27.93	7.30

* Estimated because of changed basis adopted in Census of 1905.
† Decrease.

STEAM RAILROAD STATISTICS, 1890-1909.

Number of Passengers Carried.

YEAR	To and From Boston	State, Outside Boston
1890.....	48,072,476	50,771,236
1895.....	52,015,921	55,840,427
1900.....	52,334,148	56,434,155
1905.....	57,813,055	66,421,212
1909.....	66,233,488	80,817,676

Increase.

1890-1895.....	3,943,445	5,069,191
1895-1900.....	318,227	593,728
1900-1905.....	5,478,907	9,987,037
1905-1909 (4 Years.).....	8,420,433	14,396,464

Per Cent. of Increase.

	Passengers Carried	Popula- tion	Passengers Carried	Popula- tion
1890-1895.....	8.20	10.80	9.98	11.88
1895-1900.....	0.61	12.87	1.06	12.04
1900-1905.....	10.47	6.15	17.70	7.30
1905-1909.....	14.56	10.11	21.67	9.55

The total number of passengers carried in Massachusetts in the five years, 1895-1899, was 526,213,991, a decrease, as compared with the preceding half-decade, of 20,031,148, or 3.67 per cent.; whereas in the five years, 1900-1904, the number carried increased 52,037,327 or 9.89 per cent. In the like period, 1905-1909, the number carried aggregated 693,967,474, an increase of 115,716,156 or 20.01 per cent.

Similarly, there was a decrease in the aggregate number of passengers carried to and from Boston of 9,508,451, or 3.62 per cent., in the period 1895-1899, as compared with the preceding 5-year period. The aggregate for the five years 1900-1904 was 269,157,360, an increase of 15,808,431, or 6.24 per cent. over the aggregate of the preceding half-decade. In the five years, 1905-1909, the aggregate amounted to 317,635,778, an increase of 48,478,418, or 18.01 per cent., over the previous half-decade.

The following statement, based on the reports of the Assessing Department, shows the absolute and relative increase of buildings, by classes, in the period 1885-1909:

NUMBER OF BUILDINGS IN BOSTON.

1885-1909.

	Dwelling Houses	Hotels and Family Hotels	Stores	Miscellaneous	Total
1885.....	45,137	292	2,988	5,057	53,474
1890.....	51,590	575	3,308	5,583	61,056
1895.....	59,396	643	3,506	5,100	68,645
1900.....	64,228	658	3,368	6,509	74,763
1905.....	66,677	667	3,554	7,149	78,047
1909.....	68,590	746	3,492	7,170	79,998

Increase in Dwelling Houses and All Buildings.

	PER CENT. OF INCREASE				
	Dwelling Houses	All Buildings	Dwelling Houses	All Buildings	Popula- tion
1885-1890.....	6,453	7,582	14.30	14.18	14.88
1890-1895.....	7,806	7,589	15.13	12.43	10.80
1895-1900.....	4,832	6,118	8.14	8.91	12.87
1900-1905.....	2,449	3,284	3.81	4.39	6.15
1905-1909 (4 yrs.)..	1,913	1,951	2.87	2.50	9.55

Population of Boston, April 15, 1910.

A. Boston Proper,	193,274	28.82 per cent.
B. Districts Annexed before 1822:		
East Boston,	58,488	8.72 per cent.
South Boston,	71,703	10.69 " "
Total B.,	130,191	19.41 " "
C. Districts Annexed since 1822:		
Roxbury,	117,727	17.56 per cent.
Dorchester,	115,780	17.27 " "
Charlestown,	41,444	6.18 " "
West Roxbury,	45,594	6.80 " "
Brighton,	26,575	3.96 " "
Total C,	347,120	51.77 " "
Total A, B and C,	670,585	100.00 " "

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1910 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [Out of print.]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [Out of print.]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
- Special Publications No. 6.** Extraordinary Receipts and Expenditures 1893-97. Tables for five years. Boston: Municipal Printing Office. 1900. 218 pp. 4to. [Postage, fifteen cents.]
- Special Publications No. 7.** Receipts and Expenditures of Ordinary Revenue, 1895-1899; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
- Special Publications No. 12.** Receipts and Expenditures of Ordinary Revenue, 1900-1904; Comparative Tables for five years. Boston: Municipal Printing Office. 1905. 163 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 14.** Receipts and Expenditures of Ordinary Revenue, 1902-1906, with Appendix including Analyses of Extraordinary Receipts and Expenditures; Comparative Tables for five years. Boston: Municipal Printing Office. 1907. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Receipts and Expenditures of Ordinary Revenue, 1904-1908, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 17.** Receipts and Expenditures of Ordinary Revenue, 1905-1909, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1910. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 18.** Receipts and Expenditures of Ordinary Revenue, 1906-1910, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1911. 162 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
- Volume II. Boston: Municipal Printing Office. 1900. 4to. Comprises eight numbers, with tables for twelve months.
- Volume III. Boston: Municipal Printing Office. 1901. 4to. Comprises eleven numbers, with tables for twelve months.
- Volume IV. Boston: Municipal Printing Office. 1902. 4to. Comprises eleven numbers (338 pages), with tables for twelve months.
- Volume V. Boston: Municipal Printing Office. 1903. 4to. Comprises ten numbers (338 pages), with tables for twelve months.
- Volume VI. Boston: Municipal Printing Office. 1904. 4to. Comprises eight numbers (264 pages), with tables for twelve months.
- Volume VII. Boston: Municipal Printing Office. 1905. 4to. Comprises four numbers (156 pages), with tables for twelve months.
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- Volume X. Boston: Municipal Printing Office. 1908. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XI. Boston: Municipal Printing Office. 1909. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XII. Boston: Municipal Printing Office. 1910. 4to. Comprises four numbers (170 pages), with tables for twelve months.
- Volume XIII. 1911. Current: Issued quarterly, arranged by months. [Postage, three cents.]

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CITY OF BOSTON

STATISTICS DEPARTMENT

REFERENDA

IN

MASSACHUSETTS AND BOSTON

BY
DR. EDWARD M. HARTWELL
Secretary of Statistics Department

[REPRINTED, WITH ADDITIONS, FROM BULLETIN OF THE STATISTICS DEPARTMENT, VOL. XI., NOS. 10-12, 1909.]



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REFERENDA IN MASSACHUSETTS AND BOSTON.

BY DR. EDWARD M. HARTWELL, SECRETARY OF STATISTICS DEPARTMENT.

Referenda in Massachusetts fall mostly into one of three principal classes, viz.: (1) General referenda, on matters relating to the constitution of the State Government, or its relation to the National Government; (2) Special referenda, relating either to the charters or charter amendments of cities, or to the acceptance of other special acts; and (3) Recurrent referenda whereby, in accordance with the Revised Laws, each city and town is annually called upon to vote yes or no upon the question of licensing the sale of intoxicants within its borders.

In this connection it will be best to consider general referenda chiefly, without attempting to discuss referenda of the second and third classes, whose numbers run into the hundreds, although certain of them must needs be mentioned in outlining the record of the voters of Boston as regards electoral contests and referenda respectively.

In attempting to measure the interest of the electorate and the significance of the votes cast upon the referenda under review, two criteria have been adopted: (1) the percentage of the total vote upon a given question to the total vote cast for Governor of the State in the same year; and (2) the percentage of the major vote upon a given question to the total vote upon that question. However, owing to the inadequacy of the records, whether in print or manuscript, all members of the series of general referenda cannot be satisfactorily tested by either criterion. Much less is it possible to state, in respect to referenda submitted before 1890, what proportion of the registered or of the qualified voters actually voted for Governor or on a referendum in a given year.

It may be noted that in gathering the data, here brought together, it has been necessary to search the original records, in the archives of Massachusetts and of Boston, many of which have not been printed. The records regarding the votes on the earlier referenda are so meagre and incomplete that it seems best to forbear attempting to tabulate the facts regarding referenda submitted by the Legislature prior to the year 1780, when the Constitution of Massachusetts was adopted and the first election of a Governor by the people occurred.

Referendum is a borrowed word which has gained currency in our political vocabulary only recently, but the practice of referring constitutional questions to the voters of Massachusetts by the Legislature is an old, one might almost say primitive one. The practice is based on the doctrine that the consent of the people is an indispensable factor in establishing the organic law. The main object of this study is to set forth the nature of the questions referred to the voters since the Province of Massachusetts Bay assumed "civil government" as a State, and to determine the character and amount of the interest shown by them in such questions. But it should not be overlooked that the lawgivers of the Colony of New Plymouth and of the Colony of Massachusetts Bay exemplified the doctrine of common assent, more than a century before the outbreak of the Revolution, in measurés that may be properly termed referenda.

In the enactment of fundamental laws both the Pilgrims and the Puritans were careful to secure the consent of the people. In 1636 when the Plymouth Colony adopted its first code of laws, it was enacted "That the laws and ordinance of the Colony and for the Government of the same be made only by the freemen of

the Corporation and no other." In 1643 when the New England Confederation was formed, for defense against the Indians, by representatives of Massachusetts, Connecticut, New Haven and New Plymouth, the delegates from the latter "referred the Articles of Confederation to the people of their Colony and refrained from signing until these had received the popular assent." (See Lobingier's "The People's Law," p. 77.)

The first code of laws of the Massachusetts Colony, known as "The Body of Liberties" was enacted by the General Court in 1641. The enactment was the last of a series of measures initiated in 1636 by an order of the General Court, providing for "a draught of laws . . . which may be the Fundamentals of this Commonwealth." Governor John Winthrop (History ii 66) notes that the Body of Liberties "had been composed by Mr. Nathaniel Ward . . . and had been revised . . . by the Court and sent forth into every town to be further considered of, and now again in this Court (*i. e.*, of December 10, 1641) they were revised, amended and presented, and so established for three years, by that experience to have them fully amended and established to be perpetual."

Inasmuch as the submission of the Body of Liberties to the freemen of the towns appears to have been the first measure resembling a referendum taken by the Government of the Bay Colony, a brief statement of the matters referred and the circumstances attending that reference will not be out of place. The right of the people to participate, through their deputies, with the magistrates in the enactment of laws had been conceded after considerable dispute in the period 1631-1635. Governor Winthrop tells us that in May, 1635, on the demand of the deputies, "it was agreed that some men should be appointed to frame a body of grounds of laws, in resemblance to a Magna Charta, which being allowed by some of the Ministers and the General Court, should be received for fundamental laws." Although committees to draft such laws were appointed both in 1635 and 1636 little was accomplished by them. In March, 1637, the General Court, alleging that the want of written laws had led to "many doubts and much trouble," ordered "that the freemen of every town should assemble together in their several towns, and collect the heads of such necessary and fundamental laws, as may be suitable, and the heads of such laws to deliver in writing to the Governor before the 5th day of the 4th month, called June next." The order further provided that eleven persons, with the Governor at their head, should make "a compendious abridgment of the same, to be presented to the General Court for confirmation or rejection." Apparently the action so ordered was taken though not very promptly, as it was not until November, 1639, that the General Court passed an order, instructing a joint committee of Magistrates and Deputies to "peruse all those models which have been or shall be further presented concerning a *form of government* and laws to be established." Having drawn the models up into one body, the committee were charged to "take order that the same shall be copied and sent out to the several towns, that the elders of the churches and freemen may consider of them against the next General Court." Evidently the elders and freemen took their time in the matter, as the General Court passed a vote, May 13, 1640, concerning the "Breviate of Laws," urging the elders and freemen to whom they had been sent "that they will endeavor to ripen their thoughts and counsels about the same

by the general court in the next 8th month." Finally it was voted by the Court on December 10, 1641, that "the bodye of laws formerly sent forth among the Freemen was voted to stand in force."

It might be argued that the order of March 12, 1637, resembles both an initiative and a referendum. Perhaps it is as well to consider it an embryonic or inchoate referendum, from which developed the order of November 5, 1639, and to call the latter the first Massachusetts referendum. In the Body of Liberties one finds reflected certain distinctively popular views and tendencies that ultimately found clear and well nigh complete expression in the State Constitution of 1780. Of that Constitution the Body of Liberties, even more than the Charter of 1629, was a prophetic type. The Body of Liberties was more than a code of statutes; it partook of the nature of a bill of rights and a frame of government, as well.

The second paragraph of "The Body of Liberties" reads as follows: "We hold it therefore our dutie and safetie whilst we are about the further establishing of this Government to collect and express all such freedoms as for the present we forsee may concerne us, and our posteritie after us. And to ratifie them, with our sollemne consent."

Of the ninety-eight sections into which "The Body of Liberties" is divided twenty-one are included under the title: "*Liberties more peculiarly concerning the freemen.*" Among the most significant of them are the following:

"66. The Freemen of every Township shall have power to make such by laws and constitutions as may concerne the welfare of their Towne, provided they be not of a Criminall, but onely of a prudential nature, etc.

"67. It is the constant libertie of the freemen of this plantation to choose yearly at the Court of Election out of the freemen all the General officers of this Jurisdiction."

"68. It is the libertie of the freemen to choose such deputies for the General Court out of themselves, either in their owne Townes or elsewhere as they may judge fittest," etc.

"74. The freemen of Every Towne or Township, shall have full power to choose yearly or for lesse time out of themselves a convenient number of fitt men to order the planting or prudentiall occasions of that Town, according to instructions given them in writing, Provided nothing be done by them contrary to the publique laws and orders of the Countrey, provided also the number of such select persons be not above nine."

It is to be noted that under Section 74 "of the Body of Liberties" the powers of the Selectmen were conditioned on "instructions given them in writing" by the freemen. Later it became customary for the freemen in Town meeting to adopt written instructions to their representatives in the General Court also. Thus, from the Boston Town Records, it appears that, on March 14, 1652-53, "at a general Towne meeting" it was ordered: "That the Commissioners for the Town and the Select men are desired to draw up instructions for the deputies against the Generall Corte they or any five of them ar to doe it."

Then this follows: "Ensign Josh. Scotto, Ensign Robt. Scott, Mr. Belcher, Edward Flechar and Sargt. Nathl. Williams ar desired to draw up Instruktions for the Townesmen (select men) to akct by, to be in adition to what instruktions they already have."

That the "townes men" of the Plymouth Colony, enjoyed rights similar to those secured to the freemen of the Bay Colony is indicated by the following, which was enacted by the General Court at Plymouth on September 1, 1640: "That the Constables of every Towne within the Government shall warne the townes men whereof they are to come together as they doe for other townes busnesse when the Committes (deputies) shall think it fitt, as well to acquaint them with what is propounded (proposed) or enacted at the Court as to receive instructions for any other business they would have done."

Giving the voters the right to instruct their representatives in the General Court amounted practically to giving them the initiative. As has already been shown, the principle of the

referendum was recognized in the ratification by the freemen of the fundamental laws of both colonies.

Not only was the principle of common assent recognized and embodied in the fundamental laws, but those laws provided in the town meeting a well devised instrument whereby the freemen were enabled to give effect to their deliberations and votes — both as regarded their local affairs and the "occasions of the Country."

There were several instances within the colonial period of what may be termed primitive or incipient referenda in contradistinction to the series of definitively constitutional referenda that began in 1776. In this connection the following cases may suffice although it is quite possible that an exhaustive scrutiny of certain manuscript sources in the Massachusetts Archives would disclose still other cases in which the General Court called upon the freemen of the towns to intimate their assent or dissent touching certain questions. It may be added that the General Court sometimes referred questions to the clergy and the freemen. Thus on May 29, 1644, it was ordered by the General Court "That it shall be lawful for the deputies of this Court to advise with their elders and freemen, and take into serious consideration whether God do not expect that all the inhabitants of the plantation allow to the magistrates, and all other that are called to country service a proportionable allowance and that they send in their determinations and conclusions to the next General Court."

What opinions the elders (the ministers) and the freemen expressed regarding the question of compensating the members of the General Court does not appear in the records of that body. From 1644 till the charter was revoked in 1684, there was much variance between the Magistrates and the Deputies touching their respective privileges and powers, and the opinion and advice of the clergy as well as of the freemen were formally asked for by the General Court more than once. In 1685, curiously enough, two contradictory reports were made to the General Court as to the opinion and advice of the Elders on the expediency of resisting if a forcible attempt should be made by the agents of the King to secure possession of the revoked charter for cancellation. On another occasion the Elders pointedly informed the Deputies that the government was "aristocratical" as well as "democratical" in its nature. The Magistrates and Elders — like many of their successors — had a rooted horror of a pure democracy.

In 1644, when the Massachusetts Magistrates and Deputies were at odds as to the rights and powers of the latter in legislative matters, the General Court, on November 13, passed an order which provided: (1) that for a year neither Magistrates nor Deputies should "exercise a negative vote" upon the votes of the other, "if the freemen shall accept thereof"; and (2) that a trial shall be made for one year "by choice of twenty deputies of the several shires to equal the number of magistrates chosen upon the day of election, the choice of them to be thus divided: Suffolk shall choose six; Middlesex six; and Essex and Norfolk being joined in one shall choose eight." In pursuance of this plan it was "further declared that every town shall forthwith, namcly by the last of the next month, send in under the hands of their late deputies their vote assenting or dissenting to the proposition."

The records are silent as to the results of this referendum; but John Winthrop in his History of New England (vol. ii, page 24) says "the greater number of towns refused it. So it was left for the time." But the Magistrates brought forward substantially the same plan in 1645, when they asked the Deputies to concur in an order to refer to the freemen the question whether sixteen deputies, *i. e.*, four for each county, with an equal number of Assistants, together with the Governor and Deputy Governor, should constitute the General Court. The proposed referendum failed to be authorized because the Deputies refused their concurrence. Their reply reads as follows: "The deputies being in this particular well acquainted with the mind of their towns cannot consent to this way of lessening the deputies."

The General Court on November 11, 1647, passed an act to limit the number of deputies to one from each town, but suspended the act, and later, on the same day, confessing its uncertainty whether the towns preferred to send one or two deputies and "being desirous to know the mind of the country herein," the Court ordered "that a copy of this order shall be sent to the constable of every town who shall call the freemen together and acquaint them herewith that so they may declare their minds herein," etc.

The result of this referendum is indicated by the following entry under March, 1647-48 in the records of the General Court: "The most of the freemen desiring their former liberty of sending one or two deputies to the General Court, the former wonted liberty is continued and the former act is repealed."

The rising of the people against Sir Edmund Andros (who had served as Royal Governor since May 20, 1686) occurred on April 18 and 19, 1689. On the twentieth of April fifteen men (including six Magistrates who had been chosen by the General Court of Elections on May 12, 1686) repaired to the Town House in Boston and assumed direction of affairs, under the style of "The Council for the Safety of the People and Conservation of the Peace." Simon Bradstreet, whose election as Governor in 1686 had been nullified by the arrival of Andros, was chosen President of this council. The council immediately joined to itself, by invitation, twenty-two other prominent men, and as the *de facto* government held almost daily sessions. The records of the Council of Safety, under date of May 1st, contain the following: "There being some agitation in Council of the Necessity of Settling some form of Government, and several Gentlemen appearing out of the Country, moving the same thing, debate was deferred till the morrow."

On May 2d, there being 31 members present, the Council of Safety, "agreed unto a paper . . . signifying the expedience of the severall Towns . . . to meet and choose one or more able, discreet persons . . . to convene at Boston upon the ninth instant, . . . fully impowered . . . to consult, advise, join and give their Assistance to the Council now Sitting." This "signification" provided that Boston might send four representatives but no other town should send more than two.

On May 9th, the Council of Safety, to the number of 27, and 66 representatives from 44 towns met together. The next day the Representatives addressed a "Declaration to the Council on behalf of the Towns for which they appeared: That for the ensuing part of this year, The Governor, Deputy Governor and Assistants chosen and sworn in May 1686 according to our Charter Rights, and the deputies then sent by the Freemen of the severall Towns to be (are) the Government now settled in our above said Colony."

The extant records regarding the returns from the Towns in reply to the signification of May 2, although incomplete, afford evidence that many of the Towns expressed a desire to have the Old Charter "reassumed." But it appears probable, from the records, that the Declaration of the Representatives on May 10, was substantially unanimous.

The Council in reply to the Declaration said: "We think it necessary the people of the said severall Towns and Villages do more fully and expressly signify their Mind in that Matter and that the other Towns and places . . . be notified to Convene their respective Inhabitants to manifest their minds relating to the same . . . and choose so many as they shall think convenient to join with them for the Common Safety and Conservation of the Peace and the Exercise of such farther Acts of Authority as shall be necessary."

The Representatives assented, and declared that "*they continued the present Council in the same Station until May 22d,*" — the date agreed upon for the convention proposed by the Council, *i. e.*, the Convention of Council and Representatives.

On May 22, twenty-six members of the Council and 74 Representatives from 54 towns assembled in Boston. The returns of 52 towns and villages, on the referendum of May 10, are

still preserved. Of that number 43 towns appear to have pronounced in favor of the re-assumption of the charter, and 9 for continuing the Council of Safety. At any rate, the Representatives again urged the Council to act in the way suggested in the Declaration of May 10; and on May 24, twelve of "the Old Magistrates" consented "for the Satisfaction of the people to accept the care and Government of the people of this Colony according to the rules of the Charter . . . until by direction from England there be an Orderly Settlement of Government," with the promise that additional Assistants should be chosen and that the Representatives of the Towns should again convene with them. But the Old Magistrates were careful to add that they did "not intend an Assumption of Charter Government and would not be so understood."

