
ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1888.

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ANNUAL REPORT

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SAVING BANK

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THE BOARD OF COMMISSIONERS

OF THE SAVING BANK

FOR THE YEAR

Commonwealth of Massachusetts.

OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Dec. 31, 1888.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks, in accordance with provisions of law, have the honor to present their thirteenth annual report, relating to the condition of the

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS,
SAFE DEPOSIT AND TRUST COMPANIES,
CO-OPERATIVE BANKS,
LOAN COMPANIES, and
MORTGAGE LOAN AND INVESTMENT COMPANIES,

as shown by the respective statements appended.

SAVINGS BANKS.

The total number of savings banks and institutions for savings is 176, an increase of three during the year, as follows:—

The Whitman Savings Bank, commenced business April 2.

The Security Savings Bank, at West Boylston, commenced business July 1.

The Ludlow Savings Bank, commenced business August 1.

In all of these, the amount of deposits fully justifies the wisdom of granting the charters. At Whitman the deposits have been exceptionally large; at Ludlow and West Boylston,

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though not large, the character of the deposits is an excellent illustration of the desirability of establishing banks in small places, thereby affording opportunities to those who have not ready, easy and inexpensive access to our large cities, a place to deposit their small savings, thus encouraging saving, as well as furnishing a safe depository.

The Shawme Savings Bank of Sandwich, specially referred to in our report of last year, has not yet commenced business.

FRAMINGHAM SAVINGS BANK.

The injunction of the Supreme Judicial Court remains the same as last year, viz., forbidding the receiving and paying of deposits, but permitting the transaction of all other business.

The bank continues to gain steadily in financial strength, and is converting its questionable assets into available property as fast as prudent and careful management will permit. A too rapid disposition of such assets would result in unnecessary loss.

A full statement of its condition will be found on page 187, by which it will be observed, that the account of undivided earnings has now to its credit \$11,226.68, and the accumulations will speedily increase it sufficiently to meet all losses which may occur in disposing of the property held under the trust deed given by C. C. Estey for the bank's benefit. No appreciable shrinkage can occur in any other item of the assets.

The trustees of this bank are entitled to great credit for their close attention and devotion to the interests of its depositors. They meet weekly in conference, besides spending much of their time away from their own business in outside duties connected with the bank, and serve without pay, the only salaries paid being those of the treasurer and a clerk, who devote their entire time to the business of the bank.

Without doubt, every depositor will receive the full amount of his principal. Had the bank, however, been placed in the hands of receivers, the loss would have been serious, and, judging from the results in other cases in the past, would probably have amounted to at least twenty-five per cent. of the deposits.

BANKS IN THE HANDS OF RECEIVERS.

Lancaster Savings Bank.

The suit to recover funds on deposit in the Lancaster National Bank is still pending, awaiting the action and decision of the court on technical legal points.

The report of the auditor to the court, submitted this last year, was favorable to the savings bank.

Benjamin Snow, one of the receivers, has been removed by the court, owing to his mental inability to transact any business. The present receivers are H. C. Greely and G. W. Howe.

A statement of condition will be found on page 615.

Reading Savings Bank.

Suits to recover certain securities in the possession of other parties are still pending, being no further advanced than one year ago.

North Bridgewater Savings Bank.

The affairs of this bank are closed, the books and papers deposited with this Board, and undistributed funds with the State Treasurer, as required by statute.

INCREASE IN BUSINESS.

Within the past year 3 savings banks, 15 co-operative banks, 3 trust companies, and 1 loan company have commenced business, and 2 mortgage loan companies have been placed under the supervision of this Board, which at present has under its supervision, in active operation: —

176 savings banks with assets of	\$331,206,866.59
66 co-operative banks with assets of	5,505,072 19
13 trust companies with assets of	62,981,635 82
2 mortgage loan companies with assets of	1,083,730 23
2 collateral loan companies with assets of	350,712 19
also 2 savings banks in hands of receivers,	563,405 03

an aggregate of 261 institutions with assets of \$401,691,422.05, as compared with 186 institutions with assets of about \$259,000,000 in 1876, when this Board was established with a salary larger than that allowed at the present time. Legislation on this subject is suggested.

This large increase in institutions, and of assets, has caused such a diversity, and increase, of the labors of this Board as to render it a physical impossibility for its members to perform their duties in a manner satisfactory to themselves, or so thoroughly as the public generally suppose, and we respectfully refer to the remarks, under this head, in our report of last year, and renew the suggestion then made of the necessity of some relief.

An analysis of the annual reports of the banks and institutions for savings is shown by the following tables:—

Analytical Statement.

DEPOSITS, WITHDRAWALS, ETC.	Oct. 31, 1888.	Increase.	Decrease.
Number of Open Accounts,	983,202	38,424	-
Number of Deposits,	921,314	28,621	-
Number of Withdrawals,	659,153	54,738	-
Amount Deposited (not including dividends), .	\$61,003,957 85	\$1,748,959 81	-
Average of Deposits,	66 21	-	.17
Amount Withdrawn (including dividends), .	60,800,354 17	1,939,107 84	-
Average of Withdrawals,	92 24	-	5.14
Amount of Expenses,	*783,158 82	35,863 50	-
Total Earnings,	†16,559,911 50	1,273,718 24	-
Total Ordinary Dividends,	12,032,598 91	877,158 11	-
Total Extra Dividends,	19,084 62		141,778.15

*Being .0024 per cent. of total assets.

† A typographical error makes the earnings of the Suffolk Savings Bank \$922,551.88 instead of \$992,551.88.

*Aggregate Statement of Liabilities and Investments,
Showing Increase or Decrease as Compared with the Year ending Oct.
31, 1887.*

LIABILITIES.

CLASSIFICATION.	Amount Oct. 31, 1888.	Increase.	Decrease.	Percentage Increase or Decrease.
Deposits,	\$315,185,070 57	\$12,236,446 49	-	.0404
Guaranty Fund,	9,749,557 98	1,117,811 40	-	.1295
Earnings Undivided,	5,946,996 08	744,825 49	-	.1432
Sundry Liabilities,	325,241 96	10,283,84	-	.0327
	\$331,206,866 59			

INVESTMENTS.

CLASSIFICATION.	Amount Oct. 31, 1888.	Increase.	Decrease.	Percentage of In- crease or Decrease.	Percentage of In- vestments to To- tal Assets.
Public Funds,	\$40,745,204 98	\$441,153 96	-	.0109	.1230
Loans on Public Funds, .	466,765 00	-	\$436,400 00	.4832	.0014
Bank Stock,	27,411,568 72	560,647 93	-	.0209	.0828
Loans on Bank Stock, .	1,661,033 83	229,941 45	-	.1607	.0050
Railroad Bonds, . . .	25,705,651 60	4,519,749 81	-	.2133	.0776
Loans on Railroad Bonds,	334,600 00	163,550 00	-	.9562	.0010
Loans on Railroad Stocks,	281,460 00	48,935 00	-	.2108	.0009
Railroad Notes, . . .	3,450,000 00	370,000 00	-	.1201	.0104
Real Estate (for banking purposes),	2,479,840 17	89,430 91	-	.0374	.0075
Real Estate by foreclosure,	1,950,533 09	-	561,560 18	.2235	.0059
Loans on Real Estate, .	127,326,276 14	7,533,443 26	-	.0628	.3844
Loans on Personal Secur- ity,	80,165,911 20	1,647,157 98	-	.0209	.2420
Loans to Counties, Cities and Towns (Notes), .	8,664,173 21	-	127,406 13	.0145	.0262
Loans on Depositors' Books,	312,165 46	97,008 61	-	.4509	.0010
Sundry Assets,	778,429 42	130,899 48	-	.1439	.0023
Cash on hand:—					
In Banks on interest, . \$8,318,184 94					
In Banks, not on interest, 573,818 18					
In Office, . 581,250 65					
	9,473,253 77	614,614 10	-	.0694	.0286
	\$331,206,866 59	-	-	-	1.0000

INVESTMENTS.

Attention is called to the increase and decrease of the various lines of investments as shown in the above aggregated statement.

A decrease is to be found only in "Loans on Public Funds" and "Loans to Counties, Cities and Towns," and this is of but small amount, and not to be attributed to any special cause.

Real estate held by foreclosure or otherwise (not including

that held for banking purposes) has been reduced \$561,560.18 during the year, and it may be safely said that this property has generally been sold at a price which has not entailed any serious loss.

An increase is to be noticed in every other form of investment, the more noticeable of which is that of railroad bonds, which has increased \$4,519,749.81, and now amounts to nearly twenty-six millions. These bonds have been steadily growing in favor for some time past, and, when governed and controlled by the present safeguards of legislation, commend themselves as not only safe investments, yielding a fair return, but of great value as quick assets, because of their ready sale in financial centres in foreign as well as domestic markets, and therefore can be made available at a very short notice to meet any sudden demand from depositors for funds.

This is also true of the investments in public funds, which include bonds of certain western States and cities, as well as United States bonds and those of New England States and cities, and now amounting to nearly forty-one millions, an increase for the year of but \$441,153.96. This small increase is due largely to the sale of government securities and their reinvestment in other forms, principally in railroad bonds. The bonds of cities would not probably find as quick and ready a sale in foreign markets as bonds of railroads.

The aggregate of these two lines of investments is nearly sixty-seven millions, about one-fifth of the assets of the banks, and if it was evenly distributed throughout the State, would suggest a very safe condition of affairs as to quick assets. But it is our observation that some banks fail to see the importance of quick assets in its full and proper light, and are relying on their bank stock and loans on personal security to meet an emergency; but these, in event of a depression in the money market of any moment and an urgent call from depositors, would be an embarrassment and hinderance rather than an aid, owing in one case to the fear of the double liability of shareholders in national banks, and consequent shrinkage of values and slowness of sale, and in the other case inability to meet demand for payment, owing to the condition of the money market.

The conservative and well-managed banks, indeed the

majority, are well guarded as to quick assets. Some few, however, seem to be too much influenced by large returns of interest, and neglect or overlook this very important feature in the safety of savings banks.

The limit placed by statute on investment in "Loans on Personal Security" is one-third of the deposits and income thereof. The present amount so invested is slightly rising eighty millions, a little less than one-fourth of the deposits and income, an increase of \$1,647,157.98 during the year.

In our report of last year we noted the fact that collaterals, not of a character that the banks could loan directly upon, were being taken as additional security to these loans, but could not give any information as to the proportion. We are able this year to supply this information, and renew our statement that it furnishes the strongest form of loans on personal security.

Amount loaned with collaterals,	\$37,196,001 00
Amount loaned without collaterals,	42,969,910 20
	\$80,165,911 20
Total,	

In case of failure of principal and sureties to provide for payment of these obligations, some of the collaterals would not be such as could be readily sold in the market in event of a depression, and therefore would not be of much avail to meet an urgent call from depositors, but they represent real values and at the margin taken would save the bank from loss.

Provision is made by statute for the disposal of real estate taken by foreclosure, but not for any other class of property which might be taken possession of. In view of the holding of so much collateral property, and a likelihood that some might fall into the hands of the banks to secure indebtedness, the propriety of legislation on this point is suggested.

There is an increase of holdings in bank stock of \$560,647.93; this increase is nearly five times as much as last year, and makes the total owned nearly one-twelfth of the entire assets. The very large majority of this investment is in the stock of national banks in this Commonwealth.

One-fourth of the capital stock of the national banks of this State is owned by the savings banks.

Loans on real estate have increased nearly seven and one-half millions, an amount almost identical with the increase of last year.

The amount of cash on hand, including deposits in national banks and trust companies, subject to check is \$614,614.10 in excess of last year.

Only one-third of one per cent. of the total assets is in cash on hand and on deposit in banks not on interest. But two and one-half per cent. of the total assets is on deposit in banks on interest, thus making in all but slightly rising two and three-fourths per cent. of the total assets uninvested, so called, but representing cash, an amount none too large to meet the current demands of daily transactions.

These percentages just named have varied but a slight fraction for some time past, and indicate a very even investment of the funds of these institutions, as well as that there is a sufficient breadth of field for investment.

*Rates of Dividends,
Showing Comparisons with Oct. 31, 1887.*

							Increase.	Decrease.
11	Savings Banks or Institutions for Savings paid at the rate of 5	per cent.,					5	-
3	"	"	"	"	"	4¾ "	3	-
22	"	"	"	"	"	4½ "	4	-
3	"	"	"	"	"	4¼ "	Same as	last year.
131	"	"	"	"	"	4 "	-	2
1	"	"	"	"	"	3¾ "	-	1
1	"	"	"	"	"	3½ "	-	6
1	"	"	"	"	"	3 "	Same as	last year.
3 Savings Banks did not declare a dividend.*								
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* The Framingham Savings Bank, under injunction of the Supreme Judicial Court; the Ludlow Savings Bank and the Security Savings Bank of West Boylston, which commenced business during the past year, have not paid dividends.

The West Newton, Conway and Whitman savings banks have paid dividends for the first time this year.

Average rate of dividends, 4.14+ per cent.

Total amount of ordinary dividends for the year, . . . \$12,032,598 91

Total amount of extra dividends for the year, . . . 19,084 62

DIVIDENDS.

For the period of five years, ending with October 31 last, the earnings of the banks have averaged $5.06\frac{7}{10}$ per cent. of the deposits; the ordinary dividends during the same time have averaged 4.11 per cent. It will be seen, therefore, that as a whole, the banks are paying in dividends all that the earnings will warrant, as the excess of earnings, only about .96 of one per cent. over the dividends declared, seems no more than would be required to pay expenses, taxes, the amount required for the guaranty fund, and any losses that may have arisen.

During the year some banks have availed themselves of the provisions of law, and declared extra dividends; none of these, however, have carried as large an amount to the credit of their guaranty fund as is authorized, and some of them are still carrying a part of their investments at a premium, the wisdom of which is very much to be questioned, particularly in the case of railroad and municipal bonds, where any premium must disappear at maturity of the bond.

There are also a few banks which have increased their rate of regular dividends, and at the same time decreased the rate at which they have heretofore increased the guaranty fund.

Still other of the banks, paying five per cent. per annum in regular dividends, are crediting only the minimum amount to guaranty fund and at the same time are carrying on their books a part of their investments, including premium, at their full market value.

The payment of extra, as well as of large regular dividends, no doubt does (and in some instances is expressly intended to) attract deposits, sometimes from parties at a distance, but, in the opinion of this Board, the best interest of those depositors for whom savings banks were especially intended, that is, persons of moderate means requiring in their immediate neighborhood a safe depository for their money, would be better promoted by a more conservative course, and any excess of profits over the sum required to pay four per cent. per annum be applied to the increase of the guaranty fund and the reduction of the premiums on investments; in fact, most of the strongest and best-managed institutions do not now pay over four per cent. annually.