On May 25, the Council of Safety, from which the 22 members by invitation had been dropped, organized by the choice of Simon Bradstreet as President and Isaac Addington as Clerk.

Thereupon the Towns appear to have held new elections, at which five additional assistants were chosen; and on June 5, representatives to the number of 55 from 41 towns assembled in Boston, chose a Speaker, and adjourned till the next day. On June 6, the Representatives addressed a "Declaration" to "S. Bradstreet, Governor, Thomas Danforth, Deputy Governor, and the Assistants now sitting," saying:

"We do now humbly pray . . . you would be pleased by virtue of the Authority devolved on you by us as Representatives of the severall Towns in this Colony to accept Government according to Charter Rules by the name of Governor and Council for Massachusetts Colony, and exercise such authority, in the said Colony as was formally (*sic.*) and by the Laws made by our Charter Government . . . until farther order from England, and that the Major General and five Assistants lately chosen take their respective Oaths; and pray there may be no Delay in this Matter. We cannot proceed in anything till this foundation be settled."

On June 7, the Governor and Council voted to accept the foregoing declaration, and took the oaths of office. On June 22, they declared that all laws that were in force on May 12, 1686, should continue in force until farther settlement. The Council of Safety and the Convention of Representatives continued to meet from time to time. The Representatives on January 24, 1689, voted "That this Convention be henceforth termed a General Court and be accounted such in all Respects." The provisional government consisting of the Governor and Council and the General Court continued to rule the Colony until Sir William Phips became Governor on May 14, 1692, under the Province Charter, granted by William and Mary, October 7, 1691.

Under the charter granted in 1691 by William and Mary to Their Majesties' Province of Massachusetts Bay (which included the future District of Maine in addition to the original colonies of Plymouth and the Bay) the freeholders continued to exercise the liberties of the colonial freemen under some restrictions that need not detain us.

In the period 1765-1780 the "Freeholders and other Inhabitants" in their town meetings, by their choice of Representatives to the General Court and to county and state conventions, by their election of Committees of Correspondence and Safety; by their instructions to their Selectmen and Representatives, and by their votes on referenda exercised a large and decisive influence in the controversy between the Colony and the Crown, and finally in 1780 secured the adoption of the Massachusetts Constitution of 1780, which was the first State Constitution in America that was framed by a convention chosen by the people, and ratified by the people themselves after full and free discussion.

"The American Revolution broke out," says de Tocqueville, "and the doctrine of the sovereignty of the people came out of the townships and took possession of the State. Every class was enlisted in its cause; battles were fought and victories obtained for it; it became the law of laws."

The period 1765-1775, *i. e.*, from the passage of the Stamp Act till the adoption of a provisional form of government after

the Evacuation of Boston, affords numerous instances in which Massachusetts towns exemplified the principles of the initiative;—definitive referenda do not emerge until 1776, when all of the towns were asked by the House of Representatives to make known their sentiments on the question of independency. In this period Instructions by the Towns, particularly the Town of Boston, played a large part in the controversy with the King and Parliament and the Royal Governors, and in the development of the American doctrine of popular rights. Indeed a fair sized treatise on the Nature of Government and the Rights of the Subject might be compiled from the Instructions to their Representatives by the Town of Boston. A few instances must suffice; but in passing, it may be remarked that many of the replies and memorials to the Governor by the House of Representatives which largely make up "Bradford's State Papers of Massachusetts" are but restatements of utterances by Committees on Instructions or Committees of Correspondence chosen by the Town Meeting of Boston.

September 18, 1765, the Instructions for the Representatives of the Town after expressing "the greatest Dissatisfaction" with the Stamp Act add: "And we think it incumbent upon you by no Means to Join in any publick Measures for Countenancing and assisting in the Execution of the same: But to use your best endeavors in the General Assembly, to have the inherent unalienable Rights of the People of this Province asserted and vindicated." The instructions were passed unanimously, but the size of the vote was not stated; however, at the election of Representatives, May 14, 1765 there were 641 votes cast.

In the record of a Town Meeting held December 1, 1766, the following occurs:

"That the Sense of the Inhabitants may be taken respecting a Bill now pending in the House of Representatives, entitled '*An Act for granting compensation to the Sufferers and of free and full pardon, Indemnity and oblivion to the Offenders, in the late Times,*' was read, and the Bill laid before the Town for its consideration; and the Town apprehending said Bill to be agreeable to his Majesty's gracious *Recommendation*—Voted, that the Representatives be and hereby are Instructed to use their Endeavors to the passing of said Bill into a law." The number voting is not stated, but at the Election of Representatives, held on May 6 of the same year, 746 votes were cast.

The purpose of the Bill was to compensate, out of the Province Treasury, Lieutenant Governor Hutchinson, Judge Oliver and others, who had incurred large losses at the hands of the mob during the Stamp Act Riots in Boston, in August, 1765. The Bill was framed by the House of Representatives early in November, 1766, and ordered "to be published for the consideration of the Towns." On November 13 the House asked Governor Bernard to grant a recess in order that the members of the House might consult their constituents. Accordingly a recess was granted by the Governor from November 13 till December 3, 1766. On December 5 the Bill was passed to be engrossed: yeas, 53; nays, 35. Of the four Boston Representatives three voted yea, the fourth being Speaker of the House.

In 1772 Governor Hutchinson's refusal to comply with a petition of Boston to allow the General Assembly to meet impelled the Town on November 2, to vote unanimously, on the motion of Mr. Samuel Adams "That a Committee of Correspondence be appointed to state the Rights of the Colonists and of this Province in Particular as Men, as Christians, and as Subjects; to communicate and publish the same to the several Towns in this Province and to the World as the sense of this Town, with the Infringements and Violations thereof that have been made. Also requesting of each Town a free communication of their Sentiments on this Subject." The Committee's report, a lengthy one, was duly considered by the Town, and unanimously adopted, on November 20, 1772. Although the number voting is not given, the records show that 723 votes were cast on May 6, 1772, at the election of Representatives.

In its statement of Rights and List of Infringements and Violations of those rights, this declaration both in its subject

matter and phraseology reads somewhat like a forecast of the Declaration of Independence in 1776. The Statement of Rights, by Sam. Adams, begins as follows: "Among the natural Rights of the Colonists are these, first, a Right to Life; secondly, to *Liberty*; thirdly, to *Property*; together with the Right to support and defend them in the best manner they can. These are evident branches of, rather than deductions from the Duty of Self Preservation, commonly called the first Law of Nature. . . . When Men enter Society, it is by voluntary consent; and they have a right to demand and insist upon the performance of such conditions, and limitations as form an equitable *original compact*."

The List of Infringements numbers twelve in all. One will suffice here. "1st. The British Parliament have assumed the power of legislating for the Colonies in all cases whatsoever, without obtaining the consent of the Inhabitants, which is ever essentially necessary to the right establishment of such a legislative."

While suffering from the effects of the Boston Port Bill, the People of Boston were greatly stirred by the report that Parliament had passed still other "intolerable Acts." At a Town Meeting held on July 26, 1774, Boston "accepted Paragraph by Paragraph" a Letter to the other Towns relative to "Two Acts of Parliament, altering the Course of Justice and annihilating our free Constitution of Government." The second of the acts alluded to was "Chapter 45, Acts of 14, George III." (1774) which provided that no Town meeting except for an election should be held in the Province without the written permission of the Royal Governor, who was also given power to prescribe what matters should be considered in such meetings.

On September 1, 1774, General Gage, the last Royal Governor, issued writs for an election of Representatives to the General Court to be convened on October 5 at Salem. On September 25, an election was held for four Representatives from Boston, at which 362 votes were cast. At the same meeting three persons were appointed and empowered by the Town,—“in Addition to our four Representatives to join with the Members who may be sent from the Neighboring Towns in the Province, at a Time to be agreed on, in a General Provincial Congress.”

The Representatives from Boston were instructed to "adhere firmly to the Charter . . . and to do no Act which can possibly be construed into an Acknowledgment of the Act of the British Parliament, for altering the Government of Massachusetts Bay . . . And, as we have reason to believe that a conscientious Discharge of your Duty will produce your Dissolution as an House of Representatives. We do hereby empower and instruct you to join with the Members, who may be sent from this and the Neighboring Towns in the Province, and to meet with them on a time to be agreed on, in a General Provincial Congress, to act upon such Matters, as may come before you, in such a manner, as shall appear to you most conducive to the true Interest of this Town and Province, and most likely to preserve the Liberties of all America."

On September 28, General Gage issued a proclamation "discharging the members from attending" and declared he would not meet the General Court on October 5. The time had come for testing the faith of the People of Massachusetts in the doctrine of common assent, inasmuch as the action of Gage was tantamount to a dissolution of the House of Representatives.

During the interregnum 1774-1780, the Government of Massachusetts was provisional and somewhat anomalous not to say revolutionary in character; naturally enough, appeals from the lawgivers to the people to signify their wishes and opinions were unusually frequent and direct.

Some ninety Representatives assembled at Salem on October 5, 1774. On October 7, they resolved themselves into a Provincial Congress (the First) which dissolved on December 10, 1774, after assuming direction of affairs and calling on the Towns "to elect as many members as to them shall seem necessary and expedient to represent them in a Provincial Congress February 1, 1775." This Second Congress in which 196 towns (177 in Massachusetts and 19 in Maine) were represented, by 229 members, was dissolved on May 29, 1775, at Water-

town, where the Third Provincial Congress, elected at the call of the Second Congress, convened on May 31, 1775.

As soon as the meaning of the Regulating Act became clear, viz., Chapter 45, 14 George III., which forbade the holding of Town meetings without the written permission of the Governor, the question of establishing a new form of government began to be agitated. Thus, one of Samuel Adams's correspondents, in a letter dated July 29, 1774, declared "It would be best to form a New Charter for ourselves," and on September 12, Dr. Joseph Warren wrote to Adams, "Many among us and almost all in the Western Countys are for taking up the old Form of Government according to the first Charter." On December 10, 1774, the day it dissolved, the First Provincial Congress tabled a report "relative to assuming Civil Government."

In the Second Provincial Congress it was moved on May 12, 1775: "That the sense of the Congress be taken . . . whether there is now existing in this Colony a necessity of taking up and exercising the powers of civil government in all its parts." Four days later the Congress voted to send a committee to Philadelphia to present "an application to the Continental Congress for obtaining their recommendation for this Colony to take up and exercise Civil Government."

On June 9, 1775, the Continental Congress passed a Resolve advising the Provincial Congress to consider the Governor and Lieutenant Governor "as absent and their offices vacant," and recommended the Provincial Congress "to write letters to the inhabitants of the several places which are entitled to representation in the assembly, requesting them to choose such representatives, and that the Assembly when chosen to elect Councillors; and that such assembly, or council, exercise the powers of government until a governor of his majesty's appointment will consent to govern the Colony according to its charter."

Accordingly the Third Provincial Congress voted June 20, 1775, to send a letter to the Towns calling upon them to choose Representatives for "a general court or assembly" to convene at Watertown, on July 19, 1775. The Towns did so, and the First House of Representatives of the State of Massachusetts Bay in New England met on that date. Two days later it chose 28 Councillors, from among its 203 members who represented 189 out of 268 towns. The Councillors, usually termed "The Honorable Board," exercised a mixture of executive, judicial and legislative functions, until the Constitution of 1780, which provided for a Governor, Lieutenant Governor, Council, Senate and House of Representatives, took effect in September, 1780.

The following summary statement may serve to show the number and indicate the nature of the questions referred to the voters of Massachusetts in 131 years.

SUMMARY OF REFERENDA IN MASSACHUSETTS, 1776-1907.

A. Special Questions.

YEAR.		Accepted.	Rejected.	Total.
1776....	Do you favor a Declaration of Independence?.....	1	-	1
1778....	Do you favor a Confederation of the Colonies?.....	1	-	1
1895....	Should Municipal Suffrage be granted to Women?.....	-	1	1
	Totals.....	2	1	3

B. Proposals to Hold Constitutional Conventions.

YEAR.	Accepted.	Rejected.	Total.	
1776.....	1	-	1	
1777.....	1	-	1	
1779.....	2	-	2	
1795.....	-	1	1	
1820.....	1	-	1	
1851.....	-	1	1	
1852.....	1	-	1	
	Totals.....	6	2	8

C. Constitutions Submitted.

YEAR.	Accepted.	Rejected.	Total.	
1778.....	-	1	1	
1780.....	1	-	1	
	Totals.....	1	1	2

D. Constitutional Amendments Submitted.

YEAR.	Accepted.	Rejected.	Total.	
1821.....	9	5	14	
1831.....	1	-	1	
1833.....	1	-	1	
1836.....	1	-	1	
1840.....	1	-	1	
1853.....	-	8	8	
1855.....	6	-	6	
1857.....	3	-	3	
1859.....	1	-	1	
1860.....	2	-	2	
1863.....	1	-	1	
1877.....	1	-	1	
1881.....	1	-	1	
1885.....	1	-	1	
1889.....	-	1	1	
1890.....	2	-	2	
1891.....	2	-	2	
1892.....	1	-	1	
1893.....	1	-	1	
1894.....	1	-	1	
1896.....	-	2	2	
1907.....	1	-	1	
	Totals.....	37	16	53
	Grand Totals.....	46	20	66

In 1776, the First House of Representatives of the State of Massachusetts Bay submitted what may be termed the first referendum, to the Towns of the whole State. It is found in the following Resolve passed May 9, 1776, by the House of Representatives:

Resolved: That it be and hereby is recommended to each Town in this Colony who shall send a member or members to the next General Assembly fully to possess him or them with their Sentiments relative to a Declaration of Independence of the United Colonies of Great Britain to be made by Congress and to instruct them what Conduct they would have them observe with regard to the next General Assembly Instructing the Delegates of this Colony on that Subject.

It is noteworthy that the Council on May 10, the last day of the session, voted not to concur. But the House adhered to its Resolve which was accordingly printed for the benefit of the several towns in the newspapers.

The circumstances that led to the Resolve of May 10, are of especial interest. Elbridge Gerry, then attending the Continental Congress as a Delegate from Massachusetts, wrote from Philadelphia, on March 26, 1776, to James Warren, Speaker of the first House of Representatives as follows:

"You are desirous of knowing what capital measures are proposed in Congress. I refer you to what is done concerning privateering. This will not satisfy you and I hope nothing will, short of a determination of America to hold her rank in creation and give law to herself. I doubt not this will soon take place. I wish sincerely you would originate instructions, expressed with decency and firmness your own style — and give your sentiments as a Court in favor of independency. I am certain it would turn many doubtful minds, and produce a reversal of the contrary instructions adopted by some assemblies."

It is highly significant that the House, which was about to dissolve, did not undertake to express its "sentiments as a court," but instead asked the Towns to give instructions to the Second House of Representatives.

No complete official statement of the returns of the Towns can be found. It is possible to name but 38 towns that voted on the question, between May 20 and July 25. Barnstable, whose town meeting was held on July 25, was the only one of the 38 towns that voted against the proposed Declaration. In most of the towns, the vote for the Declaration appears to have been unanimous.

On June 13, Joseph Hawley, a Member of the Council, wrote to Gerry: "You cannot declare Independence too soon, when the present House here called last week for the instructions of the several towns touching Independency, agreeable to the recommendations of the last House, it appeared that about two-thirds of the towns in the Colony had met and all instructed in the affirmative, and generally returned to be unanimous. As to the other towns, the accounts of their Members were, either that they were about to meet or that they had not received the notice, as it was given only in the newspapers. Whereupon, the House immediately [*i. e.*, on June 7] ordered the unnotified towns to be notified by hand-bills, and in a short time undoubtedly we shall have returns from all; and it is almost certain that the returns will be universally to support the Congress, with their lives and fortunes, in case of a Declaration of Independence."

The incompleteness of the returns on this first referendum is typical of the returns on most of the referenda of this period. Hawley's statement that "about two-thirds of the towns had met" affords corroborative evidence of the writer's own conclusion that it rarely happened that more than two-thirds of the towns took the trouble to vote on the questions referred to them in the period of 1776-1780.

It was a well established doctrine of the time that members of the Legislature were responsible to those who chose them and were subject to instructions in their representative capacity. The instructions of the towns as set forth in the returns from 32 towns which are preserved in the State Archives teem with orotund and vigorous expressions of the political philosophy of that day. Some of them take the form of a disquisition on government. For instance, the instructions to its representatives adopted by the town of Wrentham on June 5, 1776, are of such a character as to lead a descendant of one of the Town Fathers of Wrentham, to publish them last *May in the *New York Evening Post* with the fanciful claim that they constitute a "Declaration of Independence that . . . antedates the immortal document of July, 1776."

At a Town Meeting in Boston, held on May 23, 1776, an election of Representatives to the General Court was held at which 272 votes were cast. A Moderator was then chosen by the Inhabitants "in order that the town may proceed in transacting the other affairs mentioned in the Warrant" The Meeting adjourned till the afternoon, when it was voted unanimously:

"That if the Hon^{ble}. Continental Congress should for the Safety of the Colonies, declare them Independent of the Kingdom of Great Britain, they the Inhabitants, will solemnly engage, with their Lives and Fortunes to support them in the Measure."

On May 30, a committee chosen on the twenty-third to draft instructions made a report to the Town Meeting which "Passed in the Affirmative unanimously." The number who voted is not stated. The instructions (whose character is indicated by the following extracts) are found in the Town Records, but not in the State Archives.

Instructions to the Representatives of the Town of Boston.

GENTLEMEN:

At a time when, in all Probability, the whole United Colonies of America are upon the Verge of a glorious Revolution, & when, consequently, the most important Questions that ever were agitated by the Representative Body of this Colony, touching its internal Police, will demand your Attention; your Constituents think it necessary to instruct you, in several Matters, what Part to act, that the Path of Your Duty may be plain before you.

We have seen the humble Petitions of these Colonies to the King of Great Britain repeatedly rejected with Disdain. For the Prayer of Peace he hath tendered the Sword;—for Liberty, Chains,—for Safety, Death. He has licensed the Instruments of his hostile Oppressions to rob us of our Property, to burn our Houses, & to spill our Blood — He has invited every barbarous Nation, whom he could hope to influence to assist him in prosecuting those inhumane Purposes. The Prince, therefore, in Support of whose Crown & Dignity, not many years since, we would most cheerfully have expended both Life & Fortune, we are now constrained to consider as the worst of Tyrants; Loyalty to him is now Treason to our Country.:

We think it absolutely impracticable for these Colonies to be ever again subject to, or dependent upon Great Britain, without endangering the very Existence of the State:—The

* *I. e.* May, 1909.

Inhabitants of this Town therefore, unanimously instruct & direct you, that, at the Approaching Session of the General Assembly, you use your Endeavors, that the Delegates of this Colony, at the Congress, be advised, that in Case the Congress should think it necessary for the Safety of the United Colonies, to declare themselves independent of Great Britain, the Inhabitants of this Colony, with their Lives & the Remnant of their Fortunes, will most cheerfully support them in the measure.—

The second referendum of 1776 was embodied in a Resolve of the House of Representatives (apparently the Resolve was not laid before the Council), passed September 17, in which the "Male Inhabitants of each Town being free and Twenty One Years of Age or upwards," were asked whether they would "give their consent that the present House of Representatives and the Council in one Body with the House and by equal Vote shall agree on and enact such a Constitution and Form of Government as they shall judge will be most conducive to the Safety, Peace and Happiness of this State in all after and successive Generations, and will direct that the same be made public for the Inspection and Perusal of the Inhabitants, before the Ratification thereof by the Assembly?"

Returns from 98 towns are extant,—showing that 72 towns approved and 26 towns disapproved of the proposal. It would appear that less than 40 per cent of the towns made returns. The town of Boston on October 11, voted unanimously against the question. The number of votes cast does not appear.

On May 5, 1777, the House of Representatives passed a Resolve to recommend the several towns to instruct their Representatives to act with the Council in forming a Constitution of Government.

On May 22, the Town of Boston voted not to instruct their representatives "to form a plan for a new Government." The size of the vote is not stated, but earlier in the day 523 votes were cast at an election of Representatives. On May 26, the Town adopted instructions in which their Representatives were "directed by a unanimous vote in a full meeting, on no Terms to consent" to the General Court's forming a new Constitution. The Instructions intimate that "This matter at a suitable time will properly come before the people at large to delegate a *Select Number for that purpose, and that alone.*"

Apparently a sufficient number of towns agreed to the proposal embodied in the Resolve of the 5th of May, 1777, since on June 17, the Assembly and the Council resolved to act as a Convention, and their plan of a Form of Government was finally ordered printed on December 11.

In accordance with a Resolve of March 4, 1778, copies of the Constitution of 1778, so called, were submitted to the voters of the State. The Selectmen were directed to call special meetings on or before May 15, to consider the proposed Constitution and to make returns showing the number of votes cast for and against it.