GUARANTY FUND.

The total amount of this fund, established for the protection of the depositors, is \$9,749,557.98, an average of a little over three per cent. of the total deposits.

Three of the banks, viz., the Plymouth, the Provident of Amesbury, and the Wellfleet, have reached the limit of five per cent., beyond which it is not compulsory to carry any credit to the fund. Two others, the Easthampton and the Randolph, are within a few dollars of the limit.

Twenty banks have a credit to this fund exceeding four per cent. of their deposits, and a few of these exceed four and one-half per cent. The remaining 151 banks average 2.86 per cent.

REAL ESTATE BY FORECLOSURE.

During the year this Board, as authorized by statute, has extended the time for holding real estate acquired by foreclosure or otherwise to 37 banks, amounting to \$966,339.44 and covering 163 pieces of property, and for a period of time not exceeding two years.

The total amount of real estate held by foreclosure Oct. 31, 1887, was \$2,512,093.27, and the amount of same Oct. 31, 1888, was \$1,950,533.09.

BONDS OF OFFICERS.

The statute requires that a copy of the bonds of treasurers of savings banks must be filed in this office, and we have on file copies of bonds representing every savings bank in this State.

It not infrequently happens, however, that changes are made in these bonds of which this Board is not informed, owing to failure to notify.

In order that this Board may be in possession at all times of full and correct information as to these bonds, we should be notified of any change or alteration thereof immediately on completion of such change.

We recommend a change in the statute to this effect, and to insure fulfilment thereof, suggest that a penalty be attached for failure to notify within a given time.

OFFICERS AS BORROWERS, ETC.

A very wise purpose of legislation is shown by that section of the law (section 21, chapter 116, Public Statutes) which prohibits officers charged with the investment of the funds of a bank being borrowers therein, and also prohibiting more than one of the officers holding the position of president, treasurer or clerk being a member of its investing committee.

Evidently the intent and the spirit of the law is to provide against any possibility of the funds of the bank being used for the personal advantage of its officers, directly or indirectly, individually or collectively, or through any channel of a financial character in which they have a personal interest, or which is dependent upon their financial strength or business ability.

That these funds were intended to be kept intact from such personal interest is also apparent from the further provisions of this section quoted above, which prevents more than one of its principal executive officers being a member of its financial committee, thus preventing the possibility of the financial committee being at any time under control of such officers by a majority being members thereof, as could occur in the event of the committee consisting of only three, and thereby have the power to devote the funds of these institutions to their personal gain or schemes under their advisement.

These provisions of the law commend themselves to all as wise, proper, conservative, and in full accord with the spirit of legislation which has always governed these institutions, are of the most importance in their management, prevent the misuse of funds, and should be maintained.

The investments of our savings banks should never depend upon the development of personal business transactions or enterprises of its officers.

The observations and experiences of this Board for a while past have discovered a tendency to evade these requirements of the statute, certainly in spirit, if not in fact, some noticeable cases having occurred within the past two or three years.

One method of evasion, and the one most likely to do the greatest injury, is for the president, treasurer, or both, to refrain from being a member of the investing committee, thus retaining the legal right to borrow of the bank. Still their

relation to the matter of investments would be as close, and possibly closer, because the investing committee, which in such cases is simply a matter of convenience, would be governed almost wholly by the officers named, who are generally expected to be well and fully informed on values by virtue of their official position. We respectfully commend this subject to your consideration.

In this connection we desire to call your attention to the desirability of legislation regarding the position of attorney or solicitor to these institutions, which in some particulars has a similar bearing as above; and we suggest that an attorney or solicitor, especially when he acts as a negotiator of loans, be deprived of holding any office in a savings bank other than clerk of the corporation.

We are influenced to this by facts which have come under our observation, which show clearly that a person who is called upon to certify to the validity of titles, and the legality of loans, receiving his pay or fee from the borrower, should not hold an official position entitling him to an expression of acceptance of such loan or loans. He thus appears at both ends of the transaction, and is liable to be unduly influenced in favor of the borrower.

TRIAL BALANCE OF DEPOSITORS' LEDGERS.

Until within two years it has not been a general custom of the savings banks to prove the total footings of the depositors' ledgers, with the amount due to depositors, as shown on the general ledger.

It has been the desire and purpose of this commission that every savings bank should make an accurate trial balance of its depositors' ledgers; and though at first it seemed to some an unnecessary matter, entailing great labor and additional expense, without commensurate return, we have been met with the hearty co-operation of the various officers, and now the absence of such a trial balance is the exception rather than the rule, and its adoption and use considered an essential part of the clerical work of the bank.

The proving of these accounts in this manner has in some cases developed the fact that apparently open accounts had

been closed, and the bank was crediting dividends to depositors who had long ago withdrawn all their deposit.

The desirability, in fact the necessity, of accurately establishing the liability of the bank to its depositors, commends itself to every one, and does not require argument.

It is expected that the few banks which have not already adopted this plan will do so during the coming year.

CALLING IN BOOKS OF DEPOSIT OF THE DEPOSITORS.

With the coming year commences the periodical calling in of depositors' books for verification, as required by statute, chapter 40, Acts of 1888, viz. :—

“During the year 1889, and every third year thereafter, savings banks and institutions for savings shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may elect.”

By this means the amount carried on the depositors' books can be compared with the corresponding account on the ledger of the bank or institution. The extent of calling in the books, the thoroughness of the verification, and the value to be derived therefrom, depends wholly on the management of the bank.

It is not expected, of course, that every book will be presented, but undoubtedly enough will be for the discovery of systematic fraud or irregularity, the number resting largely on the urgency and manner of the call.

The *manner* of comparison is a very important feature of this Act, and it should be done in such a way that the books shall not go through the ordinary channel of business, but first pass to an officer or person employed for this special purpose. If these books are allowed to take the usual course, the benefit to be gained by their presentation will be virtually lost.

To avoid too great an interruption of business, especially in the larger banks, and to permit the books passing through the hands of some particular person or persons, the presentation of these books during a specified month or months might be required.

As this is the first time within the history of the savings banks of this State that the depositors' books have been re-

quired to be called in, and as the community at large may not be aware of the passage of such a law and its real purpose, and therefore might be apprehensive, and cause an unusual withdrawal of deposits, it might be well for the savings banks to act in unison in this matter, more particularly as to the *time* for calling the books in.

CLASSIFICATION OF DEPOSITS.

Under the provisions of chapter 127, Acts of 1888, the next report of the banks, to be made Oct. 31, 1889, and our report to the Legislature will contain a statement of the deposits of the year, divided as follows:—

Number and amount of deposits of \$50 and less.

Number and amount of deposits exceeding \$50, and not more than \$100.

Number and amount of deposits exceeding \$100, and not more than \$200.

Number and amount of deposits exceeding \$200, and not more than \$500.

Number and amount of deposits exceeding \$500, and less than \$1,000.

Number and amount of deposits of \$1,000 and more.

Also those to the credit of women, guardians, religious and charitable associations, and in trust, respectively.

This statement will demonstrate very clearly whether or not the banks are being used too largely by persons for whom they were not designed, a subject now somewhat in doubt, and which caused considerable discussion at the last session of the Legislature. The average deposit for the past two years being respectively \$66.38 and \$66.21, would appear to substantiate the statement that they were not generally so used.

UNCLAIMED DEPOSITS.

The advertising by the various banks of depositors' accounts which had not been changed by addition or withdrawal for a period of twenty years, as required by chapter 319, Acts of 1887, and the publishing of the same in pamphlet form for general distribution by this Board, resulted favorably to both depositor and bank, by restoring to the rightful owner money which had been lost sight of, and in a few cases relieving the bank of a liability which it was found had no real existence.

The amount of money now in the banks which might be

classed as due “unknown depositors” is very small indeed. The present provisions of statute require:—

Advertising, every five years, of deposits which exceed \$1,600, and have not been entitled to dividends for two years then next preceding.

Calling in of depositors’ books once in every three years, commencing in 1889.

Advertising every five years (commencing in 1888) a list of deposits (giving names, amount, and last post-office address) which had not been changed for twenty years, and the publishing of the same by this Board in its annual report to the Legislature.

These several requirements will, it is believed by this Board, reduce such “unclaimed deposits” to the minimum, and afford all information necessary to those who are entitled to recover such deposits.

We, however, renew the suggestion made in our supplementary report of last year, viz : That the laws relating to courts of probate and insolvency be so changed as to provide for the care and record of deposits made by the judges of those courts, and their restoration or payment to the proper owners on the order of such courts.

UNION SAVINGS BANK OF FALL RIVER.

On the first day of October last an injunction was placed on this bank restraining it from receiving or paying deposits, but not interfering with any other rights of the bank under its charter or the statutes.

The treasurer of this bank was also cashier of the National Union Bank, located in the same room with, and using same vault as the Savings Bank.

An investigation developed that the funds of both institutions were being used to cover up certain irregularities and losses in the National Union Bank, which had been concealed for some little time by a system of false debits and credits in the account of the Union Savings Bank on the books of the National Union Bank, and depositing in or withdrawing from the cash drawer of the Savings Bank an equal amount of overdraft checks, the property of the National Union Bank, drawn

on that bank, principally by J. F. Nichols, amounting in the aggregate to \$30,562.00. A transaction of this kind took place two days after the usual examination by a member of this Board.

By this system of exchange to cover up a deficiency, no false entries whatever appear upon the books of the Savings Bank, and those upon the books of the National Bank were of such a size and character, and made in such a manner in the usual procedure of business, as not to attract attention. Thus it will be seen that where an officer holds the positions of cashier of a national bank and treasurer of a savings bank, and all matters connected with the management of the two banks are in common, a deficiency by this system can easily be concealed, and its discovery will be accidental, — in fact a similar case, now just disclosed, existed in this same bank before, but was successfully carried through by reason of the fortunate business transactions of the parties interested; but this time misfortune followed misfortune, and culminated in a great loss.

Only by an examination made simultaneously with the national bank examiner could irregularities of this kind be discovered or prevented, and undoubtedly it was the purpose of His Excellency Governor Ames to provide for such cases in the recommendation to the Legislature in his inaugural address of last year, which recommendation was adopted and became a law Feb. 21, 1888, but was of no effect, because the comptroller of the currency of the United States, in reply to our application through the national bank examiner, declined to permit such simultaneous examinations, except in special cases. Being thus refused the opportunity of such examination, under date of June 13, 1888, we informed His Excellency of our embarrassment and inability to comply with the statute.

Though opportunity was given for *special* examinations, simultaneous examinations, to be effective, should be permissible at all times, in order to discover such irregular transactions before *special* examinations become necessary.

The Union Savings Bank had also some doubtful assets, growing out of the peculiar methods of the treasurer, already referred to, and also by his loaning the funds of the institution to unreliable parties, without the knowledge of the trustees; it

further appears that the board of trustees were derelict in their duty, and too readily assumed that everything was carried on properly and correctly.

After a careful and thorough examination of the books, methods of transacting business and assets of the bank, this Board was of the opinion that the bank, under a management of ability, and by a careful revision of its loans, and judicious pruning thereof, could continue without serious loss to its depositors, and proceeded to act upon this plan, and, by the hearty co-operation of some of the citizens of Fall River, was enabled, on the evening of November 7 last, to reorganize the institution; and now it is being carried on by a new set of officers (but five of its old board remaining), composed of men of wide business experience and of well-known ability, who will inspire confidence, and without doubt place it upon a strong financial basis, with a cessation of dividends of perhaps two years. The present injunction will be continued in order to prevent the withdrawal of its deposits and consequent weakening of its quick assets.

The bond of the treasurer was \$25,000, and will be called upon for payment in event of the unfavorable termination of certain lawsuits, brought October 8 last, against the National Union Bank, for the recovery of the amount on deposit in said bank for which the over-draft checks were substituted, as already referred to.

CONNECTION OF SAVINGS BANKS WITH NATIONAL BANKS.

From the case of the Union Savings Bank particularly, and from other matters which have come under our observation, not of a criminal nature, but permissible under the law, indicating that the interests of the depositors can and might be sacrificed for the benefit of the national banks, this Board is firmly of the opinion that savings banks and institutions for savings should be separated entirely from national banks; that no officer of any savings bank should hold an office in a national bank, other than that of a director, and that no more than three trustees should be directors in any one national bank.

A bill covering some of these points (which then received the approval of this Board) was introduced on leave in the Senate at its last session, but failed of passage. Experiences

of the past year have shown the wisdom of the proposed legislation, and the propriety of enacting such a law before any greater loss is sustained, is respectfully submitted.

We append herewith statistics showing the connection of savings banks with national banks, but cannot supply any information as to the number of trustees who may be directors of national banks, owing to the absence of any published list thereof.

Number of savings banks occupying the same room with a national bank, and using the same vaults,	47
Of these the number of savings banks where the treasurer is cashier of a national bank is,	24
And the number where the treasurer is president of a national bank is,	9

MANAGEMENT.

The care needed, ability required and anxiety attending the control and investment of three hundred and fifteen millions of deposit, representing nearly one million of open accounts, demonstrates the need of the best of talent in the officers of these institutions, a conservative and wise management and judicious legislation.

That such is the record of these institutions is clearly manifest by their stability and steady growth, and the large accumulation of deposits, amounting to but little less than those of Great Britain, and exceeded in this country only by one State, but when considered from a geographical standpoint, and also of population, exceeding even these.

That the savings banks of this Commonwealth are in excellent condition, are officered by men of integrity, honesty and ability, and possessing all the requisites of success, is shown by the success of these institutions.

But sixteen banks have passed into the hands of receivers for the past forty-five years, and, estimating the deficit in the Lancaster Savings Bank at about forty per cent., and the Reading Savings Bank at about fifty per cent. of the assets, they will have averaged a payment to their depositors of eighty-one per cent. of the full value of the deposit.

Statistics are incomplete prior to 1867, but are sufficient to show that about fourteen hundred and fifty millions of deposits

have been received since 1816, the date of the first starting of savings banks, and of this amount less than one-seventh of one per cent. has been lost from failure of banks in the seventy-two years, and but a slight fraction of this small percentage has resulted from dishonesty. These are facts well indicating the advantages and safety of the savings-bank system as fostered and organized by this Commonwealth, and the integrity, honesty and ability of the officers.

PRIVATE BANKS.

The attention of this Board has recently been called to two instances, in Boston, where persons have advertised, or otherwise solicited, to receive deposits and allow interest thereon, using the word "Bank," with pass books containing printed rules and regulations, similar in form to those used by savings banks, thus seeking to attract business and to mislead people into the belief that they were actually savings banks.

In the first case the office was located at the North End, and appeared to be especially designed to attract deposits from the Italians living in its vicinity. It was successful to a certain extent, but ended, as all such cases are most likely to, in loss to the depositors.