It would appear that no official statement of the returns has ever been published. We venture to give the following tentative figures, subject to further investigation. From manuscript returns it appears that 151 towns in Massachusetts and 20 in Maine, or 171 towns in all made returns. It is stated in the Works of John Adams that 120 towns did not vote, and that only about 12,000 voters went to the polls. Our notes account for 112 towns that made no returns; and our tentative totals show that 140 towns, 125 in Massachusetts and 15 in Maine, voted against ratification; while 31 towns, 26 in Massachusetts and 5 in Maine, voted for it. It appears that some 12,785 votes were cast upon the referendum, of which 10,740 were nays and 2,045 were yeas. These figures correspond fairly closely with the statement of various writers who say that the Constitution was rejected by a vote of five to one. That no returns can be found for 39 per cent of the towns is worthy of note.

The Boston Town Meeting voted unanimously on May 25, 968 votes being cast against ratification of the Constitution, chiefly because it had not been framed by a convention chosen

especially for the purpose by the people, and furthermore because it was not prefaced by a bill of rights.

There is reason to believe that a second referendum was submitted to the Towns of Massachusetts in 1778, in which their opinion was asked of the proposed Articles of Confederation of the United States. It was ordered by the House of Representatives on January 19, 1778,

"That the several members of the House (who are not impowered to act upon the proposed Articles of Confederation of the United States) be directed immediately to write to the Selectmen of their respective Towns desiring them forthwith to call a Meeting of their Inhabitants to Impower their Representatives to act upon the proposed Articles of Confederation aforesaid."

On March 10, the Assembly voted to approve the proposed Articles of Confederation "as well calculated to secure the Freedom, Sovereignty and Independence of the United States." . . . and to instruct the Delegates of Massachusetts in the Continental Congress "to subscribe said articles of Confederation and perpetual union as they were recommended by Congress," on certain conditions that need not be detailed here.

The records of the General Court do not enable one to guess how many towns acted upon the Order of January 19. However, the Town Records of Boston show that on January 21, 1778, that Town voted unanimously to instruct "the Representatives of the Town to give their Votes in the General Assembly that the Delegates of this State may be authorized to ratify the said Articles of Confederation in order that the same may become conclusive."

The House of Representatives resolved on February 20, 1779, to put two questions to the voters of the State as follows:

First: Whether they choose at this time to have a New Constitution or Form of Government made?

Second: Whether they will impower their Representatives for the next year to vote for the calling of a State Convention for the sole purpose of forming a new Constitution?

On May 10 the Boston Town Meeting voted in the affirmative on both questions. The vote on the first question was 351 yeas to no nays. The vote on the second question, which was considered at an adjourned meeting, is not stated in the record. Twelve delegates from Boston to the convention were chosen on August 16 and 17.

The House of Representatives, in a Resolve dated June 21, 1779, recommended to the Towns that they choose delegates to a Constitutional Convention to meet in September. In this Resolve it is set forth that returns on the question of February 20, had been received from more than two-thirds of the Towns and that a large majority of the Inhabitants of such Towns had voted in the affirmative.

The Convention met at Cambridge September 1, and drew up a Form of Government which, by a Resolve approved by the Convention on March 2, 1780, was submitted to the people.

On June 15, 1780, the Convention resolved "That the people of Massachusetts have accepted the Constitution as it stands, in the printed form submitted to their revision." On June 16, the Convention dissolved. No official statement can be found as to the whole number of votes for and against the Constitution. Certain schedules summarizing the returns from the Towns, that are alluded to in the Proceedings of the Convention of 1779-1780, have disappeared. Such returns as are extant appear to be incomplete. It seems probable that at least 13,000 votes, 12,000 yeas and 1,000 nays, were cast on acceptance of Article I. of the Bill of Rights.

The Boston Town Meeting having considered the proposed Constitution paragraph by paragraph on May 3 and May 4, 1780, voted on May 8 to accept the Constitution as a whole ("except the 3d Article of the Bill of Rights and the 2d Article of the 1st Chapter relative to the mode of Electing Senators") by a vote of 886 yeas to 1 nay. Two days were then devoted to the Third Article of the Bill of Rights, which being amended was finally accepted by a vote of 420 yeas to 140 nays. The

article in question authorized and empowered the Legislature: (1) to require the Towns to maintain at their own expense public worship and public Protestant teachers of piety, religion and morality; and (2) to enjoin attendance of all subjects upon the instructions of such teachers.

On September 4, 1780, the first State election under the new Constitution was held. There were 12,281 votes cast for Governor, 600 in Maine, 11,681 in Massachusetts. Maine remained a part of Massachusetts till 1820. John Hancock was elected Governor, receiving 11,207 votes or 91.25 per cent of the total vote for Governor. James Bowdoin, his principal competitor, received 1,033 votes. On October 25, 1780, the first General Court of the Commonwealth of Massachusetts met at the State House, in Boston.

When we remember that at the election of 1780 the people of Massachusetts were free for the first time since 1692 to elect their Governor, the total vote for Governor seems a light one; particularly as has been mentioned already the vote on the acceptance of the Constitution of 1780 appears to have exceeded 13,000. Another notable feature of the vote for Governor in 1780 was the failure of 71 towns, *i. e.*, 24 per cent of 297 towns to make return of any vote for Governor. Some 76 towns, of which 42 were in Massachusetts, appear not to have made return of any vote regarding the Constitution of 1780.

The Sons of the Revolution will do well to note that the voting habits of their Fathers were rather peculiar.

In Boston, on September 4, 1780, the votes cast for Governor amounted to 923 (or 36 more than were cast for the Constitution), against 339 for Lieutenant Governor, while the highest vote cast for a Senator was 275. At an election of Representatives on October 11, 1780, the votes for seven of them ranged between 150 and 181 in a total of 185 present and voting.

The existence of a relatively large stay-at-home vote in Massachusetts at an early date is indicated by a total vote for Governor of 24,588 in 1787 against a total vote of 8,231 in 1786.

In 1786 James Bowdoin was re-elected Governor, having 6,001 votes or 73 per cent of the total vote. In 1787, Bowdoin, whose course in suppressing Shays's Rebellion had aroused popular resentment, received only 5,395 or 22 per cent of the vote for Governor, while his opponent, John Hancock, received 18,459 votes, or 75 per cent of that vote. In 1787 three-fourths of the House of Representatives and two-thirds of the Senate and Council were new members and belonged to the "Opposition" against Bowdoin. Verily, the Fathers did vote when they were minded to.

The Constitution of 1780 provided for "collecting the sentiments" of the qualified voters of the State in 1795 on "the necessity or expediency of revising the Constitution, in order to amendments." Accordingly the Legislature referred the question to the voters in special meetings to be convened on May 6, 1795.

The total vote of the State amounted to 16,324, or 7,999 for, to 8,325 against, revision. The vote on the referendum equalled 92 per cent of the vote for Governor, which was 17,710. The vote against revision amounted to 50.9 per cent of the total vote.

The vote in Boston was 78 for and 49 against revision. A month before, on April 6th, the vote cast for Governor was 2,029, and the vote for Lieutenant Governor 2,048.

The period 1776-1780 is quite unparalleled in the annals of Massachusetts as regards the amount or consideration which the voters were formally called upon by the Legislature to devote to constitutional questions. In each of the five years the towns were called upon to meet to consider such questions, and in 1776 and 1778 they were called on to do so twice. The referenda relating to the Articles of Confederation and to the Constitutions of 1778 and 1780 were what may be termed blanket referenda, inasmuch as they each embodied a series of topics, *e. g.*, the Constitution of 1780 comprised a preamble, a bill of rights including 30 articles, and the frame of government including 70 articles. From this point of view it is fair to say that in no other period of five years have the referenda embodied so many and such varied questions, although the questions demanding yes or no answers

in certain periods appear at first sight not to warrant such a statement. For instance, 14 proposed amendments were voted upon on April 9, 1821

The people of Massachusetts, having secured a constitution to their liking, were content to leave it unchanged for forty years. Since 1820, one article in the Bill of Rights and 30 articles in the Constitution have been altered through the ratification of 37 amendments. In altering the Constitution the people have acted with much discrimination and have shown their dislike of wholesale or headlong changes.

But two conventions to revise the Constitution have been held. The first, held in 1821, proposed fourteen distinct amendments of which only nine were ratified, although several of the rejected amendments were accepted in later years.

The Second Constitutional Convention, that of 1853, submitted eight "propositions" to be answered by Yes or No. That numbered "one" was a blanket referendum, covering what was in effect a revised constitution embodying many radical changes; the other seven were categorical propositions. However, all of the eight were rejected.

The impolicy of asking the voters to say yes or no to a complicated proposition involving several unrelated questions, as in the case of "Proposition One of 1853," seems to have been recognized by the Massachusetts Legislature. At any rate since 1853 it has refrained from submitting blanket or alternative referenda to the voters of the State. But its course has been less consistent in submitting special acts to individual cities for their approval or disapproval, numerous revised charters having been submitted *en bloc*.

In 1851, however, an act providing (1) for the election of one alderman from each ward instead of twelve at large, and (2) for the election of two assistant assessors from each ward was submitted to the voters of Boston. The act was rejected by a vote of 6,966 nays to 4,519 yeas.

In 1852, an act embodying four distinct questions to be voted on separately was submitted to the voters of Boston. Questions 1 and 2 were exactly the same as those submitted in the act of 1851 and were again rejected; the vote on "Question 1" being 5,070 nays to 4,903 yeas, and that on "Question 2" being 5,102 nays to 4,866 yeas. But "Question 3" was approved by a vote of 9,784 yeas to 155 nays, and "Question 4" by a vote of 9,706 yeas to 147 nays. If the voters in 1852 had been restricted to voting yea or nay on the act as a whole, it seems altogether probable, judging from their action in 1851, that they would have rejected the act of 1852 *in toto*.

As the best available means of indicating the degree of interest shown by the voters of Massachusetts and of Boston in the referenda submitted since the election of the first governor of the State, we have prepared Table I which shows—Firstly: (1) the character of the 59 referenda submitted to the voters of Massachusetts in the period, 1780–1907; (2) the number of votes cast for and against each referendum, and (3) the total vote cast for Governor in each year when a referendum was submitted; secondly, the same facts for Boston as are set forth for the State; and thirdly: A — the per cent of the vote on each referendum to the vote for Governor, in each year covered by the table: (1) in the State, (2) in Boston, and (3) in the State outside of Boston; and B — the per cent of the major vote on each referendum to the total vote cast on each referendum: (1) in the State, (2) in Boston, and (3) in the State outside of Boston.

At first sight, the most obvious fact that is disclosed by inspection of the table is the wide, not to say violent, fluctuations in the votes cast on the various referenda, and in the corresponding degrees of interest expressed by the per cents, given under A and B, respectively. But on closer inspection, if due consideration be given to the character of the individual referenda it becomes fairly clear that the voters manifested both sagacity and discrimination in voting with most emphasis on the most important of the questions to be considered.

The per cent of vote on referendum to vote for Governor

affords a measure of the interest in referenda as compared with that in the contest for Governor. A few of the occasions when a relatively large vote was evoked in the State by referenda are noted below.

In 1780, on approval or disapproval of Article I. of the Bill of Rights, the per cent was 105.9 of the vote for Governor.

In 1853, when all of the eight "propositions" recommended by the convention of that year were rejected, the per cents ranged between 101.8 on accepting the revised Bill of Rights and Constitution to 100.8 on enlarging the powers of juries in criminal causes. In 1851, on the question of holding a constitutional convention (which was negatived) the per cent was 92.4 and in 1852, when it was voted to hold one, the per cent was 90.7 as compared with 34.4 in 1820 and 92.2 in 1795, when the same questions were up.

In 1895, on the expediency of granting municipal suffrage to women (which was negatived) the per cent was 83.5.

In 1885, on the question of forbidding the manufacture of intoxicating drinks (settled in the negative), the per cent was 82.2.

The lowest per cents in this class are found in 1860 on the question of establishing methods for filling vacancies (1) in the Senate and (2) in the Council, the per cent being 3.3 in each case. The extremely light interest in these referenda may be accounted for largely by the fact that there was a Presidential election in 1860, and that the vote for Governor, which resulted in the first election of John A. Andrew was phenomenally large.

In a number of cases the major vote exceeded the minor vote by a narrow margin, as is shown by per cents given under B "In State" in the table. Thus, the vote in 1821 to authorize the Legislature to grant city charters was only 50.1 of the total vote. In 1853, the corresponding per cent (against abolishing imprisonment for debt) was 50.9; and that against forbidding the expenditure of public moneys for the support of sectarian schools was 50.2. It may be noted that in 1855 the last mentioned proposal was approved, when the per cent of the major vote to the total vote on the question amounted to 87.3 in a year when the total vote on the referendum amounted to only 14.7 of the vote for Governor.

The following are instances in which the major vote greatly exceeded the minor vote: In 1780, it was 92.3 per cent in favor of Article I. of the Bill of Rights.

In 1833, the per cent was 90.8 on changing Article III. of the Bill of Rights so as to relieve the Towns from paying for the support of ministers of piety, religion and morality. In 1821, the same proposition was rejected when the per cent of the major vote was 63.9 of the whole vote.

In 1857, on the question of changing the method of apportioning senators (which was accepted) the per cent. was 88.4. In 1821 a similar proposal was rejected, the major vote being 67.7 per cent. of the total vote.

The Constitution of Massachusetts adopted by a referendum in 1780 was a remarkable instrument in many ways. Not only did it express the wish and will of the people more fully and explicitly than any constitution or charter then possessed by any State; but it was the first constitution to be framed by a convention chosen expressly by the people for that purpose, and then ratified by the people in their town meetings, after deliberate discussion. This constitution has been characterized "as the most perfect expression of the American theory as understood at the close of the Revolution." It served as the model for the Federal Constitution of 1787 and later for the conventions called to revise the first State constitutions several of which had been hurriedly adopted by a State Assembly in 1776 and 1778.

However, the point to be most particularly emphasized here is that the Constitution of 1780 marked the triumph of the advocates of popular sovereignty over the party of prerogative and privilege that had striven for a century and a half to keep a preponderant place for the Magistrates in the government of the Colony, the Province, and the State of Massachusetts.

To the writer it appears that the germ of the Constitution of Massachusetts is to be found in the vaguely phrased provisions of the Charter granted by Charles I, in 1629, to the Governor and Company of Massachusetts Bay, because upon the disputed meaning of those provisions the freeman of the Colony based their insistent demands for the recognition and exercise of their charter rights. The forces which served to quicken that germ and the circumstances whereby its growth and development were conditioned, till the Commonwealth of Massachusetts was evolved from the original quasi-trading corporation, deserve fuller and more critical study than they have received as yet from the devotees of modern political science. A clear, complete and convincing story of the origin and development of our frame of government is still to seek. When that story shall be adequately told, the part played by the constitutional referendum as an organ for giving expression to the mind and will of the people will doubtless be assigned a more prominent and important place than has been accorded it hitherto.

In the foregoing pages 74 referenda have been cited. Fifty-nine of them, relating to the adoption or amendment of the Constitution of 1780, are included in Table I. The nature of the remaining 15, is indicated in the following summary of the questions referred to the people in the period 1639-1779.

SUMMARY OF REFERENDA IN MASSACHUSETTS, 1639-1779.

Year.	Nature of Question Submitted.	Accepted.	Rejected.	Total.
1639....	Approval of the Body of Liberties.....	1	-	1
1643....	Approval of Articles of New England Confederation.....	1	-	1
1644....	Election of Deputies by Counties instead of Towns.....	-	1	1
1644....	Providing Compensation for Magistrates and Deputies.....	?	?	1
1647....	Reducing Number of Deputies to One from Each Town.....	-	1	1
1689....	Resumption of Charter Revoked in 1684.....	1	-	1
1689....	Further Consideration of the Above Question.....	1	-	1
1765....	Compensation for Damages Done by the Mob in Boston.....	1	-	1
1776....	Approval of Declaration of Independence....	1	-	1
1776....	Permitting Council and House of Representatives to Frame a Constitution.....	1	-	1
1777....	Instructing Representatives to Act with Council in Framing a Constitution.....	1	-	1
1778....	Approval of Articles of Confederation of the United States.....	1	-	1
1778....	Ratification of Constitution of 1778.....	-	1	1
1779....	To Determine whether the People Desire a New Constitution.....	1	-	1
1779....	Shall the Representatives call a Constitutional Convention?.....	1	-	1
		11	3	15

APPENDIX.

I. Changes Effected by Amendments of the Constitution.

The following review of the principal changes wrought in the Constitution of 1780 by the amendments adopted since 1820 may help us towards reaching a just estimate of the efficacy of the constitutional referendum as a means of ascertaining the sentiments of the people of Massachusetts touching the organic law of their Commonwealth.

As a whole the Constitution has undergone no very radical changes either in its essence or structure in one hundred and thirty years; although religious and property tests have been abolished, manhood suffrage established, and the sphere of the electorate notably enlarged.

As is well known, the original draft both of the Bill of Rights and of the Frame of Government — all but the third Article of the Bill of Rights — was written by John Adams. That article as originally reported was entirely erased by the convention, and “after several days spent in discussion . . . the subject was recommitted to a committee of seven with the Reverend Mr. Alden, as the Chairman, who reported the substitute which was finally adopted, in an amended form, and after long debates.” (Works of John Adams, Vol. IV., page 222.)

The article, as recommended by the convention, met with much opposition among the people but was ratified by a sufficient vote; whose size cannot be accurately stated, owing to the incomplete and defective character of the returns that have come down to us. Attention was called above on page 7 to the prolonged debate and considerable opposition evoked by that article in the Boston Town Meeting in May, 1780.

Article III. authorized and required the Legislature “to require the several towns, etc., to make suitable provision, at their own expense, for the institution of the public worship of God, and for the special support and maintenance of public Protestant teachers of piety, religion, and morality, in all cases where such provision shall not be made voluntarily. And the people of this Commonwealth . . . do invest their Legislature with authority to enjoin upon all the subjects an attendance upon the instructions of such public teachers aforesaid, at stated times and seasons, if there be

any on whose instructions they can conscientiously and conveniently attend.”

Number One of the proposed Amendments, submitted to the people on April 9, 1821, was intended to do away with the provisions of Article III. (See Number 4, Table I.) It was rejected by a vote of 19,547, to 11,065 in the State, while Boston, gave 1,768 votes for the amendment to 888 against it.

In 1833, the present Article XI. of Amendments, which contains no provision to authorize the public support of any clergy or to require attendance upon their instructions, but which does expressly forbid the “subordination of any sect or denomination to another,” was substituted, for Article III., Bill of Rights. The vote for the Amendment was 32,354 to 3,272 against in the State, and in Boston, 2,007, for to 345 against (see Number 19, Table I).

We have in the votes on these referenda relating to Article III. of the Bill of Rights notable and significant evidence of the growth of public opinion in 50 years, as affecting the people's law. In 1780 of the total vote cast in Boston on Article III., 25 per cent only was against it. In 1821, 66.6 per cent of the vote cast was for annulling the article; while in the rest of the State 66.7 per cent of those who voted on the matter voted to retain the article and the public support of the Protestant Clergy. Whereas in 1833, of the vote cast on the referendum, the radical substitute for the article received, 90.8 per cent in the State, 85.3 in Boston, and 91.2 per cent in the State, outside of Boston.

Under the original Constitution none but “male inhabitants twenty-one years of age and upwards, having a freehold estate within the Commonwealth of the annual income of £3, or any estate of the value of £60” were allowed to vote for governor, lieutenant governor, senators, and representatives. In 1821, by the acceptance of Article III. — Amendments, the above mentioned property qualification was abolished and the right to vote at State elections was accorded “every male citizen of twenty-one years and upwards, excepting paupers and persons under guardianship . . . and who shall have paid any state or county tax assessed within two years preceding such election.” This amendment received 95.5 per cent of the vote cast on the

referendum in Boston and 61.7 per cent in the rest of the State. (See Number 9, Table I.)

In 1891, Article XXXII.—Amendments, abolished the provision of Amendment III as to the payment of a tax as a prerequisite to voting. In Boston the vote on the referendum was 66.7 per cent of the vote for governor, and in the rest of the State, 60.6 per cent of that vote. Of the total vote cast on the referendum, 82.4 per cent. was for it, and in the rest of the State 70.6 per cent. (See Number 51, Table I.)

In 1857, by Article XX.—Amendments, the right to vote or hold office was denied to voters unable to read and write. (See Number 38, Table I.)

Article XXIII.—Amendments, was adopted in 1859. It forbade the voting or holding of office by naturalized citizens unless resident in the United States for two years after naturalization. On the referendum, at a special election in May, the total vote in the State was only 32.9 per cent of the vote cast in the following November for governor, the major vote for the amendment being 57.8 per cent of the total vote in the State on the referendum. (See Number 41, Table I.) This Twenty-third Amendment, was annulled in April, 1863, by Article XXVI.—Amendments, when the vote on the referendum amounted in the State to but 16.1 per cent of the vote cast for governor in the ensuing November. However, the major vote for the referendum amounted to 62.3 per cent of the total vote in the State. (See Number 44, Table I.)