In the other case the office was located in the business part of the city, but what success has attended its efforts this Board is unable to say, not being able under the law to demand any statement from, or to exercise any supervision over, such concerns.

In view of these instances, and the apparent great success which the Women's Bank achieved a few years ago, it is suggested that a law be enacted prohibiting the use of the word "Bank" by any person or persons for business purposes of a financial nature, unless they be organized under the laws of this Commonwealth, or of the United States.

CO-OPERATIVE BANKS.

The favor with which these institutions are received by the people of this Commonwealth, and the growing confidence in them, are evidenced by the fact that during the past year fifteen new banks have gone into operation, being the largest number

established in any one year since the law regulating such banks was adopted in 1877, — the number in operation on the thirty-first day of October last was sixty-six, with assets of \$5,505,072.19, a gain of \$1,293,123.33 during the year ending that date.

During the year some of the oldest banks have had their first issue of shares mature, and, as illustrative of the actual working of the system, the following statement by one of the banks is interesting, as showing the result in that institution to both lenders and borrowers: —

The bank referred to made its first issue of shares in September, 1877, the number being 383, of which 301 had been withdrawn or forfeited before October, 1888, leaving 82 in force at that date; of this number 35 were pledged as security for loans, and 47 were free.

On the 82 shares, monthly payments of one dollar each had been made for 134 months, making the cost at maturity of each share \$134.00; the value of the shares at maturity was \$200.32, showing a profit on each, of \$66.32 for a period of eleven years and two months.

At the October meeting, in 1877, the bank made its first loan on real estate, the amount being \$400. This sum was sold (this expression being used by the bank to signify "loaned") at a premium, in addition to interest at six per cent. per annum, of thirty-five cents a share, payable monthly. The borrower owning two shares continued to pay this rate until the maturity of his shares, his monthly payments being as follows: —

For dues, \$1.00 per share, on 2 shares,	\$2 00
For interest, at rate of six per cent., on \$400,	2 00
For premium, 35 cents a share, on 2 shares,	70
	<hr/>
In all,	\$4 70

Which sum was paid for 134 months, and amounted to \$629.80 at the maturity of his shares, at which time he was credited with the value of his shares, \$200.32 each, or \$400.64 for the two, the loan cancelled and the mortgage discharged, leaving the net cost to him for interest on \$400 for 134 months \$229.16.

Actual experience in like institutions in other places would result more or less favorably to both borrower and lender,

according as the demand for money in the particular locality caused it to be loaned at higher or lower rates than in the bank referred to.

The result would also be materially affected by the profits arising from the withdrawal or forfeiture of shares which might be more or less in number than in the institution quoted; the increase in the number of banks, and the continued issue of shares by all, have so increased the amount of money for sale as to make probable a reduction in the premiums bid (as has already been the case in some instances), which will still further reduce the profits.

Within the year the question has arisen as to whether co-operative banks can loan on real estate situated outside this Commonwealth.

One bank located in a town bounded by the State line has made loans in the adjoining town, situated within the State of New Hampshire.

This Board has taken the ground that the law was intended to permit co-operation between lenders and borrowers within a limited territory, to enable the building of homes within the immediate vicinity, and not for the development of enterprises promising large returns to the share-holders; and in the absence of a fixed limit, have taken the limit named in the law regarding savings banks, and ruled that loans can be made only on real estate within this Commonwealth. Legislation on this point seems requisite.

Some of these institutions have been very negligent in making their annual returns, and legislation on this point is required.

A custom exists in these banks of allowing a borrower who has bid a high premium on his loan to subsequently, when the opportunity offers, "bid off" the amount at a lower rate, and use the last sum to pay the sum first bought, the effect being that he simply has to pay a lesser premium thereafter, the security remaining the same.

Different banks treat such a transaction in different ways, some requiring new mortgage deeds to be drawn and new notes given, and frequently the borrowers are careless about the matter and the note first given is left in the bank, so that often, in an examination of the securities, two notes and sets of

papers of the same amount are found, which, in the hands of a dishonest person, might be availed of to cover any deficit in his assets.

This Board is carefully considering this matter, and it may be found that some legislation on the point may be required.

In view of the methods of doing business peculiar to themselves, and the somewhat complicated form of book-keeping in general use in these banks, a frequent and thorough auditing of the accounts should be made by a committee of the shareholders. Few of the banks, however, number among their members men who have both the time and ability to do such work, and State supervision, to be effective in protecting the general public, should be far more thorough than this Board with its present force and extended duties can possibly make it.

The share-holders in a co-operative bank, who are its only depositors, elect their own officials and can observe and take part in the actual business of the bank, so that at first sight State supervision would seem of little consequence. So long, however, as new banks are being organized, and the old ones, by continued issue of new shares, are stretching out for new members, such supervision seems called for.

The range of investments by these institutions is so limited that the same exercise of judgment regarding loans, market value of securities, etc., is not required as in the case of savings banks, and the examinations are almost entirely of a clerical nature. An accountant, expert in the forms in use by most of the banks and competent to introduce new forms when required, should make examinations of these banks, auditing all the transactions. Such a course, if adopted, would give this Board more time for other and more important duties, while possibly some of the expense could be assessed upon the banks.

TRUST COMPANIES.

The total number now transacting business is thirteen, an increase of three for the year, showing an increase in assets of \$8,798,615.22.

Most of these companies are in a strong financial condition, and occupy very important and high positions as financial institutions of the State and the country; they are the only banking institutions chartered by this State now in existence.

The exceeding wide range for business granted them, including not only the usual transactions of a purely financial character, but, incidental thereto, the transferring of stocks, the countersigning and registering of bonds, and in some instances holding the securities pledged for the payment of said bonds, transacting business as safe deposit companies, making investments under general trust, and special trusts under wills by direction of court, affords them not only ample opportunities for a profitable business, but gives them the highest rank, demands the best and most conservative management, and requires the strongest protection of legislation.

With but two exceptions they are all doing a purely banking and trust business.

The two companies referred to carry on a western farm mortgage business, one being apparently merely an outlet for a company chartered by another State.

It hardly seems wise to allow a company chartered as a trust company, and allowed to accept trusts of every character and responsibility, to endanger its existence and cause distrust of those institutions which now rank among the highest of similiar nature in the country, by negotiating, and in some cases guaranteeing, mortgages placed upon property, commonly farms, at the West, as is the case of one of these companies to the amount of \$500,000. This is not intended to reflect upon the business of loaning money upon mortgages on property at the West (although the note of alarm has already been sounded by the bank commissioners in adjoining States, and whose just and wholesome criticisms we confirm and sustain from observation in this State), but, rather, that this line of business should be eliminated from trust companies and confined to those governed by the general law passed at the last session of the Legislature (chapter 387), and known as mortgage loan and investment companies.

Under the general law governing trust companies, none chartered since May 28, 1888, can engage in the business named. The two companies referred to were chartered the year previous, hence have the right now denied to others. Under the provisions of their charters, if they so elect, these companies can use their general funds to negotiate these mortgage notes, and by placing the same as an investment of their trust funds,

make an easy channel for the purchase and sales of such obligations within their own organization. In view, therefore, of the liabilities to abuses named, the high standing of the other trust companies, their previous very conservative management, their freedom from the transaction of any one particular line of business, but well known as institutions transacting a general banking business, and in view also of some phases of the precarious nature of the business known as western farm mortgages, we suggest the propriety of, and recommend, that all trust companies *whenever* chartered, be prohibited from the transaction of such business, and trust companies now doing such business be placed under the provisions of the general law governing mortgage loan and investment companies.

Great injury is liable to arise to these trust companies and to the public, owing to the similarity of the names of corporations chartered by other States and doing business within this Commonwealth under the name of trust companies; they are misleading, create confusion and possible loss. We respectfully refer you to our suggestions and recommendations on this point under the head of Mortgage Loan and Investment Companies.

LOAN COMPANIES.

The Collateral Loan Company was chartered originally in 1859 as the Pawnors' Bank, for the purpose of loaning on collaterals, and they are of every description.

One of the purposes originally named was a distribution of certain of its gains as a matter of charity, as expressed in its charter, "to be doled in fuel to the needy," and is a so-called purpose now, but it does not appear to have been carried out.

A provision of its charter requires a director to be appointed by the governor and another by the mayor of the city of Boston, and places the corporation under the examination of this Board, or an expert acceptable thereto.

Thus it appears that in granting this charter the Commonwealth, in a measure, attempted to control it and supply a medium for loaning money on personal property at a fair rate, coupling with it, also, the charitable idea, presumably, that after a fair return to the stockholders, a distribution of a por-

tion of the profits should be made to those who, perhaps, in their extremity may have been patrons of the company, — certainly to a class most likely to be its patrons.

The Workingmen's Loan Association was incorporated the present year, and commenced business May 7, 1888. Its purpose is to furnish money to borrowers upon chattel mortgages or pledges at a comparatively low rate (its present rate being one per cent. per month), and relieve a class of people who, from force of circumstances, are obliged to borrow upon household articles and even apparel, from the exorbitant rates and grasp of pawn brokers.

Its capital at the commencement was \$25,000, and has since been increased to \$70,000, and its business is constantly increasing.

The provisions of its charter in relation to the appointment of State and city directors and examination by this Board are the same as the Collateral Loan Company, but no provision is made as to any charitable distribution of its profits.

The workings of this association, so recently started, has demonstrated the need of such institutions, and has brought to the surface and attention of its philanthropic-inclined originators and stockholders the immense wrong which is being done by pawn-brokers preying upon a class of people who can ill-afford to pay exorbitant rates, and who should be protected by wise legislation.

The policy of this Commonwealth in protecting the interests of its people by the establishing of savings banks, thus encouraging savings and zealously caring for and protecting such institutions, exemplified also in the co-operative bank system, would seem to suggest the propriety of the State also protecting that class who have been unfortunate, perhaps from circumstances beyond their control, and need the protection of the law to enable them to regain their loss.

We recommend that in granting like charters, companies be not required to return a portion of the profits through any charitable channel, but that a limit of rate per cent. per month be established.

MORTGAGE LOAN AND INVESTMENT COMPANIES.

By the terms of the general law, already referred to, companies established under the laws of this Commonwealth for the purpose of making or negotiating loans secured by mortgages of real estate outside of this State were subjected to examination by this Board ; and during the year two companies, the

NATIONAL MORTGAGE AND DEBENTURE COMPANY, and the
GLOBE INVESTMENT COMPANY,

both located in Boston, have been visited, their methods of doing business inquired into and their books and securities examined.

The above companies are the only ones coming under the provisions of the law, and our examinations were confined to their Boston offices.

The company first named was chartered in 1886, and the mortgages it deals in are placed on property in the West by its western agency, the Kansas Mortgage Company, Topeka, Kan., in the office of which the details regarding the negotiation of loans, as well as some of the securities taken therefor, are kept. The National Company has abandoned the system of guaranteeing mortgages, and has now only \$500 in amount of such loans outstanding, and its liabilities are virtually limited to the amount stated in its return.

The Globe Investment Company was originally organized under the general corporation law as the Dakota Mortgage Loan Corporation, which name was changed and the powers of the corporation enlarged by chapter 410 of the Acts of 1888.

This company places its loans on property in the West through agents in various places, keeping the details of all its business on the books of the company at its office in Boston, which course so increases its accounts, books and securities that an expert was called in by the Commissioners to aid them in the examination. A part of the mortgages sold by this company are guaranteed by it, the amount of loans thus guaranteed outstanding on October 31 last being \$1,353,799.

Both companies issue debenture bonds, secured by a deposit with the Boston Safe Deposit and Trust Company as trustee, of an equivalent amount of mortgages; in fact the National Company, in accordance with the terms of its original charter, has deposited \$1,000 in mortgages for each \$900 of bonds countersigned. The companies find a sale for their bonds, as well as for the mortgages they negotiate, not only at their offices in Boston, but through agents in this Commonwealth, as well as in other States and in Great Britain.

Not having had any previous experience with companies of this character, the Commissioners were not able to prepare a satisfactory form of returns, and those published are as rendered by the companies. Before the expiration of another year a form will be prepared, so that, as far as practicable, the returns may be uniform in detail.

In this connection it may be well to call attention to the large volume of this kind of business being transacted in this Commonwealth by companies organized under the laws of other States. Some of them are called trust companies and bear names identical with, or so similar to, the names of some of the best known trust companies chartered by this Commonwealth, as to cause confusion and annoyance. Foreign corporations doing business of this kind, and not identified with the Commonwealth in taxation or otherwise, should not have any advantage over our own institutions, and we would recommend legislation similar in effect to that contained in section 17 of chapter 106 of the Public Statutes, and which would allow the use only of a name "not in use by an existing corporation or company" chartered by or doing business in this Commonwealth.

The succeeding pages contain a detailed financial report of each institution required to make a return to this Board.

In the appendix will be found a copy of the general statutes relating to savings banks and institutions for savings, co-operative banks, trust companies, and mortgage loan and investment companies.

EDWARD P. CHAPIN,
STARKES WHITON,

Board of Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS
OF THE
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,

SHOWING THEIR
CONDITION AT THE CLOSE OF BUSINESS,
OCTOBER 31, 1888,

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 127 OF THE
ACTS OF 1888.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated 1853. Present number of corporators, 63.

Z. N. WHITMARSH, *President.*

GEO. A. BEAL, *Treasurer.*

GEO. A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM BROWN,	HENRY A. NOYES,
Z. N. WHITMARSH,	JOSEPH L. GREENWOOD,
BELA T. NASH,	OTIS W. SOULE.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$122,141 90	Deposits,	\$1,372,281 44
Loan on public funds,	5,000 00	Earnings undivided,	22,076 84
Bank stock as per schedule,	138,766 00	Guaranty fund,	45,700 00
Loan on bank stock,	8,000 00	Real estate income	
Railroad bonds as per schedule,	80,871 58	account,	394 59
Real estate (for banking pur-			
poses),	55,000 00		
Real estate by foreclosure,	1,675 00		
Loans on real estate,	842,119 19		
Loans on personal security,	76,330 00		
Loans to counties, cities or towns			
(notes),	59,800 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	37,505 68		
Expense account,	209 45		
Suspense account,	303 47		
Lawrence Duck Co. stock,	9,210 84*		
Furniture and fixtures,	1,300 00		
Store fixtures,	1,400 00		
Individual taxes paid,	24 95		
Cash on hand,	394 81		
	\$1,440,452 87		\$1,440,452 87

* Taken to secure indebtedness.