Article XXVIII.—Amendments exempted honorably discharged soldiers and sailors of the United States from disfranchisement for pauperism or non-payment of a poll tax. This referendum, accepted at the State election of 1881, evoked a vote in the State equal to only 31.9 per cent of the vote cast for governor at the same election. Of the vote on the referendum 60.0 per cent was for it. (See Number 46, Table I.)

Article XXXI.—Amendments, ratified November 8, 1891, relieved soldiers and sailors "receiving aid" — from the designation of "pauper." The vote on this referendum in the State, was 44.5 per cent of the vote for governor, but the major vote was 78.8 per cent of the vote on the referendum. (See Number 50, Table I.)

On the referendum as to the Expediency of Granting Municipal Suffrage to Women, which was defeated at the State election of 1895, the vote on the referendum, in Boston, equalled 86.8 per cent and in the rest of the State 82.6 per cent of the vote for governor on the same day. (See Table I., Number 56.)

The Constitution originally provided:

A. That Senate and House of Representatives should assemble every year on the last Wednesday of May (the beginning of the political year).

B. That the annual election for governor, lieutenant-governor and "forty persons to be councillors and senators" should be held on the first Monday in April.

C. That the annual election for representatives should be held in May, at least ten days before the last Wednesday.

D. That nine Councillors should be chosen annually on the last Wednesday in May from among the persons returned to be Senators by the joint ballot of Senators and Representatives assembled in one room.

Of the 14 amendments referred to the people on April 9, 1821, that proposed for changing the beginning of the political year to the first Wednesday in January, and the date of the State Election to the second Monday of November, evoked the largest vote, viz., 30,892, or 62.9 per cent of the vote for governor. It was rejected, the vote against it being 54.1 per cent of the vote on the referendum. (See Number 5, Table I.)

In 1831, Article X.—Amendments was adopted at the State Election. It changed: (1) the beginning of the political year to the first Wednesday in January (as it is at present); and (2) the date of the elections of senators and representatives to the second Monday of November. The referendum called forth a vote in the State of 25,711, equal to 52.6 of the vote for governor. Of the vote on the referendum in the State, 75.6 per cent was

for it, while 57.5 per cent of the vote in Boston was against it. (See Number 18, Table I.)

In 1855, the date of the State Election was changed to the Tuesday after the first Monday in November (as it is at present) by Article XV.—Amendments, on which 19,856 votes were cast at a special election in May, or 14.5 per cent of the vote for governor in the following November. But of the vote on the amendment 86.1 per cent were for it. (See Number 33, Table I.)

From 1780 till 1855, when Article XIV.—Amendments was adopted, a majority of all the votes cast was requisite for the election of State officers. Article XIV which is still in force provided that "in all elections of civil officers by the people of this Commonwealth . . . the person having the highest number of votes shall be deemed and declared to be elected."

The vote on the referendum amounted to 14.6 per cent of the vote for governor in the State, and to 18.2 in Boston. The major vote on the referendum was 80.5 per cent of the total in Boston against 73.4 per cent in the rest of the State. (See Number 32, Table I.)

Originally the constitutional apportionment of senators was based upon the "proportion of public taxes paid" by the several senatorial districts; while the apportionment of representatives was based upon the number of *ratable polls* found in a town.

In 1821, an Amendment providing (1) for the reduction of the number of Senators from 40 to 36 and of the Councillors from 9 to 7—(2) the substitution of number of inhabitants for *ratable polls* as the basis for apportioning representatives; and (3) changing the election of Councillors from election by the General Court to election by the people, called forth a vote of 30,633, against a vote of 49,086 for governor. It was rejected, the vote against it in the State being 67.7 per cent of the total vote; although 62.0 per cent of the vote in Boston was for it. (See Number 8, Table I.)

In 1836, by the adoption of Article XII.—Amendments, it was provided that a decennial census of *ratable polls* should be taken in May, 1837, (and every tenth year thereafter) as a basis for the apportionment of representatives. This referendum called forth a vote of 46,473, in the State, or 59.3 per cent of the vote for governor. The per cent of the major vote to total vote on the referendum was 74.7 in the State, but only 52.6 in Boston. (See Number 20, Table I.)

In 1840, Article XIII — Amendments was ratified by a vote of 24,884, to 4,912 in the State, the major vote being 83.5 of the total, although the vote on the referendum was only 23.4 per cent of the vote for governor. In Boston the vote on referendum was 11.1 per cent of the vote for governor, although 88.3 per cent of the vote on the referendum was in its favor. (See Number 21, Table I.)

Article XIII. provided for a census of the *inhabitants* in 1840, and decennially thereafter, to determine the apportionment of Senators and Representatives for intercensal periods of ten years.

Article XIII. was amended, in 1857, by Articles XXI. and XXII.—Amendments which provided for a census as of May 1, 1857, of the *legal voters*, and a census in 1865, and every tenth year thereafter, of both *inhabitants and legal voters*, the number of *legal voters* in each case to determine the number of senators and representatives for the intercensal periods (as it is at present).

The referenda on these two amendments were submitted at a special election in May, at which the vote was 29 per cent of the total vote which was cast later at the State Election for Governor. In Boston the corresponding per cent was 35. Of the vote on these referenda, 95 per cent was favorable in Boston; and in the State outside Boston 81.6 per cent of the vote on Article XXI. was favorable, while on Article XXIII 87.4 per cent was favorable. (See Numbers 39 and 40, Table I.)

In 1856, by Article XVI.—Amendments, provision was made for the election of eight councillors (the present number) "by inhabitants qualified to vote for Governor"; and for the division of the State into eight councillor districts, the basis of apportion-

ment to be the *number of inhabitants* enumerated at the decennial census. (See Number 34, Table I.)

In 1856, by the adoption of Article XVII.— Amendments, it was provided that the secretary, treasurer, auditor and attorney general (originally chosen by joint ballot of Senators and Representatives in one room) should be elected by the people at the State Election. (See Number 35, Table I.)

Originally, to be eligible to the office of governor, or lieutenant governor, a man had (1) to be "seized in his own right of a freehold of the value of £1,000 and (2) to "declare himself of the Christian religion." Article VII.— Amendments, in 1821, annulled the second requirement, by providing that only the simplified oath of allegiance (as specified in Article VI.— Amendments adopted also in 1821) should be exacted of State Officers. (See Numbers 14 and 15, Table I.) The first requirement, as to property, remained in force till 1892, when it was annulled by Article XXXIV.— Amendments. (See Number 53, Table I.) The vote in the State, on Article VI. in 1821, was 54.6 per cent of the vote for governor, and that on Article VII, 53.5. In

1892 the corresponding vote on Article XXXIV was 52.4. In 1892 the amendment was passed by a majority of more than two-thirds both in Boston and the rest of the State; but in 1821 the State outside Boston voted to retain the religious test by 943 majority, while Boston voted to abolish it by 2,245 majority.

Originally only persons having a freehold estate of the value of £300 at the least, or personal estate valued at £600 or of both to the value of £600 were eligible to the office of senator or to that of councillor. Eligibility to the office of representative was conditioned on the possession of "a freehold of £100 within the town to be represented," or any ratable estate valued at £200.

By Article XIII.— Amendments, adopted in 1840, all property qualifications for "holding a seat in either branch of the general court, or in the executive council were abolished." The vote on the referendum was less than 25 per cent of the vote for governor, both in Boston and the rest of the State; but the vote for the amendment was over 80 per cent of the vote cast thereon both in Boston and the rest of the State. (See Number 21, Table I.)

II. Referenda on Separation of Maine from Massachusetts.

For the sake of completeness the following account of the principal stages of the popular movement which led to the Separation of Maine from Massachusetts is introduced here; because the referendum played an important part in that movement.

From the beginning of the provincial period, in 1692, till May 15, 1820, when the District of Maine became the State of Maine, the people of Maine formed a constituent part of the people of Massachusetts, and the voters of Maine were as much concerned *pari passu* as the voters of Massachusetts in all questions referred to the Towns by the General Court.

Agitation began in Maine as early as 1785, for the separation of that District from Massachusetts. A conference of 33 delegates from 20 towns met at Falmouth and, having organized as a Convention, agreed upon an Address to the People calling upon them to send delegates to a Convention to meet in January, 1786. The Second Falmouth Convention met accordingly on January 4, 1786, drew up a list of grievances, and called upon the Towns to vote upon a memorial to the General Court asking for separation. The Convention assembled again on June 3, 1787, when it appeared that 24 towns had voted for separation and 8 against it. Of 994 votes returned 645 were for separation and 349 against it. Williamson, in his History of Maine, says that in 1787 there were 93 towns in Maine, of which 53 were not represented at either session of the Falmouth Convention. However, the Convention sent a petition for separation to the General Court of 1787 which being duly received was referred to a committee. The General Court assumed a conciliatory attitude and passed various measures for the benefit of Maine and the agitation so far quieted down that the Falmouth Convention died of inanition in September, 1788.

In response to a Memorial of the Senators and Representatives from Maine, the General Court passed a Resolve, on March 6, 1792 (Chapter 135 Resolves 1791, January Session) authorizing the calling together of the inhabitants of Maine by the Selectmen for the purpose of giving in their votes on the question of separation,— returns to be made into the Secretary's office on or before the second Wednesday in June, 1792.

No official statement of the returns can be found, but the returns from 88 towns, plantations and districts which are preserved in the Massachusetts Archives, show that 50 voted for and 38 against separation; while the popular vote was 2,037 yeas to 2,448 nays.

Again in 1803, sixty-four towns in the District of Maine petitioned the Legislature "to take such measures as they might deem wise and effectual for obtaining the sense of the people of said District upon the question of forming the same into a separate State." The records of the General Court do not enable one

to say what reply was made to the petition of 1803. Probably some conciliatory action was taken as in 1787.

Chapter 45 — Massachusetts Resolves of 1807, passed February 19, 1807, provided that "the inhabitants of Maine, qualified to vote in the choice of Representatives or Senators to the General Court" should assemble on the first Monday of May, 1807, and give in their votes on the following questions: "Shall the Senators and Representatives of the District of Maine make application to the Legislature for their consent to a separation of the District of Maine from the Commonwealth of Massachusetts, and that the same may be erected into a State?" Action was taken accordingly and the question was decided in the negative by a vote of 9,404 nays to 3,370 yeas. The total vote on the referendum, viz., 12,774 amounted to 67.8 per cent of 18,836, the total vote for governor in 1807. The major vote on the referendum was 73.6 per cent of the total vote.

On May 20, 1816, in accordance with Chapter 147, Massachusetts Resolves of 1816, the qualified voters of Maine again voted on the question of requesting the Legislature "to give its consent to the separation of the District of Maine from Massachusetts proper." The returns showed a majority of 6,491 for separation in a total vote of 17,075, out of a total of 37,938 qualified voters. In 1816, the total vote for governor was 28,356; therefore the vote on the referendum (which was 45.0 per cent of the whole number of qualified voters) amounted to 60.2 per cent of the gubernatorial vote; while the major vote on the referendum, viz., 10,584, was 62.0 per cent of the total vote thereon.

On the strength of the vote of May 20, for separation, the Massachusetts Legislature passed Chapter 41, Acts of 1816 which authorized the inhabitants of Maine entitled to vote for senators "to choose delegates (on the first Monday in September) to a Convention to assemble at Brunswick on the last Monday in September, 1816." On the first Monday of September the voters were to make answer to the following question: Is it expedient that the District of Maine shall be separated from Massachusetts and become an independent State?" The Act further reads: "And if it shall appear to said Convention that a majority of five to four at least of the votes returned are in favor of said District's becoming an independent State, then and not otherwise, said Convention shall proceed to form a constitution." Accordingly, on the first Monday of September, the voters (1) chose a Convention and (2) declared for separation by a vote of 11,969 to 10,347, the major vote being 53.6 per cent of the total vote, 22,316. The total vote equalled 78.7 per cent of the vote in 1816 for governor.

The Convention, although the majority for the referendum was but 1,622, in all votes cast, figured out that "the whole

aggregate majorities in favor of separation was 6,031 against the whole aggregate majorities opposed of 4,409" and began the work of framing a constitution. But the Legislature decided that the Convention had misconstrued the Act; that the requisite majority of five to four in all votes cast had not been given; and that the powers of the Convention were at an end.

By Chapter 161, Acts of 1819, the Massachusetts Legislature consented to the erection of Maine into an independent State, if on the fourth Monday of July, 1819, the voters of Maine should declare their desire for separation by a majority of 1,500 in all votes cast. On August 24, 1819, the Governor of Massachusetts, in accordance with the Act issued a proclamation; (1) setting forth the results of the referendum in July — when 17,091 votes were cast for separation and 7,132 against it; and (2) calling on the people of Maine to choose delegates to a Constitutional Convention to meet at Portland on the second Monday in October to frame a constitution and submit it to the people for ratification.

The Constitution framed by the Convention was ratified by the people, on December 6, 1819, the vote being 9,040 in favor to 796 opposed. There were 1,062 other votes (985 yeas and 77 nays) thrown out as not legally returned. The Constitution took effect on March 15, 1820.

The total vote on the referendum of July, 1819, viz., 24,223 amounted to 101.9 per cent of 23,763 the vote cast for governor in May, 1819; while the total vote in December on ratifying the Constitution, viz., 9,836 amounted to only 41.4 per cent of that vote. If the 1,062 votes thrown out, which were mostly tardy returns, are included, the vote on ratification amounted to only 45.0 per cent of the vote for governor; but it is fair to suppose that the conditions in July were more favorable "to getting out the vote" than they were in December.

Of the total vote on the referendum in July, the major vote amounted to 70.6 per cent. Of the total vote cast on ratification, viz., 9,836, the major vote equalled 91.9 per cent.

According to the third Federal Census, Massachusetts had 523,287 inhabitants in 1820, and 7,800 square miles of Territory; and Maine had 298,335 inhabitants and 42,800 square miles of Territory. Therefore, by the separation of Maine from

Massachusetts the latter parted with 36.3 per cent of her population and 84.6 per cent of her territory.

It may be noted that the question of consenting to the erection of Maine into an independent State was not submitted to the people of Massachusetts proper. Furthermore, when on June 16, 1819, a motion was made in the House of Representatives to amend the Bill (which on June 19, became — Chapter 161, Acts of 1819) "so as to take the opinion of the whole Commonwealth," it was rejected by 168 nays to 83 yeas. On June 17, the vote on engrossment was 193 yeas to 59 nays.

The Maine Constitution of 1820 although modelled in general upon the Massachusetts Constitution of 1780, was a more liberal and democratic instrument in certain respects. Thus, it contained no provision for the public support of the clergy,— Protestant or other. The address put forth by the Convention, in recommending the Constitution to the people, characterized the doctrine embodied in the much controverted Article III of the Massachusetts Bill of Rights, as one "which though *proffering much* is utterly *nugatory in practice*." The Constitution made members of the Council elective, by both branches of the Legislature, from among the people; and based the apportionment of senators upon population, instead of upon the proportionate amount of taxes paid by the several districts. It contained no property or religious qualifications for voting or holding office. The office of Lieutenant Governor was omitted. It obviated the necessity of calling a Constitutional Convention by providing that proposed articles of amendment to the organic law should be submitted to the people if previously passed by both branches of the Legislature.

The per cent of votes cast in a contest, or on a referendum, to the votes that might have been cast had all the registered voters voted, *i e.*, the per cent of the actual to the possible vote may be termed for convenience, the Per Cent of Interest. When the Per Cent of Interest can be determined it appears to the writer to constitute the most satisfactory criterion whereby to estimate the relative interest of voters in respect to referenda and electoral contests. But as has been stated already, the Per Cent of Interest shown by the voters of Massachusetts before 1890 cannot be determined without enormous labor.

TABLE I.
VOTES IN MASSACHUSETTS AND BOSTON ON STATE REFERENDA
AND FOR GOVERNOR, 1780-1907.