Loan on Public Funds:—

On \$6,000 City of Cleveland, Ohio, 7s, \$5,000 00

Loan on Bank Stock:—

On 100 shares Fourth National Bank, Boston, \$8,000 00

Invested in real estate (for banking purposes), \$55,000 00

Estimated value of the same, 55,000 00

Assessed value of the same, 39,000 00

Net income received from same during year ending Oct. 31, 1888, 2,047 73

Value (by books) of other real estate, held by foreclosure or otherwise,	\$1,675 00
Assessed value of the same,	1,900 00
Net income received from same during year ending Oct. 31, 1888,	53 26
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	615
Aggregate amount of the same,	600,049 19
Amount of investments from which no income is received,	8,500 00

Cash on Deposit in Banks, amount in each : —

Abington National Bank, Abington,	\$20,650 33
National Bank of Redemption, Boston,	16,855 35

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$75,997 30
Rate and amount of each semi-annual dividend for the year } 2¼ per cent., { ending Oct. 31, 1888, } 2¼ per cent., {	29,599 72 29,577 26

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Date of the last extra dividend: July, 1873.

Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	1,835	178,482 70
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	1,775	212,525 47
Number of accounts opened during the year ending Oct. 31, 1888,	381	
Number of accounts closed during the year ending Oct. 31, 1888,	348	
Number of open accounts Oct. 31, 1888,	3,357	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,865 45
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 9.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,500 00	0 per cent.	\$28,000 00	4½ per cent.	\$41,250 00	5½ per cent.
37,505 68	2½ “	239,400 00	5 “	614,899 19	6 “
55,600 00	4 “	4,000 00	5¼ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Meriden, Conn., 7s,	\$20,000	\$20,300 00	\$20,000 00
of Bangor, Me., 6s,	10,000	10,700 00	10,000 00*
of Fall River, Mass., 6s,	25,000	32,010 00	25,864 90
of Portland, Me., 6s,	7,000	8,540 00	7,000 00*
of Holyoke, Mass., 7s,	5,000	6,225 00	5,000 00
of Boston, Mass., 4s,	15,000	15,000 00	15,000 00
of Boston, Mass., 6s,	1,000	1,100 00	1,096 25
<i>Amounts carried forward,</i>	\$83,000	\$93,875 00	\$83,961 15

* Legal investments when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$83,000	\$93,875 00	\$83,961 15
City of Fort Wayne, Ind., 6s, . . .	5,000	5,800 00	5,966 00
of Springfield, Ohio, 5s, . . .	5,000	5,620 00	5,736 75
of Grand Rapids, Mich., 8s, . . .	1,000	1,175 00	1,170 00
of Grand Rapids, Mich., 5s, . . .	3,000	3,360 00	3,296 00
of Dayton, Ohio, 6s, . . .	1,000	1,095 00	1,087 00
of Cleveland, Ohio, 7s, . . .	2,000	2,265 00	2,260 00
Town of Abington, Mass., 4s, . . .	16,000	16,240 00	16,665 00
of Abington, Mass., 4½s, . . .	2,000	2,010 00	2,000 00
	\$118,000	\$131,440 00	\$122,141 90

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Abington N'l Bank, Abington, . . .	\$6,600	\$8,316 00	\$8,316 00
74	Boston Nat'l Bank, Boston, . . .	7,400	8,880 00	7,400 00
75	Blackstone N'l Bank, Boston, . . .	7,500	8,381 25	7,500 00
12	Central Nat'l Bank, Boston, . . .	1,200	1,560 00	1,200 00
25	Continental N'l Bank, Boston, . . .	2,500	3,000 00	2,500 00
19	Nat'l Eagle Bank, Boston, . . .	1,900	2,004 50	1,900 00
59	Eliot Nat'l Bank, Boston, . . .	5,900	7,286 50	5,900 00
40	First Nat'l Bank, Adams, . . .	4,000	6,000 00	4,000 00
38	First Nat'l Bank, Danvers, . . .	2,850	3,420 00	2,850 00
50	Globe Nat'l Bank, Boston, . . .	5,000	4,625 00	5,000 00
150	Howard Nat'l Bank, Boston, . . .	15,000	16,031 25	15,000 00
50	Hamilton Nat'l Bank, Boston, . . .	5,000	6,250 00	5,000 00
68	N'l Hide&Leather B'k, Boston, . . .	6,800	8,245 00	6,800 00
38	Mt. Vernon Nat'l B'k, Boston, . . .	3,800	4,949 50	3,800 00
100	Merchants' Nat'l Bank, Boston, . . .	10,000	14,200 00	10,000 00
100	Metropolitan N'l B'k, Boston, . . .	10,000	11,112 50	10,000 00
22	North Nat'l Bank, Boston, . . .	2,200	2,981 00	2,200 00
32	Old Colony N'l B'k, Plymouth, . . .	3,200	4,800 00	3,200 00
45	N'l B'k of the Republic, Boston, . . .	4,500	6,750 00	4,500 00
110	N'l B'k of Redemption, Boston, . . .	11,000	14,657 50	11,000 00
50	Second Nat'l Bank, Boston, . . .	5,000	8,012 50	5,000 00
10	Shoe&Leather N'l B'k, Boston, . . .	1,000	1,031 25	1,000 00
32	State Nat'l Bank, Boston, . . .	3,200	4,080 00	3,200 00
48	Traders' Nat'l Bank, Boston, . . .	4,800	4,332 00	4,800 00
20	Third Nat'l Bank, Boston, . . .	2,000	2,105 00	2,000 00
47	Nat'l Webster Bank, Boston, . . .	4,700	5,181 75	4,700 00
		\$137,050	\$168,192 50	\$138,766 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$50,000	\$61,250 00	\$40,661 08*
Old Colony R.R. 7s,	8,000	9,120 00	8,412 50
Old Colony R.R. 4s,	20,000	20,200 00	20,000 00
Leeds & Farmington R.R. 6s,	1,000	1,120 00	1,135 50
Nashua & Lowell R.R. 6s,	5,000	5,400 00	5,400 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,262 50
	\$89,000	\$102,340 00	\$80,871 58

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

ABINGTON, Nov. 8, 1888.

Personally appeared George A. Beal, Treasurer of the Abington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GRANVILLE R. FARRAR, *Justice of the Peace.*

PLYMOUTH, ss.

ABINGTON, Nov. 8, 1888.

Personally appeared Z. N. Whitmarsh, President, and William Brown, Henry A. Noyes, Bela T. Nash, Joshua L. Nash and Otis W. Soule, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GRANVILLE R. FARRAR, *Justice of the Peace.*

AMHERST SAVINGS BANK — AMHERST.

Incorporated 1864. Present number of corporators, 12.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. F. COOK,

JAMES HASTINGS,

L. D. HILLS,

B. F. KENDRICK,

W. E. BRIDGMAN.

Open for business every business day, 9 A.M. to 12 M., and 1.30 to 4.30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$100,000 00	Deposits.	\$1,119,395 36
Loan on public funds,	235 00	Earnings undivided,	36,330 65
Bank stock as per schedule,	206,727 51	Guaranty fund,	36,647 00
Loans on bank stock,	3,700 00		
Railroad bonds as per schedule,	105,000 00		
Real estate (for banking purposes),	15,000 00		
Loans on real estate,	590,305 00		
Loans on personal security,	79,220 00		
Loans to counties, cities or towns (notes),	44,200 00		
Loans on depositors' books,	700 00		
Deposits in banks, on interest,	42,111 42		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	174 08		
	\$1,192,373 01		\$1,192,373 01