Serial Number	Date	OBJECT OF REFERENDUM	VOTE OF STATE ON REFERENDUM			VOTE OF STATE FOR GOVERNOR	VOTE OF BOSTON ON REFERENDUM			VOTE OF BOSTON FOR GOVERNOR	PERCENTAGES						RESULT IN STATE	Serial Number
			For	Against	Total		For	Against	Total		A.—Vote on Referendum to Vote for Governor			B.—Majority Vote on Referendum to Total Vote on Same				
											In State	In Boston	Outside Boston	In State	In Boston	Outside Boston		
1.	1780.....	Adoption of the Constitution.....	12,000	1,000	13,000	12,381	887	—	887	928	105.9	96.1	106.6	92.3	100.0	91.7	Accepted.....	1
2.	1795. May 6,	Expediency of Revising the Constitution.....	7,999	8,325	16,324	17,710	78	49	127	2,029	*92.2	0.2	*103.3	*51.0	61.4	*51.1	Rejected.....	2
3.	1820. Aug. 21,	Whether a Constitutional Convention Shall Be Held.....	11,756	6,593	18,349	63,297	1,029	50	1,079	5,209	34.4	20.7	35.0	64.1	96.4	62.1	Accepted.....	3
4.	1821. April 9,	To Abolish Support, by the Towns, of Protestant Ministers and Required Attendance upon the Instructions of the Clergy.....	11,065	19,547	30,612	49,066	1,768	888	2,656	4,399	*62.4	60.4	*62.6	*63.9	66.6	*66.7	Rejected.....	4
5.	1821. April 9,	To Change the Political Year and Date of State Election.....	14,164	16,728	30,892	49,066	1,515	1,133	2,648	4,399	*62.9	60.2	*63.2	*54.1	57.2	*55.2	Rejected.....	5
6.	1821. April 9,	To Forbid Bills Unassigned after Adjournment of General Court to Become Laws.....	17,949	19,709	28,658	49,066	2,533	99	2,632	4,399	68.4	60.3	68.2	62.6	96.3	69.2	Article I.....	6
7.	1821. April 9,	To Empower the Legislature to Grant City Charters.....	14,308	14,306	28,614	49,066	2,462	185	2,647	4,399	68.4	60.2	*66.2	50.1	93.0	*54.3	Article II.....	7
8.	1821. April 9,	To Change Method of Electing Senators, Representatives and Councillors.....	9,904	20,729	30,633	49,066	1,642	1,066	2,648	4,399	*62.4	60.2	*62.6	*67.7	62.0	*70.5	Rejected.....	8
9.	1821. April 9,	To Abolish Property Qualification for Voters.....	18,702	10,150	28,852	49,066	2,526	118	2,644	4,399	68.8	60.1	68.7	64.8	95.5	61.7	Article III.....	9
10.	1821. April 9,	To Authorize Appointment of Notaries Public by the Governor.....	14,174	13,517	27,691	49,066	1,826	832	2,658	4,399	66.4	60.4	*66.0	51.2	68.7	*50.7	Article IV.....	10
11.	1821. April 9,	To Allow All Members of Militia to Vote for their Captains and Subalterns.....	22,726	6,444	29,170	49,066	2,410	238	2,648	4,399	59.4	60.2	59.4	77.9	91.0	76.6	Article V.....	11
12.	1821. April 9,	To Empower Governor to Remove Justices of the Peace and to Forbid Referring Certain Questions to Supreme Court.....	12,471	14,518	26,989	49,066	1,771	888	2,659	4,399	*55.0	60.4	*54.5	*53.8	66.6	*56.0	Rejected.....	12
13.	1821. April 9,	To Allow Overseers of Harvard College Free Choice in Election of Ministers to their Board.....	8,020	20,123	28,143	49,066	1,419	1,230	2,649	4,399	*57.3	60.2	*57.1	*71.6	53.6	*74.1	Rejected.....	13
14.	1821. April 9,	To Simplify the Oath of Allegiance.....	17,652	9,244	26,796	49,066	2,504	129	2,633	4,399	64.6	69.9	64.1	65.5	95.1	62.3	Article VI.....	14
15.	1821. April 9,	To Require No Other Oath than that of Allegiance of Any Civil or Military Officer.....	13,782	12,480	26,262	49,066	2,442	197	2,639	4,399	63.5	60.0	*52.9	53.6	92.6	*59.0	Article VII.....	15
16.	1821. April 9,	To Make Judges (except of Court of Sessions) and Officials of United States (except Postmasters) Ineligible to State Offices.....	18,048	8,412	26,460	49,066	2,558	85	2,643	4,399	63.9	60.1	53.8	68.2	96.8	65.0	Article VIII.....	16
17.	1821. April 9,	To Provide that Proposed Amendments of Constitution must be Passed by Two Successive Legislatures before Submission to the People.....	16,325	11,661	27,986	49,066	2,458	194	2,652	4,399	67.0	60.3	56.7	58.3	92.7	64.7	Article IX.....	17
18.	1831. May 11,	To Change the Political Year and Date of State Election.....	19,434	6,277	25,711	48,895	1,116	1,569	2,685	4,255	52.6	*61.7	61.7	75.6	*57.5	79.3	Article X.....	18
19.	1833. Nov. 11,	To Abolish Support by Towns of Ministers and the Required Attendance upon the Instructions of Clergymen.....	32,354	3,272	35,626	62,474	2,007	346	2,353	5,686	57.0	41.4	58.6	90.8	85.3	91.2	Article XI.....	19
20.	1836. Nov. 14,	To Change the Basis of Apportioning Members of the General Court.....	34,719	11,754	46,473	78,389	2,957	2,668	5,625	7,628	59.3	73.7	57.7	74.7	59.6	77.8	Article XII.....	20
21.	1840. Mar. 10,	To Require a Decennial Census of Inhabitants for Determining Apportionment of Senators and Representatives.....	24,884	4,912	29,796	127,315	1,139	151	1,290	11,589	23.4	11.1	24.6	83.5	88.3	83.3	Article XIII.....	21
22.	1851. Nov. 10,	On Expediency of Holding a Constitutional Convention.....	60,972	65,846	126,818	137,187	3,854	7,172	11,026	12,339	*92.4	*89.4	*92.7	*51.0	*65.0	*60.7	Rejected.....	22
23.	1852. Nov. 8,	On Expediency of Holding a Constitutional Convention.....	66,416	59,111	125,527	138,436	3,518	6,456	9,974	12,243	90.7	*81.5	91.6	52.9	*64.7	64.4	Accepted.....	23
24.	1853. Nov. 14,	On Accepting a Revision of Bill of Rights and Constitution.....	63,222	68,150	131,372	129,010	3,248	9,033	12,281	12,492	*101.8	*98.8	102.2	*51.9	*73.5	50.4	Rejected.....	24
25.	1853. Nov. 14,	To Enlarge the Discretion of the Courts in Granting Writs of Habeas Corpus.....	63,282	67,006	130,288	129,010	3,154	8,548	11,702	12,492	*101.0	*93.7	101.8	*51.4	*73.1	50.7	Rejected.....	25
26.	1853. Nov. 14,	To Enlarge the Jurisdiction of Juries in Criminal Causes.....	61,699	68,382	130,081	129,010	3,084	8,468	11,552	12,492	*100.8	*92.5	*101.7	*52.6	*73.3	*50.5	Rejected.....	26
27.	1853. Nov. 14,	To Permit Claimants to Sue the State.....	63,805	66,828	130,633	129,010	3,239	8,455	11,694	12,492	*101.3	*93.6	102.1	*51.2	*72.3	50.9	Rejected.....	27
28.	1853. Nov. 14,	To Abolish Imprisonment for Debt.....	64,015	66,432	130,447	129,010	3,248	8,340	11,588	12,492	*101.1	*92.8	102.0	*50.9	*72.0	51.1	Rejected.....	28
29.	1853. Nov. 14,	To Forbid Support of Sectarian Schools from Public Monies.....	65,111	65,512	130,623	129,010	3,562	8,234	11,796	12,492	*101.3	*94.4	102.0	*50.2	*69.8	51.8	Rejected.....	29
30.	1853. Nov. 11,	To Forbid the Creation of Corporations by Special Acts of the Legislature.....	63,246	67,011	130,257	129,010	3,178	8,322	11,500	12,492	*101.0	*92.1	101.9	*51.4	*72.4	50.6	Rejected.....	30
31.	1853. Nov. 11,	To Forbid the Incorporation of Banks by Special Acts of the Legislature.....	63,412	67,109	130,521	129,010	3,210	8,388	11,598	12,492	*101.2	*92.8	102.1	*51.4	*72.3	50.6	Rejected.....	31
32.	1855. May 23,	To Provide for the Election of Civil Officers by a Plurality of the Votes Cast.....	14,862	5,124	19,986	136,582	2,105	510	2,615	14,335	14.6	18.2	14.2	74.4	80.5	73.4	Article XIV.....	32
33.	1855. May 23,	To Change the Date of the Annual State Election.....	17,094	2,762	19,856	136,582	2,133	427	2,560	14,335	14.6	17.9	14.2	86.1	83.3	86.5	Article XV.....	33
34.	1855. May 23,	To Change the Number of Councillors and Method of Election.....	14,720	4,950	19,670	136,582	1,657	843	2,500	14,335	14.4	17.4	14.0	74.8	86.3	76.1	Article XVI.....	34
35.	1855. May 23,	To Make the Offices of Secretary, Treasurer, Auditor and Attorney General Elective by the People.....	14,500	5,210	19,710	136,582	1,600	923	2,523	14,335	14.4	17.6	14.1	73.6	83.4	75.0	Article XVII.....	35
36.	1855. May 23,	To Forbid Expenditure of Public Monies for the Support of Sectarian Schools.....	17,531	2,541	20,072	136,582	2,192	449	2,641	14,335	14.7	18.4	14.3	87.3	83.0	88.0	Article XVIII.....	36
37.	1855. May 23,	To Require the Legislature to Prescribe for the Election of County Officers by the People of the Counties.....	13,380	5,724	19,104	136,582	1,420	1,016	2,436	14,335	14.4	17.0	14.0	70.8	68.3	72.6	Article XIX.....	37
38.	1857. May 1,	To Restrict the Right to Vote or to Hold Office to Persons Able to Read and Write.....	23,833	13,746	37,579	130,536	2,855	2,027	4,882	13,448	28.8	36.3	27.9	63.4	58.5	64.2	Article XX.....	38
39.	1857. May 1,	To Change the Time of Decennial Census and to Make the Number of Legal Voters the Basis of Apportionment of Representatives.....	31,277	6,282	37,559	130,536	4,480	224	4,704	13,448	28.8	35.0	28.1	83.3	95.2	81.6	Article XXI.....	39
40.	1857. May 1,	To Base Apportionment of Senators on the Number of Legal Voters Enumerated by Decennial Census.....	32,971	4,342	37,313	130,536	4,473	243	4,716	13,448	28.6	35.1	27.8	88.4	94.9	87.4	Article XXII.....	40
41.	1859. May 9,	To Forbid Naturalized Citizens to Vote or Hold Office unless Resident in United States for Two Years after their Naturalization.....	20,733	15,129	35,862	100,051	3,516	2,496	6,012	10,916	32.9	55.1	30.4	57.8	68.5	57.7	Article XXIII.....	41
42.	1860. May 17,	To Authorize the Senate to Order Elections to Fill Vacancies in the Senate.....	4,422	1,205	5,627	169,609	420	74	494	20,271	3.3	2.4	3.4	78.6	85.0	79.0	Article XXIV.....	42
43.	1860. May 17,	To Provide a Method for Filling Vacancies in the Council.....	4,103	1,531	5,634	169,609	301	193	494	20,271	3.3	2.4	3.4	72.8	79.1	72.2	Article XXV.....	43
44.	1863. April 6,	To Annul the Twenty-third Amendment. (See 41 above).....	10,035	6,082	16,117	99,767	1,046	732	1,778	10,249	16.1	17.3	16.0	62.3	58.8	62.7	Article XXVI.....	44
45.	1877. Nov. 6,	To Annul Provision that No Member of Faculty of Harvard College Shall Hold a Seat in General Court.....	23,839	6,505	30,344	184,454	3,960	1,079	5,029	36,550	16.5	13.8	17.1	73.6	73.6	78.6	Article XXVII.....	45
46.	1881. Nov. 8,	To Prevent Disfranchisement of Pauper Soldiers and Sailors.....	30,245	20,184	50,429	157,802	5,782	3,019	8,801	29,213	31.0	30.1	32.4	60.0	65.7	58.8	Article XXVIII.....	46
47.	1885. Nov. 3,	To Provide for Voting by Precincts in Towns.....	43,598	8,673	52,271	209,668	7,731	1,089	8,820	41,683	24.9	21.2	25.9	83.4	87.6	82.6	Article XXIX.....	47
48.	1889. April 22,	To Forbid the Manufacture of Intoxicating Drinks.....	85,242	131,062	216,304	263,111	10,669	31,699	42,368	52,478	*82.2	*80.7	*82.6	*60.6	*74.8	*57.1	Rejected.....	48
49.	1890. Nov. 4,	To Forbid Disqualification of Voters, for Change of Residence, within Six Months of Such Change.....	97,177	44,656	141,833	285,626	17,905	9,531	27,436	62,954	49.7	51.8	49.2	68.5	65.3	69.3	Article XXX.....	49
50.	1890. Nov. 4,	To Relieve Soldiers and Sailors Receiving Public Aid from Designation of "Paupers".....	100,109	27,021	127,130	285,626	18,865	5,943	24,408	62,954	44.5	46.1	44.2	78.7	77.3	79.1	Article XXXI.....	50
51.	1891. Nov. 3,	To Abolish Payment of Poll Tax as a Prerequisite to Voting.....	144,931	53,554	198,485	321,850	33,490	7,170	40,660	60,995	61.7	66.7	60.6	73.0	82.4	70.6	Article XXXII.....	51
52.	1891. Nov. 3,	To Make a Majority of Each Branch of the General Court a Quorum.....	152,688	29,590	182,278	321,850	33,398	4,702	38,100	60,995	56.7	62.5	55.3	83.8	87.7	82.7	Article XXXIII.....	52
53.	1892. Nov. 8,	To Abolish the Property Qualification for Office of Governor.....	141,321	68,045	209,366	399,698	29,448	13,959	43,407	74,052	52.4	58.6	51.0	67.5	67.8	67.4	Article XXXIV.....	53
54.	1893. Nov. 7,	To Annul the Provision for Paying Mileage but Once to Members of the General Court.....	125,375	80,555	205,930	365,112	24,901	20,898	45,799	71,715	56.4	64.0	54.5	60.9	64.5	62.7	Article XXXV.....	54
55.	1894. Nov. 6,	To Abolish the Office of Commissioners of Insolvency.....	114,499	34,741	149,240													

PUBLICATIONS OF THE STATISTICS DEPARTMENT OF THE CITY OF BOSTON.

- Annual Reports of the Statistics Department, 1897 to 1909 Inclusive.** Boston: Municipal Printing Office. 12 to 26 pp. 8vo. [Postage, one cent each.]
- Special Publications No. 1.** Estimates, Appropriations and Actual Expenditures of Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 106 pp. 4to. [Out of print.]
- Special Publications No. 2.** Ordinary Revenue, 1892-96; Comparative Tables for five years. Boston: Municipal Printing Office. 1898. 39 pp. 4to. [Out of print.]
- Special Publications No. 3.** Receipts and Expenditures of Ordinary Revenue, 1893-97; Comparative Tables for five years. Boston: Municipal Printing Office. 1899. 135 pp. 4to. [Postage, nine cents.]
- Special Publications No. 4.** Receipts and Expenditures of Ordinary Revenue, 1894-98; Comparative Tables for five years. Boston: Municipal Printing Office. 1900. 147 pp. 4to. [Postage, nine cents.]
- Special Publications No. 5.** Receipts and Expenditures 1870-1900. Tables for thirty years. Boston: Municipal Printing Office. 1902. 65 pp. 4to. [Postage, six cents.]
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- Special Publications No. 7.** Receipts and Expenditures of Ordinary Revenue, 1895-1899; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 8.** Receipts and Expenditures of Ordinary Revenue, 1896-1900; Comparative Tables for five years. Boston: Municipal Printing Office. 1901. 149 pp. 4to. [Postage, ten cents.]
- Special Publications No. 9.** Receipts and Expenditures of Ordinary Revenue, 1898-1902; Comparative Tables for five years. Boston: Municipal Printing Office. 1903. 159 pp. 4to. [Postage, ten cents.]
- Special Publications No. 10.** Receipts and Expenditures of Ordinary Revenue, 1899-1903; Comparative Tables for five years. Boston: Municipal Printing Office. 1904. 164 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 11.** (Delayed.) Extraordinary Receipts and Expenditures, 1898-1902. Tables for five years. Boston: Municipal Printing Office. 1910. 310 pp. 4to. [Postage, twenty cents.]
- Special Publications No. 12.** Receipts and Expenditures of Ordinary Revenue, 1900-1904; Comparative Tables for five years. Boston: Municipal Printing Office. 1905. 163 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 13.** Receipts and Expenditures of Ordinary Revenue, 1901-1905; Comparative Tables for five years. Boston: Municipal Printing Office. 1906. 161 pp. 4to. [Postage, twelve cents.]
- Special Publications No. 14.** Receipts and Expenditures of Ordinary Revenue, 1902-1906, with Appendix including Analyses of Extraordinary Receipts and Expenditures; Comparative Tables for five years. Boston: Municipal Printing Office. 1907. 167 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 15.** Receipts and Expenditures of Ordinary Revenue, 1903-1907, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1908. 165 pp. 4to. [Postage, eleven cents.]
- Special Publications No. 16.** Receipts and Expenditures of Ordinary Revenue, 1904-1908, with Appendix showing all Classes of Receipts and Expenditures, by Groups; Comparative Tables for five years. Boston: Municipal Printing Office. 1909. 165 pp. 4to. [Postage, eleven cents.]
- Monthly Bulletin of the Statistics Department.** Volume I. Boston: Municipal Printing Office. 1899. 4to. Comprises ten numbers, with tables for twelve months.
- Volume II. Boston: Municipal Printing Office. 1900. 4to. Comprises eight numbers, with tables for twelve months.
- Volume III. Boston: Municipal Printing Office. 1901. 4to. Comprises eleven numbers, with tables for twelve months.
- Volume IV. Boston: Municipal Printing Office. 1902. 4to. Comprises eleven numbers (338 pages), with tables for twelve months.
- Volume V. Boston: Municipal Printing Office. 1903. 4to. Comprises ten numbers (338 pages), with tables for twelve months.
- Volume VI. Boston: Municipal Printing Office. 1904. 4to. Comprises eight numbers (264 pages), with tables for twelve months.
- Volume VII. Boston: Municipal Printing Office. 1905. 4to. Comprises four numbers (156 pages), with tables for twelve months.
- Volume VIII. Boston: Municipal Printing Office. 1906. 4to. Comprises five numbers (192 pages), with tables for twelve months.
- Volume IX. Boston: Municipal Printing Office. 1907. 4to. Comprises four numbers (156 pages), with tables for twelve months.
- Volume X. Boston: Municipal Printing Office. 1908. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XI. Boston: Municipal Printing Office. 1909. 4to. Comprises four numbers (160 pages), with tables for twelve months.
- Volume XII. Current: Issued quarterly, arranged by months. [Postage, three cents.]

Copies of the Publications named in the foregoing list will be mailed to any address on receipt of the price of postage.

Address:

EDWARD M. HARTWELL, *Secretary,*
 Statistics Department,
 73, City Hall.
 Boston, Mass.

BCW

January 12, 1914.

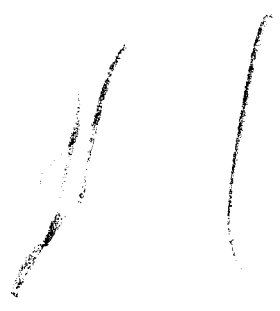
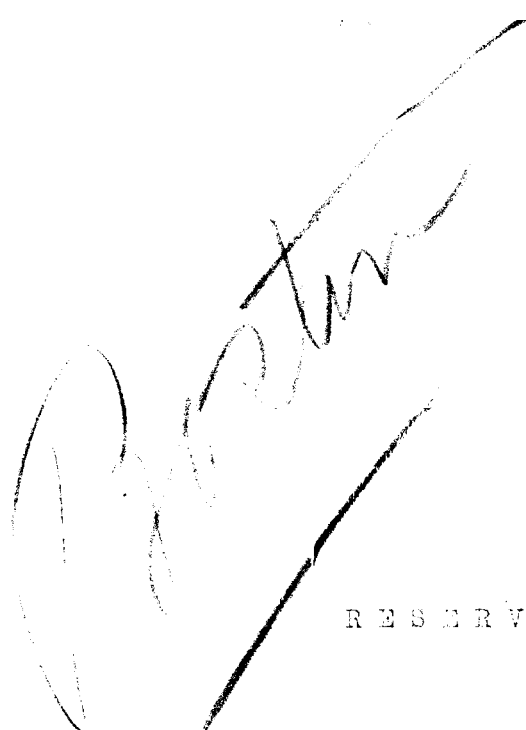
Sir:

On behalf of the Organization Committee I beg to acknowledge the receipt of your letter of January 8th, which will be given due consideration by the Committee in determining the question of the establishment of the Federal Reserve Bank to serve New England.

Respectfully,

Secretary pro tem
Reserve Bank Organization Committee.

Hon. Thomas C. Thatcher,
House of Representatives.



B O S T O N .

R E S E R V E B A N K R E C O M M E N D A T I O N S .

Maine
Massachusetts

Massachusetts Bankers Association.

OFFICERS FOR 1913-1914

ORGANIZED 1905.

CHARLES P. BLINN, JR., PRESIDENT
RALPH P. ALDEN, VICE-PRESIDENT
GEORGE W. HYDE, SECRETARY
JOSIAH H. GIFFORD, TREASURER

BOSTON December 30, 1913.

*To the National Bank and Trust Company members
of the Massachusetts Bankers Association: —*

The "Federal Reserve Act" provides that the Secretary of the Treasury, the Secretary of Agriculture and the Comptroller of the Currency acting as "The Reserve Bank Organization Committee" shall divide the United States into at least eight but not more than twelve districts, and shall designate a city in each of said districts in which there shall be organized a "Federal Reserve Bank."

The Committee has announced that it will hold hearings in Boston on January ninth and tenth next to determine whether or not a Federal Reserve Bank shall be organized in Boston.

This Association will be represented at said hearings but, as there seems to be a difference of opinion among bankers as to whether New England should have a Federal Reserve Bank in Boston or should deal through the Boston branch of a Federal Bank to be organized in New York City, it is important that the opinions of our members should be obtained.

You are therefore requested to indicate your preference by signing the attached slip, returning the same in the accompanying envelope.

Please give this matter your immediate attention so that the views of the entire state may be presented to the committee.

Very truly yours,

CHAS. P. BLINN,
President.

In our opinion a Federal Reserve Bank ^(should)
_(should not) be organized in Boston

(Bank) _____

(Signature) _____ (President.
Cashier.)

CLARENCE H. PIERCE
PRESIDENT
WILLIAM C. DONNELL
VICE-PRESIDENT
F. D. GOUD
CASHIER

№ 2749

FIRST NATIONAL BANK
HOULTON, MAINE

CAPITAL, \$50,000.
SURPLUS, \$50,000.

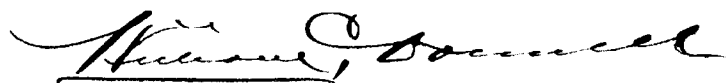
Jan. 7, 1914.

Hon. W. G. McAdoo,
Chairman Reserve Board Organization Committee.

Dear Sir:-

For, and in behalf of the National Banks of Aroostook County, Maine, I would beg to suggest, and urge as strongly as possible, the great importance of having a Federal Reserve Bank created in New England to be located at Boston, as we firmly believe that in no other way can the business interests of this remote section of New England be subserved. I am, Sir,

Yours most respectfully,



Prest. Aroostook County Bankers Ass'n.

ANSWERED
JAN 12 1914
FORM



Form 23

GEORGE W. HANSON, PRESIDENT.

H. B. ROWE, CASHIER.

SPRINGVALE NATIONAL BANK,
SPRINGVALE, MAINE.

SPRINGVALE, MAINE, January 7, 1914.

William A. Gaston, President
National Shawmut Bank,
Boston, Massachusetts.

Dear Sir:-

Our bank is very strenuous in its desire that we have established a reserve bank in Boston. The new currency bill was passed to get control of affairs out of Wall street; but if the reserve bank for our New England district is to go to New York I fail to see how we have mended matters so far as our part of the country is concerned. We have rather jumped from the frying pan into the fire.

Respectfully,

ANSWERED
JAN 13 1914
FORM

5

Geo W. Hanson
Printed at Boston hearing Jan 9/14

4WU R 12

Treasury Department

TELEGRAM

NS Boston Mass Dec 23 1913

125

Hon William G McAdoo

Secty of Treasury Washn DC

Urge most strenuously organization of National Reserve Bank in New
England. am writing

William A Gaston

Ellis

1147am

ANSWERED
78294
FORM

File

File

Boor

New York, N.Y.,
Jan. 5, 1914.

My Dear Colonel:

On account of illness and absence from the office I did not see your letter of the 29th ult. until today. You know, of course, that the Committee intends to give every possible consideration to Boston's claims, and I hope to see you there on the 9th or 10th when the Committee will be sitting in Boston.

With best wishes for the New Year I

am,

Sincerely yours,

Col. William A. Gaston,
President, The National Shawmut Bank,
Boston, Mass.

3

December 31, 1913.

My dear Sir:

In the absence of Secretary McAdoo, who is away from his office by reason of a slight illness, I beg leave to acknowledge your letter of December 29th, regarding the location of a Federal Reserve Bank in New England, and to say that it will be drawn to his attention at the earliest possible moment.

Vary truly yours,

Private Secretary.

Col. William A. Gaston,
President, The National Shawmut Bank,
Boston, Mass.

THE NATIONAL SHAWMUT BANK

CAPITAL AND SURPLUS \$ 17,000,000

WILLIAM A. GASTON
PRESIDENT

BOSTON

December 29, 1913.

Hon. William G. McAdoo,
Secretary of the United States Treasury,
Washington, D.C.

Dear Mr. McAdoo:

I wired you a few days ago and asked for favorable consideration towards the establishment of a Federal Reserve Bank in New England.

It seems to me peculiarly fitting that New England should have a Federal Reserve Bank of its own. We do not want to be tied up in New York, and there are many reasons why we should not be tied up in New York. A contribution of 6% of capital and surplus of all the New England banks, in addition to a similar contribution from all the banks in the New York district, would make an enormous bank; enormous in comparison with most of the other reserve banks in the country. It seems to me it would be unwise. I cannot state the position better than was stated by our Mr. Sears in a letter written to Senator Weeks some months ago, and I quote what he says.

"There is no other place in the United States, not even the Pacific Coast, separated as it is from the rest of the country by the Rocky Mountains, so peculiarly a district by itself as New England. Except a few banks in western Connecticut and a few more in the vicinity of Albany the New England Banks have always transacted their financial business in Boston. Here their affairs, their needs and their peculiarities are well known, and no New York bankers will ever come into such close relations with the country banks of New England.

"The statement that a branch of a Regional Bank would serve New England as well as the bank itself, in my judgment, is not well founded. Our influence in electing the directors or influence in the policy of a Regional Bank located in New York would be small. To serve the needs of New England we should have a Regional Bank located here, and the directors should be New England men.

-2- Hon. Wm. G. McAdoo

12/29/13/

"In this connection the question of time is important, for example; a bank located in Maine would not be so promptly served by a bank in New York or by the Boston branch, or even the Portland branch of a New York institution as by a Regional Bank in this city. Delay and dissatisfaction would arise from the necessity of referring questions to the parent institution in New York.

"In 1907 we were shown that New England was not likely to receive consideration and assistance from New York or other outside points. Deposits of government money were made in various parts of the United States, but Boston not only received no such deposits, but was constantly called upon to deposit funds in the Sub-Treasury. Notwithstanding this handicap no other section in the country was better cared for than the country banks and the merchants of New England.

"There is no doubt in my mind that New England banks and business men would far rather look to your own bank The First National, The Shawmut and others in this city than to a New York Regional Bank or its branches in this section. To my mind it would be a strong argument against joining the new system if a Regional Bank should not be located in this city. I believe that through our own local clearing house we could develop a system which would serve New England better than any branch of a New York institution."

I most strenuously urge the establishment of a Federal Reserve Bank in New England.

Very truly yours,



President.

WAG/H

January 5, 1914.

My dear Mr. Taintor:

I have your favor of the 3rd instant, addressed to Secretary McAdoo, urging that the regional bank for New England be situated in Boston, and shall bring the same to his attention at the time the Committee takes up this question. As you know, they are now in New York, from which place they will go to Boston, after which they will travel over the country for the purpose of hearing testimony concerning the claims of the various cities for designation as reserve cities. They will, of course come to no decision until after their trip has been completed.

With kindest regards, I am,

Sincerely yours,

C. W. Taintor, Esq.,
199 Washington Street,
Boston, Mass.

C. W. TAINTOR & CO.

SEARS BUILDING,

199 WASHINGTON ST.,

BOSTON.

File

January 3rd, 1914.

Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Mr. McAdoo:

Several of the prominent Boston bank officers have asked me to write you in the interest of a Regional Bank for New England to be situated in Boston. Personally I feel that it would be to the benefit of the small borrower, also it would tend to decentralize the banking power and help in preventing a big Regional Bank in New York completely overshadowing the Northeast section of the United States. Further the interests of New England are in many ways dissimilar from those in New York, and a condition say like that of 1907 would, I feel, have had much less effect on Boston had our bankers been less influenced by powers in New York.

With kindest regards and hoping that you will accept the invitation which Mrs. Taintor is sending you to spend some of your time here under our roof, I remain

Yours very truly,

CWT-GFQ

C. W. Taintor



January 12, 1914.

Dear Sir:

Please let me thank you for yours of the 6th of January, giving me information about the operations of the Boston Clearing House, which shall have very careful consideration.

Very truly yours,

Charles A. Ruggles, Esq.,
Manager, Boston Clearing House,
Boston, Mass.

BOSTON CLEARING HOUSE,

CHARLES A. RUGGLES, MANAGER.

January
sixth
1914.

Hon. Wm. G. McAdoo, Chairman,
Reserve Bank Organization Committee.

Dear Sir:

Under Section 16 of the Federal Reserve Act, the Federal Reserve Board may require a Federal Reserve Bank to exercise the functions of a clearing house for the member banks. It may interest you to know that besides the regular function of a clearing house "which is to settle balances between banks of the association arising from the exchange of checks", we have what is known as the "Boston System" for the collection of country checks.

This department was organized some fifteen years ago for the purpose of facilitating the collection of checks throughout New England and also to minimize the cost of making such collections. The territory covered comprises the New England States, the correspondent banks and trust companies numbering 644 which are divided as follows: Maine 127, New Hampshire 65, Vermont 78, Massachusetts 207, Rhode Island 46 and Connecticut 121.

Checks are deposited daily at the Clearing House by all members of the Clearing House Association and forwarded

BOSTON CLEARING HOUSE,

CHARLES A. RUGGLES, MANAGER.

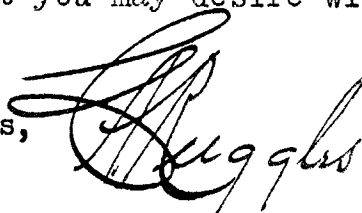
(Hon. Wm. G. McAdoo. page 2.)

by mail direct to the banks on which they are drawn. The average daily business is about \$2,000,000., the number of checks handled being from thirty-five to forty thousand. This of course does not include all New England checks received on deposit by the banks of this city but is estimated to be 30% of the total, some banks preferring to collect their items by sending direct to the banks having accounts with them. All our correspondents remit promptly on receipt by draft on Boston or New York, 85% of them remitting without charge. In many cases, currency is sent by registered mail, the expense being borne by the Clearing House. With few exceptions, returns are received in 36 hours, there being but few points which cannot be reached by mail in 12 hours. The office force required consists of eighteen clerks, some of whom are employed in the city department, assisting in making the settlements for the daily exchanges.

The cost of making collections by this method has averaged for the past five years 7 ¢ per \$1,000. which is very much lower than by any other method and seems to have solved the problem as far as New England is concerned and has proved equally satisfactory both to the city and country banker.

Any further information that you may desire will be cheerfully contributed.

Very respectfully yours,

 Manager.

HENRY S. DENNISON
First Vice-President

J. RANDOLPH COOLIDGE, Jr., *President*

DAVID O. IVES
Manager Transportation Dept.

JOHN MASON LITTLE
Second Vice-President

JAMES A. McKIBBEN, *Secretary*

DANIEL D. MORSS
Treasurer

BOSTON CHAMBER OF COMMERCE

177 MILK STREET

January 15, 1914.

Mr. M. C. Elliott, Secretary,
Regional Reserve Bank Organization Committee,
Washington, D. C.

Dear Sir:

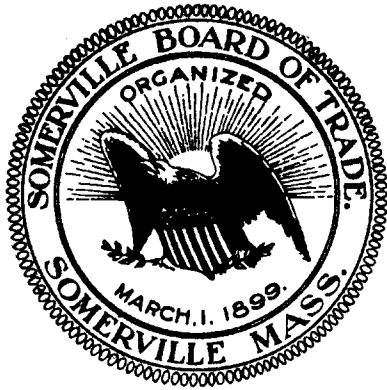
Enclosed is a letter from the Somerville
Board of Trade favoring the establishment of a
regional bank in Boston.

Yours very truly,



First Assistant Secretary.

Enclosure



☞ Somerville ☞ ☞ Board of Trade. ☞

Albert L. Haskell, Secretary,
424 Somerville Avenue, Somerville, Mass.

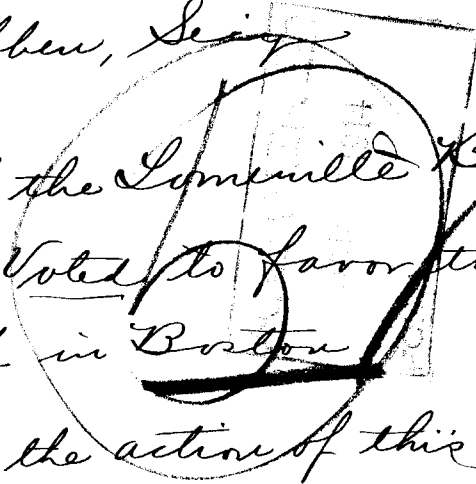
Jan. 12, 1914 -

Boston Chamber of Commerce

J. A. McKibben, Secy

Dear Sir:

At a meeting of the Somerville Board of Trade
Jan. 13, 1914, it was voted to favor the establishment
of a regional bank in Boston



Please convey the action of this Board to the
Reserve Bank Organization Committee, and oblige.

Respectfully

Albert L. Haskell
Secretary ✓

THE NATIONAL BANK OF WAREHAM
WAREHAM, MASS.

J. C. MAKEPEACE, PRESIDENT

J. W. WHITCOMB, CASHIER

PAID AS

January 9, 1914.

The Reserve Bank Organization Committee,
Chamber of Commerce,
Boston, Mass.

Gentlemen:

I can not conveniently attend your hearings in Boston, but desire to be recorded as in favor of a Reserve Bank in that city. Those who attend your Boston hearings will advance sufficient reasons for favoring that city, and it is useless for me to repeat them.

I would like to say a word about the ordinary course of our business transactions. This bank has reserve agents in New York, Albany and Boston. Our balance with New York reserve agent is comparatively small and we could get along very well without it except for an occasional customer who desires New York draft and the convenience of having a correspondent in the largest financial centre in the country. Our alliance with our Albany reserve agent is simply to facilitate the collection of checks presented to us drawn on distant banks without deduction for collection or exchange. Boston is the reserve city with which the great bulk of our business is done. A casual examination of dates, selected at random throughout the year, would indicate that 85 to 90% of our business is with our Boston correspondent.

We call ourselves a "country bank", with a capital surplus and profits of about \$150,000., average deposit of, approximately, \$500,000., located in a town of four or five thousand inhabitants, and serving several smaller surrounding towns. We assume that conditions here are typical of those existing in all of the small cities and towns in eastern Massachusetts.

Very respectfully,

ANSWERED
JAN 12 1914
FORM

J. C. Makepeace

President.

LMM.

January 21, 1914.

Boston

My dear Senator:

In the congestion of correspondence, I am not entirely sure that your letter of December 26th to the Secretary with reference to the Federal Reserve Bank at Boston has been acknowledged.

In the event that it has not, I beg now to acknowledge receipt of same in the absence of the Secretary and to say that it will be called to the attention of the committee and considered by it in determining this question.

Respectfully,

Secretary,
Reserve Bank Organization Committee.

Hon. Henry F. Hollis,
United States Senate,
Washington, D. C.

HENRY F. HOLLIS, N. H., CHAIRMAN.
M. B. GRIFFIN, CLERK.

3

United States Senate,
COMMITTEE ON ENROLLED BILLS.

ANSWERED
DEC 27 1913
L-5-24

December 26, 1913

Hon. William G. McAdoo

Secretary of the Treasury

Dear Mr. Secretary:

I have assumed that Boston would be designated a federal reserve city under the new Act. But some of my friends in Boston are anxious about it and urge me to do what I can to insure such action.

You know all the items. I strongly urge that Boston be designated as a federal reserve agent for District No. 1 to include most of New England.

Sincerely yours,

H/L

Henry F. Hollis

Form 3

ANSWERED

JAN 21 1914

L'm-5

Duplicate

**The Merchants National Bank
of Providence, R. I.**

ROBERT W. TAFT, PRESIDENT
HORATIO N. CAMPBELL, VICE PRESIDENT
MOSES J. BARBER, CASHIER
FRANK A. GREENE, ASST. CASHIER

ESTABLISHED 1818
CAPITAL \$ 1,000,000.

U. S. DEPOSITARY
SURPLUS \$ 750,000.

Jan. 5, 1914.

At a meeting of the Board of Directors of the Merchants National Bank, held Monday, January 5, 1914, the following resolution was passed:

VOTED: That the President and Cashier be, and hereby are, instructed to advocate Boston as a Federal Reserve city.


Secretary of the Board of Directors.

THE NATIONAL UNION BANK
BOSTON

MASSACHUSETTS BANKERS ASSOCIATION.

Jan. 8, 1914.

Milton C. Elliott, Esq.,
Copley Plaza,
Boston, Mass.

My dear Sir:-

In confirmation of our conversation today, I beg to advise you that the following gentlemen, in addition to myself, will represent the Massachusetts Bankers Association before the hearings of the Reserve Bank Organization Committee to be held in Boston tomorrow and Saturday.

Alfred L. Aiken, President,
Worcester National Bank,
Worcester, Mass.

Henry M. Batchelder, President,
Merchants National Bank,
Salem, Mass.

H. G. Townsend, President,
Fitchburg National Bank,
Fitchburg, Mass.

J. F. Sawyer, Cashier,
Union National Bank,
Lowell, Mass.

The President of the New Hampshire Bankers Association, Mr. Arthur M. Heard, who is President of the Amoskeag National Bank of Manchester, N. H., advises me that the following gentlemen will represent that organization.

Gen. William F. Thayer, President,
First National Bank,
Concord, N. H.

Judge Calvin Page, President,
New Hampshire National Bank,
Portsmouth, N. H.

Lester F. Thurber, President,
City Guaranty Savings Bank,
Nashua, N. H.

Frank H. Fester, Cashier,
Claremont National Bank,
Claremont, N. H.

Rodney E. Smythe, Cashier,
Pemigewasset National Bank,
Plymouth, N. H.

It is possible, however, that these gentlemen may be represented by a Sub-Committee.

Very truly yours,



President.

WESTERN UNION TELEGRAM

Form 1864



THEO. N. VAIL, PRESIDENT

RECEIVED AT

FG 125 East 34th St. N.Y.

'23NY SR 32 6 EX

NS BOSTON MASS 6

M C ELLIOTT ESQ SECY

CARE HON WM G MCADOO

HOTEL VANDERBILT NY

Bohmer

COULD YOU ADVISE US WHERE MEETINGS OF THE RESERVE BANK ORGANIZATION
COMMITTEE ARE TO BE HELD IN BOSTON ON THE NINTH & TENTH ANSWER
OUR EXPENSE .

WILLIAM A GASTON PRES NATL SHAWMUT BANK
OF BOSTON 1143AM

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MACKAY, PRESIDENT.

RECEIVED AT

TELEGRAM

DELIVERY No.

The Postal Telegraph-Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

1888-409

DESIGN PATENT No. 40828

to co 46 govt rate

COPLEY PLAZA HOTEL

Vh New York Jan 7

Hon M C Elliott

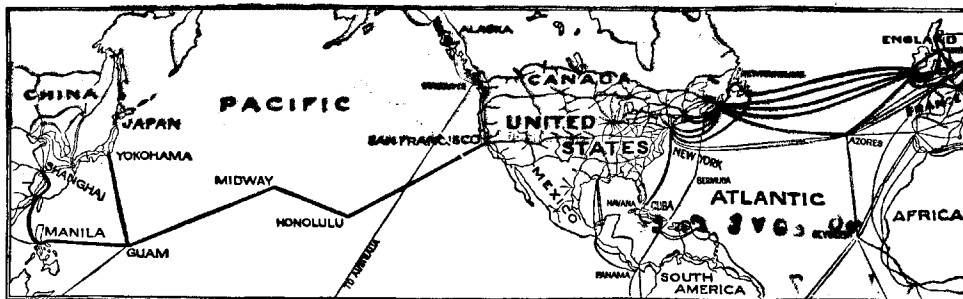
Copley plaza Hotel Boston Mass

Assistant Secretary Williams requests you see Customs collector
Billings who will assist in making arrangements Jas A McKibben
Secretary Boston chamber Commerce asks what hours meeting
be held in Boston please communicate with him

George R Cook Secy

815Pm

POSTAL TELEGRAPH-CABLE COMPANY IN CONNECTION WITH THE COMMERCIAL CABLE COMPANY



THE GREATEST TELEGRAPH AND CABLE SYSTEM IN THE WORLD. EXTENDS OVER TWO-THIRDS OF THE WAY AROUND THE EARTH.

THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED)

TRANSMITS AND DELIVERS THE WITHIN MESSAGE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS :

To guard against mistakes or delays, the sender of a message should order it REPEATED; that is, telegraphed back to the originating office for comparison. For this, one-half the regular rate is charged in addition. It is agreed between the sender of the message written on the face hereof and the Postal Telegraph-Cable Company, that said Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message beyond fifty times the sum received for sending the same, unless specially insured, nor in any case for delays arising from unavoidable interruption in the working of its lines, or for errors in cipher or obscure messages. And this Company is hereby made the agent of the sender, without liability, to forward any message over the lines of any other Company when necessary to reach its destination.

Correctness in the transmission of messages to any point on the lines of the Company can be INSURED by contract in writing, stating agreed amount of risk, and payment of premium thereon, at the following rates, in addition to the usual charge for repeated messages, viz.; one per cent. for any distance not exceeding 1,000 miles, and two per cent. for any greater distance.

No responsibility regarding messages attaches to this Company until the same are presented and accepted at one of its transmitting offices; and if a message is sent to such office by one of this Company's messengers, he acts for that purpose as the agent of the sender.

Messages will be delivered free within the established free delivery limits of the terminal office. For delivery at a greater distance a special charge will be made to cover the cost of such delivery.

This Company shall not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

This is an UNREPEATED Message and is transmitted and delivered by request of the sender under the conditions named above. Errors can be guarded against only by repeating message back to the sending station for comparison.

The above terms and conditions shall be binding upon the receiver as well as the sender of this message.

No employee of this Company is authorized to vary the foregoing.

CLARENCE H. MACKAY, PRESIDENT.

CHARLES C. ADAMS, SECOND VICE-PREST.

EDWARD J. WALLY, VICE-PREST. AND GENERAL MANAGER.

CHARLES P. BRUCH, THIRD VICE-PREST.

POSTAL TELEGRAPH—FASTEST SERVICE IN THE WORLD

Form 1

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED
25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following message.
Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Messages, beyond the amount of tolls paid thereon, nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.
This is an UNREPEATED MESSAGE, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

NUMBER	SENT BY	REC'D BY	CHECK
700		M	16-5 Ex

RECEIVED AT PRODUCE EXCHANGE, NEW YORK

Jan 6th 1914

DATED

M. Boston

TO

M. C. Elliott Secy Reserve Bank Organization
Committee Chamber Commerce New York 218

What hours will reserve bank organization
committee probably meet in Boston

James A. McKibben
Secy Boston Chamber of Commerce
10/18a

SEE OTHER SIDE FOR TELEGRAM

Domestic and Foreign Money Orders by Telegraph and Cable

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

**THE LARGEST TELEGRAPHIC SYSTEM IN THE WORLD.
OVER ONE MILLION MILES OF WIRE IN THE UNITED STATES AND CANADA.**

It has over 25,000 Telegraph Offices, including Branch Offices.

It has also Direct Connection by Telegraph or Telephone with many more remote and smaller stations, making a total list of 60,000 in the United States, Canada and Mexico, and this number is rapidly increasing.

SEVEN ATLANTIC CABLES

Connecting North America with all points in Europe and beyond, including Two Cables of the American Telegraph and Cable Company, Four Cables of the Anglo-American Telegraph Company, and One Cable of the Direct United States Cable Co.

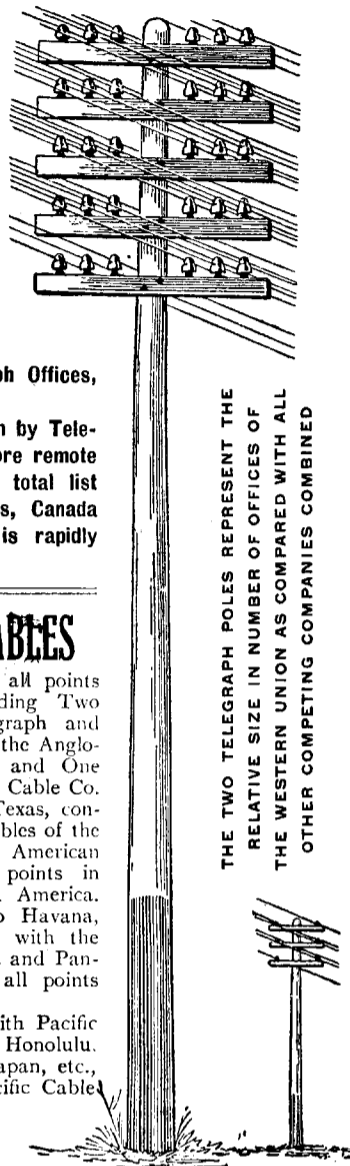
Direct Wires to Galveston, Texas, connecting at that place with the Cables of the Mexican, the Central and South American Telegraph Companies for all points in Mexico and Central and South America.

Direct Wires and Cables to Havana, Cuba, connecting at that place with the Cuba Submarine and West India and Panama Telegraph Companies for all points in the West Indies.

Connects at San Francisco with Pacific Cables to the Sandwich Islands, Honolulu, Guam, the Philippines, China, Japan, etc., and at Victoria, B. C., with Pacific Cable to Australia and New Zealand.

Connects at Seattle, Wash., with U. S. Government Lines and Cables to and in Alaska.

Exclusive connection with the Great North-Western Telegraph Co. of Canada.



WESTERN UNION TELEGRAPH COMPANY

ALL COMPETING COMPANIES

SEE OTHER SIDE FOR TELEGRAM

Domestic and Foreign Money Orders by Telegraph and Cable

THE NATIONAL SHAWMUT BANK
OF BOSTON, MASS.

Gentlemen:

We telegraphed you today as follows:

January 6, 1914.

M. C. Elliott Esq., Secretary
c/o Hon. Wm. G. McAdoo,
Hotel Vanderbilt, N. Y.

Could you advise us where meetings of the Reserve Bank
Organization Committee are to be held in Boston on the ninth
and tenth. Answer our expense.

which we hereby confirm.

William A. Gaston, President,

WAB/D 11.05

~~Respectfully yours,~~
National Shawmut, Bank of Boston.

Cashier.

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA.

CABLE SERVICE TO ALL THE WORLD

THE J. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVER'S No.

TIME FILED

CHECK

SEND the following message subject to the terms }
on back hereof, which are hereby agreed to

New York, N. Y.

191

To

January 5, 1913.

Chamber of Commerce, Boston, Mass.

Reserve Bank Organization Committee directs me to accept

~~with the understanding~~ your kind invitation extended through Secretary
~~Hamlin~~ to hold the hearing in Boston in your chambers.

M. C. Elliott,

Secretary pro tem.

Send prepaid and charge to

Reserve Bank Organization Committee,
Treasury Department,
Washington, D. C.

**ALL MESSAGES TAKEN BY THIS COMPANY ARE SUBJECT TO THE FOLLOWING
TERMS WHICH ARE HEREBY AGREED TO**

To guard against mistakes or delays, the sender of a message should order it REPEATED, that is, telegraphed back to the originating office for comparison. For this, one-half the unrepeated message rate is charged in addition. Unless otherwise indicated on its face, THIS IS AN UNREPEATED MESSAGE AND PAID FOR AS SUCH, in consideration whereof it is agreed between the sender of the message and this Company as follows:

1. The Company shall not be liable for mistakes or delays in the transmission or delivery, or for non-delivery, of any UNREPEATED message, beyond the amount received for sending the same; nor for mistakes or delays in the transmission or delivery, or for non-delivery, of any REPEATED message, beyond fifty times the sum received for sending the same, *unless specially valued*; nor in any case for delays arising from unavoidable interruption in the working of its lines; *nor for errors in cipher or obscure messages.*

2. In any event the Company shall not be liable for damages for any mistakes or delay in the transmission or delivery, or for the non-delivery, of this message, whether caused by the negligence of its servants or otherwise, beyond the sum of FIFTY DOLLARS, at which amount this message is hereby valued, unless a greater value is stated in writing hereon at the time the message is offered to the Company for transmission, and an additional sum paid or agreed to be paid based on such value equal to one-tenth of one per cent. thereof.

3. The Company is hereby made the agent of the sender, without liability, to forward this message over the lines of any other Company when necessary to reach its destination.

4. Messages will be delivered free within one-half mile of the Company's office in towns of 5,000 population or less, and within one mile of such office in other cities or towns. Beyond these limits the Company does not undertake to make delivery, but will, without liability, at the sender's request, as his agent and at his expense, endeavor to contract for him for such delivery at a reasonable price.


5. No responsibility attaches to this Company concerning messages until the same are accepted at one of its transmitting offices; and if a message is sent to such office by one of the Company's messengers, he acts for that purpose as the agent of the sender.

6. The Company will not be liable for damages or statutory penalties in any case where the claim is not presented in writing within sixty days after the message is filed with the Company for transmission.

7. *No employee of the Company is authorized to vary the foregoing.*

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

A handwritten signature in dark ink, appearing to read "J. S. Williams", written in a cursive style. The signature is positioned above the typed name and date.

January 5, 1914.

Dear Mr. Secretary:

I suggest that you
sign and send the attached telegram to
the Secretary in regard to Boston.

Sincerely,
(Signed) J. S. Williams.
(Signed) J. S. Williams.

Hon. Charles S. Hamlin,

Assistant Secretary of the Treasury.

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

January 5, 1914.

Hon. Wm. C. McAdoo,
Secretary of the Treasury,
United States Sub-treasury,
New York City.

I have telegram from Boston Chamber of Commerce extending to you and to your Committee cordial invitation to hold proposed hearings this week in Chamber of Commerce Building at Boston, and the President and Directors say they hope very much that you will accept.

(sgd) Charles P. Hoar

Assistant Secretary of the Treasury.

OFFICIAL BUSINESS.

GOVERNMENT RATES.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

Official PAID

2-6827

The appropriation from which payable must be stated on above line.

DEPARTMENTAL STOCK FORM 2128.

NIGHT LETTER

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA INCORPORATED CABLE SERVICE TO ALL THE WORLD

This Company TRANSMITS and DELIVERS messages only on conditions limiting its liability, which have been assented to by the sender of the following Night Letter. Errors can be guarded against only by repeating a message back to the sending station for comparison, and the Company will not hold itself liable for errors or delays in transmission or delivery of Unrepeated Night Letters, sent at reduced rates, beyond a sum equal to the amount paid for transmission; nor in any case beyond the sum of Fifty Dollars, at which, unless otherwise stated below, this message has been valued by the sender thereof, nor in any case where the claim is not presented in writing within thirty days after the message is filed with the Company for transmission.

This is an UNREPEATED NIGHT LETTER, and is delivered by request of the sender, under the conditions named above.

THEO. N. VAIL, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVED AT

1914

1914 JAN 5 AM 1 37

6BS BU 80 NL 1 EXTRA

TD DORCHESTER MASS JAN 4 1914

HON CHAS F HAMLIN

ASST SECY OF THE TREASURY WASHINGTON DC

THE PRESIDENT AND DIRECTORS OF THE BOSTON CHAMBER OF COMMERCE HAVE REQUESTED ME TO EXTEND A CORDIAL INVITATION TO THE FEDERAL RESERVE ORGANIZATION COMMITTEE TO HOLD THE PROPOSED HEARING THIS WEEK IN REFERENCE TO MAKING NEW ENGLAND A FEDERAL RESERVE DISTRICT. IN THE CHAMBER OF COMMERCE BUILDING AT BOSTON WILL YOU PLEASE CONVEY THIS INVITATION TO SECRETARY MCADOO AND THE OTHER MEMBERS OF THE COMMITTEE AND SAY THAT THE PRESIDENT AND DIRECTORS HOPE VERY MUCH THAT THEY WILL ACCEPT IT

JAMES A MCKIBBEN SECY

116AM

J. P. McAdoo
Judge
Assistant

January 3, 1914.

Dear Sir:

In the absence of Secretary McAdoo, I beg to acknowledge receipt of your letter of December 30th, and am directed by the Reserve Bank Organization Committee to thank you for your offer of quarters for hearings in Boston, and to advise you that it will be impossible to accept because other arrangements have practically been concluded.

Very truly yours,

Private Secretary.

John M. Graham, Esq.,
President, International Trust Company,
45 Milk Street, Boston, Mass.

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MAGEE, PRESIDENT.

RECEIVED AT

TELEGRAM

DELIVERY No.

215

The Postal Telegraph Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

DESIGN PATENT No. 40529

7161 Rd 81-2 S RVT
REC

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K WASHN DC JAN. 5 14

HON WM G MCADOO (CR CB OFCE)

SECRETARY OF THE TREASURY UNITED STATES "BTREAS"RY
NEWYORK

I HAVE TELEGRAM FROM BOSTON CHAMBER OF COMMERCE EXTENDING TO
YOU AND TO YOUR COMMITTEE CORDIAL INVITATION TO HOLD
PROPOSED HEARINGS THIS WEEK IN CHAMBER OF COMMERCE
BUILDING AT BOSTON AND THE PRESIDENT AND DIRECTORS SAY THEY

POSTAL TELEGRAPH - COMMERCIAL CABLES

CLARENCE H. MAQUET, PRESIDENT.

RECEIVED AT

TELEGRAM

DELIVERY No.

The Postal Telegraph Cable Company (Incorporated) transmits and delivers this message subject to the terms and conditions printed on the back of this blank.

DESIGN PATENT No. 40629

16
408

H
OPE. VERY MUCH THAT YOU WILL ACCEPT

C S HAMLIN ASSISTANT SECRETARY OF THE TREASURY

Patton

December 31, 1913.

Mr. Charles P. Blinn, Jr.,
President, Massachusetts Bankers Association,
Boston, Mass.

Sir:

I am requested by the Reserve Bank Organization Committee to reply to your favor of December 27, suggesting that the hearings of the Committee be so arranged as to enable Secretary Houston and Secretary McAdoo to attend a luncheon of the New England Bankers at the Copley Plaza Hotel at noon on January 8.

Owing to an unavoidable change in the schedule of hearings, the Committee will be unable to reach Boston until the 9th, and will hold hearings on the 9th and 10th. Accordingly, it will be impossible for the Secretaries to avail themselves of this invitation.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

THE SECRETARY OF THE TREASURY

Judge Elliot:

Suggest that you
reply to this telegram
in the same vein that you
reply to Senator Weeks.

JRE

WESTERN UNION DAY LETTER



THEO. N. VAIL, PRESIDENT

RECEIVED AT 547

64B CP 74 BLUE 4 X

BOSTON MASS DEC 27 1913

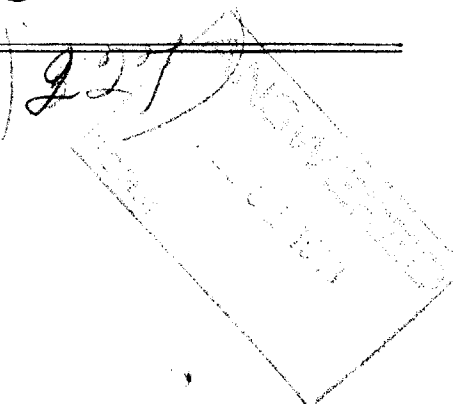
HONORABLE WILLIAM G MCADOO

SECTY OF THE TREASURY WASHN DC

THE MORNING PAPERS ANNOUNCE THAT YOU AND SECRETARY HOUSTON WILL HOLD HEARINGS IN BOSTON JANUARY FIFTH AND SIXTH THE MASSACHUSETTS BANKERS ASSOCIATION WILL HOLD ITS ANNUAL BANQUET IN BOSTON JANUARY EIGHTH WHICH WILL BE ATTENDED BY RISING FIVE HUNDRED NEWENGLAND BANKERS CAN YOU NOT DEFER DATES OF HEARINGS TO JANUARY SEVENTH AND EIGHTH AND BOTH YOU AND SECY HOUSTON ATTEND BANQUET ADDRESSING THE GATHERING OR NOT AS YOU WISH

CHARLES P BLINN JR PREST MASS BANKERS ASSN

226P



THE NATIONAL UNION BANK
BOSTON

MASSACHUSETTS BANKERS ASSOCIATION.

December 27, 1913.

Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

I enclose confirmation of my day letter
of even date, which is self explanatory, and trust
that you may find it convenient to adopt the
suggestions made.

Yours respectfully,


President, Massachusetts Bankers Assn.

Hearings in Boston will be 9-10



CONFIRMATION OF Day Letter

MESSAGE SENT

Via

Western Union

Telegraph Company

FROM

NATIONAL UNION BANK

BOSTON, MASS.

Boston, Mass., Dec. 27, 1913.

Honorable William G. McAdoo,

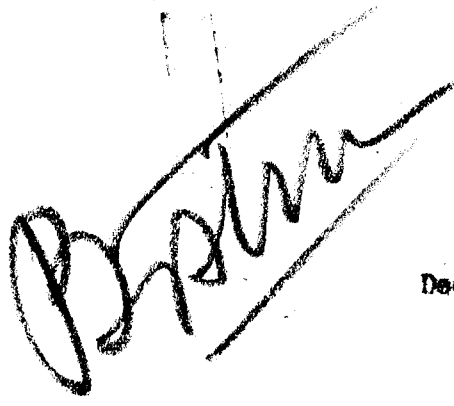
Secretary of the Treasury,

Washington, D. C.

The morning papers announce that you and Secretary Houston will hold hearings in Boston January fifth and sixth. The Massachusetts Bankers Association will hold its annual banquet in Boston January eighth which will be attended by rising five hundred New England bankers. Can you not defer dates of hearings to January seventh and eighth and both you and Secretary Houston attend banquet addressing the gathering or not as you wish.

Charles P. Blinn, Jr.

President, Massachusetts Bankers Association.



December 31, 1913.

Hon. John W. Weeks,
United States Senate,
Washington, D. C.

Sir:

I am requested by the Reserve Bank Organization Committee to reply to your favor of December 27, suggesting that the hearings of the Committee be so arranged as to enable Secretary Houston and Secretary Meade to attend a luncheon of the New England Bankers at the Copley Plaza Hotel at noon on January 8.

Owing to an unavoidable change in the schedule of hearings, the Committee will be unable to reach Boston until the 9th, and will hold hearings on the 9th and 10th. Accordingly, it will be impossible for the Secretaries to avail themselves of this invitation.

Respectfully,

Secretary pro tem,
Reserve Bank Organization Committee.

THE SECRETARY OF THE TREASURY

Judge Elliott - (Pro Tem)

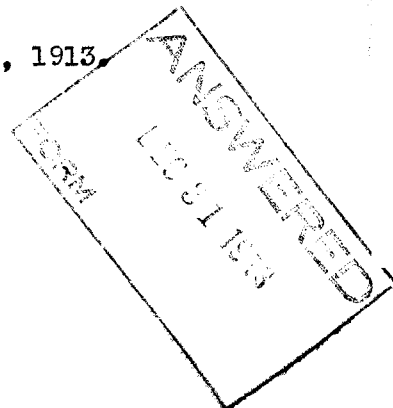
You will remember
that Secretary Houston
requested that you reply
to Senator Weeks, stating
that under the revised
program the Committee
would not be able to
reach Boston until
January 9. *EJC*

12/12/13

United States Senate,

WASHINGTON, D. C.

December 27, 1913.



Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

My dear Mr. Secretary:

I understand that it is your intention to go to Boston the 5th or 6th of January to consider the desirability of establishing a regional bank at that point. It happens that there is to be a meeting of the New England Bankers at the Copley Plaza Hotel for luncheon at noon the 8th of January. Some two or three hundred national bank men from all over New England will be there and it seems to me that that would be a desirable time for you and Secretary Houston, if he is to accompany you, to investigate the situation; that you could at that time get more information with less trouble than in any other way.

I have been invited to be there personally because the new currency bill is to be the subject of discussion but on account of other engagements, it will be impossible for me to be present.

I hope you may be able to arrange your plans to attend this meeting.

Yours very truly,

m

United States Senate,

WASHINGTON, D. C.

December 27, 1913.

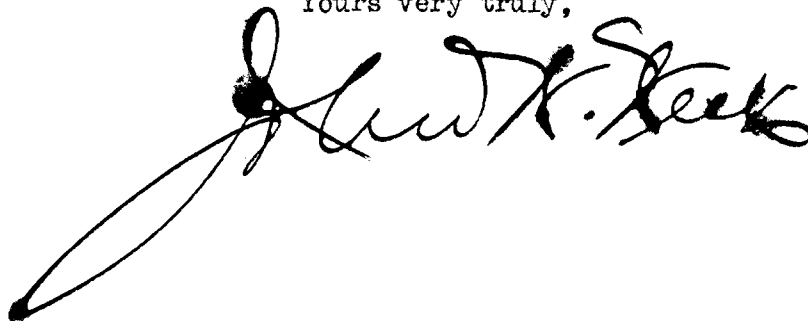
Hon. David F. Houston,
Secretary of Agriculture,
Washington, D. C.

Dear Mr. Secretary:

I am just writing Secretary McAdoo
a letter, a copy of which I enclose, as I find on inquiry
at the Treasury Department that he is somewhat under the
weather.

I hope you will find it convenient to
attend the meeting to which I refer.

Yours very truly,

A handwritten signature in black ink, appearing to read "J. Carter Beek". The signature is written in a cursive style with a large, sweeping flourish that extends downwards and to the left, ending in a small dot. The rest of the signature is written above this flourish.

m
enclosure.

C O P Y.

UNITED STATES SENATE,
WASHINGTON, D. C.

December 27, 1913.

Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

My dear Mr. Secretary:

I understand that it is your intention to go to Boston the 5th or 6th of January to consider the desirability of establishing a regional bank at that point. It happens that there is to be a meeting of the New England Bankers at the Copley Plaza Hotel for luncheon at noon the 8th of January. Some two or three hundred national bank men from all over New England will be there and it seems to me that that would be a desirable time for you and Secretary Houston, if he is to accompany you, to investigate the situation; that you could at that time get more information with less trouble than in any other way.

I have been invited to be there personally because the new currency bill is to be the subject of discussion but, on account of other engagements, it will be impossible for me to be present.

I hope you may be able to arrange your plans to attend this meeting.

Yours very truly,

JOHN W. WELLES.

m

C O P Y

THE MERCHANTS NATIONAL BANK

OF BOSTON.

EUGENE V. R. THAYER, PRESIDENT
 ALFRED L. RIPLEY, FIRST VICE PRESIDENT
 A. P. WEEKS, VICE PRES., CASHIER
 CHARLES B. WIGGIN, VICE PRESIDENT
 FREDERICK C. WAITE, ASST. CASHIER
 WM. F. BURDETT, ASST. CASHIER

28 STATE STREET

CAPITAL \$ 3,000,000

CABLE ADDRESS
 MERNATBANK.

BOSTON, MASS. Dec. 30, 1913.

Hon. Charles S. Hamlin,
 Asst. Secy. of Treasury,
 Washington, D. C.

Dear Mr. Hamlin:

Your letter of the 27th reaches me this morning.

It seems to me it would be proper for Secretary
 McAdoo to invite to his conference the Presidents of Clearing
 House Banks in this City. Among them I would suggest as most
 prominent the following:

<u>Capital</u>	<u>Surplus</u>		<u>Deposits</u>
2,000,000.	2,000,000.	Mr. Thomas P. Beal of the Second National	22,600,000.
10,000,000.	5,000,000.	Mr. Wm. A. Gaston of the National Shawmut	88,000,000.
5,000,000.	5,000,000.	Mr. D. G. Wing of the First National	78,700,000.
3,000,000.	2,000,000.	Mr. E. V. R. Thayer of the Merchants National	26,000,000.
1,500,000.	1,000,000.	Mr. N. P. Hallowell of the National Bank of Commerce	12,300,000.
150,000.	500,000.	Mr. C. R. Batt of the National Security	2,000,000.
2,500,000.	1,000,000.	Mr. H. K. Hallett of the Fourth-Atlantic National	15,000,000.
900,000.	200,000.	Mr. H. G. Curtis of the Old Boston National	2,300,000.
700,000.	150,000.	Mr. H. W. Cumner of the Boylston National	3,500,000.
250,000.	200,000.	Mr. B. B. Perkins of the Commercial National	2,100,000.
1,000,000.	1,000,000.	Mr. J. P. Lyman of the Webster & Atlas National	5,300,000.
1,000,000.	1,000,000.	Mr. C. P. Blinn, Jr. of the National Union	9,400,000.
300,000.	150,000.	Mr. A. J. Foster of the Peoples National	2,200,000.
1,000,000.	1,500,000.	Mr. R. G. Fessenden of the American Trust Co.	16,700,000.
600,000.	2,000,000.	Mr. C. B. Jopp of the Beacon Trust Co.	10,600,000.
1,000,000.	2,000,000.	Mr. James R. Hooper of the New England Trust	19,600,000.
1,500,000.	8,000,000.	Mr. Philip Stockton of the Old Colony Trust	77,900,000.
1,000,000.	400,000.	Mr. J. H. O'Neil of the Federal Trust	7,000,000.
1,000,000.	835,000.	Mr. G. S. Mumford of the Commonwealth Trust.	14,900,000.

① Surplus and Und. Fd.

From the banking houses, one could easily name
 such men as

- Mr. Henry L. Higginson and Mr. James J. Storrow of Lee,
 Higginson & Co.,
- Mr. Wm. Endicott and Mr. Webster of Kidder, Peabody & Co.
- Mr. G. L. Stone of Hayden, Stone & Co.,

but I have already given you a list much longer than you asked

THE MERCHANTS NATIONAL BANK OF BOSTON

SHEET NO. 2

Hon. C. S. Hamlin.

I have not troubled to go into outside organizations because I supposed they would be communicated with directly.

I trust this will be of assistance, and if I can do anything further, please command me.

Yours very truly,

Arthur Z. Ripley

P. B. Swift,	Cashier,	Millers River Nat. Bk.	Athol, Mass.
F. B. Howard,	President,	Home National Bank	Brockton, Mass.
J. W. Stevens	"	First " "	Greenfield, "
C. W. Arnold	"	Merrimack " "	Haverhill "
Geo. C. Gill	"	Holyoke " "	Holyoke "
J. E. Varney,	V.-Pres.	Bay State " "	Lawrence "
A. G. Pollard	"	Union " "	Lowell "
H. E. Sprague,	President	Central " "	Lynn "
M. P. Clough	"	Essex Trust Co.	" "
W. A. Mackie,	V.-Pres	First National Bank	New Bedford "
C. E. Hibbard,	President	Berkshire Loan & Tr. Co.	Pittsfield "
H. M. Batchelder,	"	Merchants National Bank	Salem "
W. A. Lincoln,	V-Pres.	Springfield Safe D. & T. Co.	Springfield "
C. W. Bosworth,	Pres.	Union Trust Co.	" "
H. H. Bowman	"	Springfield Natl. Bank	" "
H. L. Bradley	V-Pres.	Hampden " "	Westfield "
A. L. Aiken	Pres.	Worcester " "	Worcester "

B. A. Kimball	Pres.	Mechanicks Natl. Bank	Concord N.H.
G. A. Tenney	V-Pres.	Peoples " "	Claremont "
W. L. Mason	Cashier	Keene " "	Keene "
A. M. Heard	Pres.	Amoskeag " "	Manchester "
F. W. Estabrook	"	Second " "	Nashua "
S. D. Lewis	Cashier	First " "	Newport "
J. K. Bates	Pres.	First " "	Portsmouth "
Calvin Page	"	Portsmouth Tr.-Guar. Co.	Portsmouth "

W. W. Mason	Pres.	Portland Natl. Bank	Portland Maine
G. H. Wiggin	"	Rockland " "	Rockland "
F. E. Smith	V-Pres.	Augusta Trust Co.	Augusta "

T. P. Peckham	Pres.	Newport Trust Co.	Newport R.I.
H. Martin Brown	"	Industrial Trust	Providence "
H. J. Wells	"	Rhode Island Hospital Tr.	" "
A. G. Loomis	"	Union Trust Co.	" "
Chas. Perry	"	Washington Trust Co.	Westerly "

H. W. Cumner, Pres.,
 B. B. Perkins, Pres.,
 ✓D. G. Wing, Pres.,
 ✓H. K. Hallett, Pres.,
 ✓E. V. R. Thayer, Pres.,
 N. P. Hallowell, Pres.,
 F. W. Rugg, Esq., Pres.,
 C. R. Batt, Pres.,
 H. S. Grew, Pres.,
 ✓H. G. Curtis, Pres.,
 ✓T. P. Beal, Pres.,
 J. P. Lyman, Pres.,
 Robert F. Herrick, Pres.,
 ✓R. G. Fessenden, Pres.,
 ✓F. J. Bradlee, Pres.,
 C. E. Rogerson, Pres.,
 L. D. Mullen, Pres.,
 G. S. Mumford, Pres.,
 H. A. Rhoades, Pres.,
 ✓John J. Martin, Pres.,
 ✓J. H. O'Neil, Pres.,
 J. G. Ferguson, Pres.,
 J. R. Hooper, Pres.,
 ✓Gordon Abbott (Chairman)
 ✓Phillip Stockton, Pres.,
 Allan Forbes, Pres.,
 A. C. Ratschesky, Pres.,
 ✓H. L. Higginson,
 ✓Frank G. Webster,
 ✓Mayor Fitzgerald
 ✓Charles Hayden,
 ✓Robert Winsor,
 ✓Henry S. Howe,
 Henry Hornblower
 ✓W. F. Fitzgerald
 ✓Henry A. Day
 Frank B. Bemis
 Allan Curtis
 ✓I. T. Burr
 A. L. Devens
 George Towle
 ✓Philip Saltonstall

Boylston National Bank
 Commercial National Bank,
 First National Bank,
 Fourth-Atlantic National Bank,
 Merchants National Bank,
 National Bank of Commerce,
 National Rockland Bank,
 National Security Bank,
 National Union Bank,
 Old Boston National Bank,
 Second National Bank,
 Webster & Atlas National Bank,
 Winthrop National Bank,
 American Trust Company
 Bay State Trust Company
 Boston Safe Dep. & Trust Company,
 Charlestown Trust Company
 Commonwealth Trust Company
 Dorchester Trust Company
 Exchange Trust Company
 Federal Trust Company
 Fidelity Trust Company
 New England Trust Company
 Old Colony Trust Company
 Old Colony Trust Company
 State Street Trust Company
 United States Trust Company
 Lee, Higginson & Company
 Kidder, Peabody & Company
 Mayor of Boston
 Hayden, Stone & Company
 Kidder, Peabody & Co.
 Lawrence & Company
 Hornblower & Weeks
 Fitzgerald, Hubbard & Co.
 R. L. Day & Co.
 Estabrook & Co.
 Curtis & Sanger
 Parkinson & Burr
 Devens, Lyman & Co.
 Thompson, Towle & Co.
 Tucker, Anthony & Co.

names Lee, Hamlin submitted

COURT OF APPEALS.

At Boston—Annual term, first Tuesday in October. Sessions for hearing cases, first Tuesdays in January and October, and second Tuesday in April.

DEPARTMENT OF JUSTICE.

OFFICE OF

UNITED STATES MARSHAL,

DISTRICT OF MASSACHUSETTS,

ROOM 101 POST OFFICE BUILDING.

DISTRICT COURT.

At Boston—Third Tuesday in March, fourth Tuesday in June, second Tuesday in September, and first Tuesday in December.
At Springfield—Second Tuesdays in May and December.


BOSTON, December 30, 1913.

Hon. W. G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

Dear Sir:-

The custodian of the Post Office Building spoke to me a few days ago about reserving a court room for a hearing in connection with regional bank matters. The situation is such that the larger court rooms will necessarily be engaged, beginning Monday, January 5th, for some time. But I have secured the use of a large committee room (without charge) at 45 Milk Street for any day or days that you wish, and think that this room may be well suited for the purpose. This building is centrally located and in it are the United States Internal Revenue offices. The room would hold the bankers interested but not the general public. In case you care for the use of this room will you kindly have your secretary advise me.

Yours respectfully,



U. S. MARSHAL.

THE NATIONAL SHAWMUT BANK

CAPITAL AND SURPLUS \$ 17,000,000

OFFICE OF THE
PRESIDENT

BOSTON


December 30, 1913.

Honorable Charles S. Hamlin,
Assistant Secretary of the Treasury,
Washington, D. C.

My dear Sir:

At Mr. Gaston's request I send you
herewith another list of prominent bankers and
banks in New England.

Yours very truly,


Secretary to the President.

WAB/G.

BOSTON CLEARING HOUSE,
.....
CHARLES A. RUGGLES, MANAGER.

File

December 30, 1913.

Hon. W. G. McAdoo

Chairman Reserve Bank


Organization Committee

Washington, D. C.

Sir:

I beg to acknowledge your telegram of December 29 advising me in regard to change in date of hearings in Boston to January 9 and 10.

Respectfully,



Prest. Boston Clearing House Association.

BOSTON CLEARING HOUSE,

CHARLES A. RUGGLES, MANAGER.

Boston, Mass.,
December 29, 1913.

Hon. William G. McAdoo,
Chairman, Reserve Bank Organization Committee

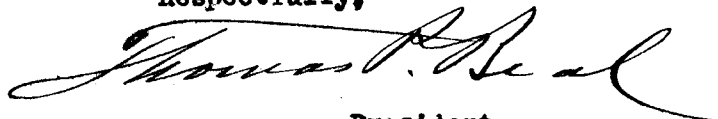
Treasury Department

Washington, D. C.

Sir:

I have the honor to acknowledge your communication under date of December twenty-seventh, contents of which are carefully noted. In accordance with the tenor of the same, I beg to notify you that a meeting of the Clearing House Association of Boston has been called for Friday, January second, to consider the contents of your letter.

Respectfully,



President,
Boston Clearing House Association.

THE NATIONAL SHAWMUT BANK

CAPITAL AND SURPLUS \$ 17,000,000

WILLIAM A. GASTON
PRESIDENT

BOSTON

December 29, 1913.

Honorable Charles S. Hamlin,
Assistant Secretary of the Treasury,
Washington, D. C.

My dear Mr. Hamlin:

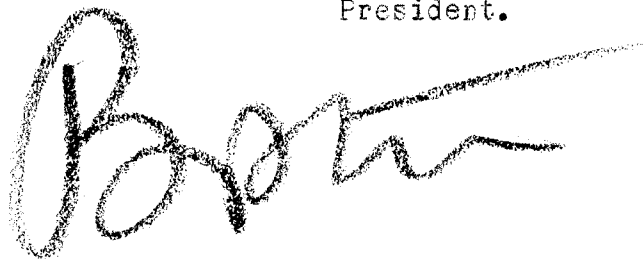
In reply to your telegram I enclose a list of bankers in Boston who I think are entitled to a hearing upon the question of the establishment of a Federal Reserve Bank in this city. I will send you a list tomorrow of names of prominent bankers in other parts of New England. Personally I am strongly in favor of the establishment of a Federal Reserve Bank in New England. I think it is New England's right.

With kind regards, I remain,

Very truly yours,


President.

WAG/EF
enc.



Notification of meeting in Boston for January 9 and 10 sent by wire December 29, 1913, to the President of the Clearing House Associations in

- ① Boston, Mass.
- ② Portland, Me.
- ③ Hartford, Conn.
- ④ New Haven, Conn.
- ⑤ Worcester, Mass.
- ⑥ Springfield, Mass.
- ⑦ Providence, R.I.
- ⑧ Manchester, N.H.
- ⑨ St. Albans, Vt.

Form

B.P.W.

① Boston - represented by Mr. Beale
Mr. Ripley
Mr. Gaston

②
③ Hartford - wants to go to N.Y.

④ New Haven

⑤ Worcester

⑥ Springfield

⑦ Providence - Mr. Barker & Probaly Mr. Duff
Resolution

⑧ Manchester - Mr. Amstard Chairman
New Hampshire Bankers Assn

⑨ St Albans VT - not heard from

TREASURY DEPARTMENT TELEGRAM.



WHERE WRITTEN:

Washington,

December 27, 1913.

TO **President of the Clearing House Association,
Boston, Mass.**

**The Committee has found it necessary to change date of hearings in
in Boston to January 9th and 10th.**

Chairman Organisation Committee.

[Handwritten initials]

[Handwritten signature]

OFFICIAL BUSINESS.
GOVERNMENT RATES.

CHARGE TREASURY DEPARTMENT, APPROPRIATION FOR

The appropriation from which payable must be stated on above line.

DEPARTMENTAL STOCK FORM 2128.



TREASURY DEPARTMENT

WASHINGTON
December 27, 1913.

*Letter returned
Mr. [unclear]
in St. Albans*

The President,
Clearing House Association,
St. Albans, Vermont.

Sir:

The Reserve Bank Organization Committee intends to hold hearings in the City of Boston on the 5th and 6th of January 1914, and will be pleased, at that time, to hear representatives of the Clearing House Association and of the principal business organizations of your city. You will be advised later of the hour and place.

In addition to such oral statements as may be submitted, written statements containing statistical or other information bearing on the subject under consideration may be presented at these hearings, which in accordance with the provisions of the Federal Reserve Act, will be held for the purpose of enabling the Committee to decide upon the location of the Federal Reserve Banks, and the geographical limits of the districts to be served by these banks.

The Committee will be pleased to receive at that time any information which may assist them in determining correctly these questions.

Respectfully,

W. G. McAdoo

Chairman,
Reserve Bank Organization Committee.

C

December 27, 1913.

The President,
Clearing House Association,
St. Albans, Vermont.

Sir:

The Reserve Bank Organization Committee intends to hold hearings in the City of Boston on the 5th and 6th of January 1914, and will be pleased, at that time, to hear representatives of the Clearing House Association and of the principal business organizations of your city. You will be advised later of the hour and place.

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The Committee will be pleased to receive at that time any information which may assist them in determining correctly these questions.

Respectfully,

Chairman,
Reserve Bank Organization Committee.





TREASURY DEPARTMENT

WASHINGTON
December 27, 1913.

The President,
Clearing House Association,
Manchester, New Hampshire.

Sir:

The Reserve Bank Organization Committee intends to hold hearings in the City of Boston on the 5th and 6th of January 1914, and will be pleased, at that time, to hear representatives of the Clearing House Association and of the principal business organizations of your city. You will be advised later of the hour and place.

In addition to such oral statements as may be submitted, written statements containing statistical or other information bearing on the subject under consideration may be presented at these hearings, which, in accordance with the provisions of the Federal Reserve Act, will be held for the purpose of enabling the Committee to decide upon the location of the Federal Reserve Banks, and the geographical limits of the districts to be served by these banks.

The Committee will be pleased to receive at that time any information which may assist them in determining correctly these questions.

Respectfully,

A handwritten signature in cursive script, appearing to read "W. G. M. Adams".

Chairman,
Reserve Bank Organization Committee.

A small, handwritten flourish or mark, possibly a stylized letter 'e' or a similar symbol.

051

WESTERN UNION TELEGRAM



THEO. N. VAIL, PRESIDENT

Form 168

426

431

RECEIVED AT Wyatt Building, Cor. 14th and F Sts., Washington, D. C. ALWAYS OPEN

79BS FR 24 COLLECT GOVT

BN BOSTON MASS DEC 26 1913

SUPERVISING ARCHITECT

TREASURY DEPT WASHINGTON DC

CIRCUIT COURT ROOM AVAILABLE ANY DAY NOW UNTIL JANUARY FIFTH

ANY SATURDAY AFTER THAT DATE

MANSFIELD CUSTODIAN

420PM

ASSIGNMENT OF SPACE
SA-W

Dec. 26, 1913.

ARCH.

Custodian,
Postoffice & Subtreasury,
Boston, Mass.

When can Court room your building be had for important hearing?
If not available soon, absolutely necessary that arrangements be made
for some other large room in building. Wire answer, with number of room
if Court room is not available. This inquiry confidential.

To Telegraph Office:

(SIGNED) BYRON R. NEWTON

Please repeat above message to Custodians
of following buildings: Court-House & P.O., New York, N.Y.; P.O., Cin-
cinnati, Ohio; P.O., Cleveland, Ohio; P.O., Chicago, Ill.; Custom-House,
St. Louis, Mo.; P.O., Denver, Colo.; P.O., Seattle, Wash.; P.O., Portland, Ore.;
P.O., San Francisco, Cal.; P.O., Los Angeles, Cal.; New P.O., Houston, Tex.;
Custom-House & P.O., New Orleans, La.; P.O., Atlanta, Ga.

HGS/c

(SIGNED) BYRON R. NEWTON

General Expenses.

HGS/Q *et al* J.H. Jaw

COMMITTEE BOSTON CHAMBER OF COMMERCE

COMMITTEE BOSTON CLEARING HOUSE

Via

*Not Engaged
Business Class*

- ✓ Rep. F. H. Vee, Treas. Boston Real Estate Exchange
- ✓ John J. Martin, President Exchange Trust Co., Boston, Mass.
- ✓ Governor Walsh
- ✓ Mayor Fitzgerald
- ✓ Cong. Thomas J. Curley *(Candidate for Mayor)*
- ✓ Hon. Thomas J. Kenney, Candidate for Mayor *Govt of Minn Commission*
- ✓ Henry L. Higginson of Lee, Higginson & Co. Bankers
- ✓ Nathan D. Prince, Cashier Windham County Nat. Bk. Danielson, Conn. *Comm Bank - one of heads of*
- ✓ B. A. Kimball, President Mechanics National Bank, Concord, N.H. Trustee of Dartmouth College

atly Govt of Minn Commission

- ✓ Hon. Josiah Quincy, Ex-mayor of Boston
- ✓ Cong. Mitchell, 13th District *Mitchell - one of heads of*
- ✓ Cong. Murray, Boston, Mass. *Central of State*
- ✓ Cong. Thatcher *active in (promoting) they will be*
- ✓ Henry B. Sprague, President Lynn Chamber of Commerce *was pres Comm Bank of Lynn Mayor Oliver Town*
- ✓ Mr. Taft or Mr. Barber representing Merchants National Bank, Providence, R. I. *particularly by Nat Bk*
- ✓ Representative of Boston American *since will be up*

Mitchell - one of heads of

- ✓ Representative of Boston Post *v.*
- ✓ Hugh Bancroft, Chairman of the Directors of the Port of Boston *will not speak*
- Chas. W. Barron, Proprietor Boston News Bureau, leading financial paper in Boston. *Express 150,000 by means of it*

Genl Taylor Boston Gov

- ✓ Chas. B. Strecker, Proprietor Financial News
- Hon. Frank H. Pope, State Auditor
- Elmer J. Stevens, State Treasurer
- Professor Sprague of Harvard College
- Mr. Mansfield, Treas. Elect Commonwealth of Mass.

From Geo. H. Towle

- ✓ A. M. Heard, President Amoskeag National Bk., Manchester, N. H.
- ✓ Congressman Plumer *will attend*

EVANS' AUTOMATIC INDEPENDENT REAMING AND TAPPING MACHINES

*ask
was
given
me*

FOR
FITTINGS, UNIONS, BUSHINGS,
COUPLINGS, NIPPLES, VALVES, COCKS

HENRY O. EVANS
MECHANICAL ENGINEER
MEM. AM. SOC. M. E.
330 INDUSTRIAL BUILDING
PHILADELPHIA

BUILT BY
THE BEAMAN & SMITH CO.
PROVIDENCE, R. I.

No-1800 - South Logan Sq - Dec. 8 - 1914.

Sec. McAdoo - Philadelphia Pa -

Banking Commission - Paton -

Dear Sir - The Banks are for the

Manufactures - Who Pay the most
Taxes Who are the Biggest
Depositors and the railroads.

are dependent on the manufactures -

I have been building plants for
a Quarter of a Century starting them
and building them the entire plant
and output - starting Crane Co. ^{8 yrs} Chicago

Henry McNamee & Co - Balto. 3 yrs

Stanley S. Haggis - Pottstown Pa 4 yrs

EVANS' AUTOMATIC INDEPENDENT REAMING AND TAPPING MACHINES

FOR
FITTINGS, UNIONS, BUSHINGS,
COUPLINGS, NIPPLES, VALVES, COCKS

HENRY O. EVANS
MECHANICAL ENGINEER
MEM. AM. SOC. M. E.
556 DREXEL BUILDING
PHILADELPHIA

BUILT BY
THE BEAMAN & SMITH CO.
PROVIDENCE, R. I.

Mr. Weeks # 2

Thos. Deblins Mfg Co. Burlington Vt - 8700
 The Detroit Valve & Fitting Co. Wyandotte
 Mich - I started at the first for all of
 these and practically built all to furnish
 Cook up in Danost & in the Rating and
 take the 1400 cases & create the centers
 of Manufacturing - New York put
 all the Water in RR + Sub Mills
 which makes all high Prices -
 from my Country wide experience I
 Name - Boston for Textiles & Copper -
 New York just for Money exchange for
Europe - Philadelphia for Patenting
Mills + Delaware River Industries -
Baltimore for Textiles & Birmingham Iron

EVANS' AUTOMATIC INDEPENDENT REAMING AND TAPPING MACHINES

FOR
FITTINGS, UNIONS, BUSHINGS,
COUPLINGS, NIPPLES, VALVES, COCKS

HENRY O. EVANS
MECHANICAL ENGINEER
MEM. AM. SOC. M. E.
366 CHESEXEL BUILDING
PHILADELPHIA

BUILT BY
THE BEAMAN & SMITH CO.
PROVIDENCE, R. I.

Mr. McCord

*New Orleans - for Commerce and protection.
Chicago - for Supt. Mfg. Machinery -
Omaha - and San Francisco Cal.*

*I believe in Raw Material - I have
been unable for two years to find any-
body here in the East who could raise the
money - I have 12 Patents & cover both
everybody - yes its good. But I cant
raise the money - But the Banks
for the Manufacturers who support
the people & Government and not
the Banks who squeeze me hard*
Henry O. Evans

Walker, Mrs. M. G. - July 1 - \$ 75.00 ✓
~~Wafford, Kate~~
 Wafford, Kate, - June 30, - \$ 75.00 ✓
 Fantry, Irving - Feb. 16 - \$ 55.00 ✗
 Simmes, Robert - June 26 - 50 ✓
 Overby, Ellen - July 1 - \$ 75. ✗
 Robinson, Thomas July 7 - 50 ✓
 Underwood, Hugh, M. July 7 - \$ 75.00 ✓
 Warren, Bates - July 8. \$ 75.00 ✓
 Waters, Lucy B. - June 29 - \$ 83.33 ✓
 Starr, Helen, June 26 - \$ 83.33 ✓
 Steger, Yannis - June 29 - \$ 83.33 ✓
 Blanchard, Olivia - June 26 - \$ 75.00 ✓
 Blackstone, Elizabeth - July 2 - \$ 75.00 ✓
 Harris, Lucy J. - June 24, \$ 75.00 ✓
 Hoover, James - June 15 - \$ 75.00 ✓
 Mosey, Louise - June 25 - \$ 75.00 ✓
 Talse, Marie - July 1 - \$ 75.00 ✓
 Eddy, Walter - June 1, \$ 150.00 ✓
 Fahmy, Robert - June 1, \$ 50.00 ✓
 Ferguson, Marion - July 1, \$ 75.00 ✓
 Haskins, Louise - July 1, \$ 75.00 ✓