Loan on Public Funds : —

On \$500 United States 4s, \$235 00

Loans on Bank Stock, amount on each : —

On 3 shares Northampton National Bank, Northampton, \$300 00

On 5 shares First National Bank, Amherst, 300 00

On 5 shares First National Bank, Amherst, 250 00

On 4 shares Third National Bank, Springfield, 400 00

On 11 shares Palmer National Bank, Palmer, 1,100 00

On 20 shares Northampton National Bank, Northampton, 700 00

On 5 shares Southbridge National Bank, Southbridge, } 650 00

On 10 shares First National Bank, Amherst, }

Invested in real estate (for banking purposes), \$15,000 00

Estimated value of the same, 15,000 00

Assessed value of the same, 9,100 00

Net income received from same during year ending Oct. 31, 1888,	\$759 25
Number of outstanding loans, which are of an amount not exceeding \$3,000 each,	414
Aggregate amount of the same,	328,460 00

Cash on Deposit in Banks, amount in each:—

First National Bank, Northampton,	\$5,000 00
First National Bank, Amherst,	32,111 42
Holyoke National Bank, Holyoke,	10,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$62,933 40
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 20,595 65
	} 2½ per cent., { 23,806 64

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,246	196,072 85
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,906	185,011 77
Number of accounts opened during the year ending Oct. 31, 1888,	463	
Number of accounts closed during the year ending Oct. 31, 1888,	350	
Number of open accounts Oct. 31, 1888,	3,250	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	2,977 10	
Amount of treasurer's bond,	20,000 00	
Date of examination by commissioner: May 21.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,111 42	3 per cent.	\$40,700 00	4¾ per cent.	\$5,000 00	5¾ per cent.
25,000 00	4 “	540,822 00	5 “	81,369 00	6 “
10,000 00	4½ “	23,635 00	5½ “	6,834 00	7 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s,	\$4,000	\$5,320 00	\$4,000 00
City of Nashua, N. H., 6s,	15,000	16,500 00	15,000 00
of Bangor, Me., 6s,	20,000	22,000 00	20,000 00*
of Fall River, Mass., 6s,	8,000	9,200 00	8,000 00
Town of Clinton, Mass., 4s,	20,000	20,600 00	20,000 00
of Beverly, Mass., 4s,	10,000	10,500 00	10,000 00
of Rutland, Vt., 4s,	20,000	20,400 00	20,000 00
City of Pawtucket, R. I., 5s,	3,000	3,375 00	3,000 00
	\$100,000	\$107,895 00	\$100,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
94	First Nat'l Bank, Easthampton,	\$9,400	\$13,160 00	\$10,928 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	14,000 00	10,800 00
50	City Nat'l Bank, Holyoke,	5,000	5,400 00	5,400 00
84	Crocker N'l B'k, Turner's Falls,	8,400	11,340 00	8,664 39
10	N'l Hide & Leather B'k, Boston,	1,000	1,260 00	1,107 00
68	Conway Nat'l Bank, Conway, .	6,800	8,160 00	7,943 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,250 00	1,250 00
40	City Nat'l Bank, Worcester, .	4,000	5,000 00	5,120 00
25	Citizens' N'l Bank, Worcester,	2,500	3,125 00	3,062 50
50	First Nat'l Bank, Barre, . . .	5,000	5,750 00	6,160 00
100	Second N'l Bank, Norwich, Ct.,	10,000	12,500 00	11,875 00
100	First Nat'l Bank, Norwich, Ct.,	10,000	10,000 00	10,000 00
60	Thames N'l B'k, Norwich, Ct, .	6,000	9,000 00	8,185 00
30	Nat'l Bank of Commerce, New London, Ct.	3,000	3,660 00	3,660 00
133	Northampton N'l Bank, North- ampton,	13,300	23,275 00	13,504 00
130	Hampshire Co. N'l B'k, North- ampton,	13,000	15,600 00	15,383 00
129	First N'l Bank, Northampton,	12,900	17,415 00	17,176 00
23	Suffolk Nat'l Bank, Boston, . .	2,300	2,875 00	2,771 62
80	N'l B'k of the Republic, Boston,	8,000	11,600 00	10,095 50
100	Chapin N'l Bank, Springfield,	10,000	14,000 00	12,703 00
116	Agawam N'l B'k, Springfield,	11,600	13,920 00	14,450 00
75	Palmer Nat'l Bank, Palmer, . .	7,500	9,000 00	8,996 50
5	Berkshire Nat'l B'k, N. Adams,	500	500 00	500 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	6,160 00	6,430 00
8	Ware Nat'l Bank, Ware,	800	1,000 00	988 00
65	First Nat'l Bank, Amherst, . .	6,500	9,750 00	9,575 00
		\$174,100	\$228,700 00	\$206,727 51

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New London Northern R R. 7s, . .	\$25,000	\$28,125 00	\$25,000 00
Fitchburg R.R. 5s,	25,000	26,250 00	25,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	29,500 00	25,000 00
Boston & Lowell R.R. 4s,	20,000	20,000 00	20,000 00
	\$105,000	\$113,875 00	\$105,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 7, 1888.

Personally appeared E. D. Bangs, Treasurer of the Amherst Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FRANK E. PAIGE, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 8, 1888.

Personally appeared E. F. Cook, President, and L. D. Hills, B. F. Kendrick, George Cutler, E. F. Cook and Horace Ward, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FRANK E. PAIGE, *Justice of the Peace.*

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated 1834. Present number of corporators, 42.

MOSES FOSTER, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES FOSTER,

JOHN CORNELL,

J. TYLER KIMBALL.

Open for business every business day except Wednesday, 9 A. M. to 12 M., and 2 to 4 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$314,500 00	Deposits,	\$1,810,000 13
Bank stock as per schedule,	230,925 00	Earnings undivided,	76,861 03
Loan on bank stock,	1,000 00	Guaranty fund,	67,000 00
Railroad bonds as per schedule,	294,000 00		
Real estate by foreclosure,	5,000 00		
Loans on real estate,	774,952 87		
Loans on personal security,	315,672 75		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	11,515 89		
Deposits in banks, not on interest,	4,878 59		
Cash on hand,	1,366 06		
	\$1,953,861 16		\$1,953,861 16

Loan on Bank Stock:—

On 11 shares Andover National Bank, Andover,	\$1,000 00
Value (by books) of other real estate, held by foreclosure or otherwise,	\$5,000 00
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1888,	241 77
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	385
Aggregate amount of the same,	494,072 02

Cash on Deposit in Banks, amount in each:—

Andover National Bank, Andover,	\$7,878 59
Blackstone National Bank, Boston,	8,515 89

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$115,717 27
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} $2\frac{1}{2}$ per cent., { 41,851 08
	} $2\frac{1}{2}$ per cent., { 43,137 65

Times for the dividends fixed by the by-laws : third Wednesday in June and December.

Date of the last extra dividend : December, 1865.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,964	\$218,920 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,916	219,433 75
Number of accounts opened during the year ending Oct. 31, 1888,	500	
Number of accounts closed during the year ending Oct. 31, 1888,	366	
Number of open accounts Oct. 31, 1888,	4,679	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,857 92
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner : July 24.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,515 89	2½ per cent.	\$237,650 00	5 per cent.	\$671,609 62	6 per cent.
8,716 00	4 “	59,000 00	5¼ “	4,200 00	7 “
25,000 00	4¾ “	88,500 00	5½ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$25,000	\$27,500 00	\$25,000 00*
of Belfast, Me., 6s,	17,000	18,000 00	17,000 00*
of Boston, Mass., 6s,	1,000	1,000 00	1,000 00
of Cambridge, Mass., 6s,	2,000	2,000 00	2,000 00
of Charlestown, Mass., 6s,	2,000	2,000 00	2,000 00
of Chelsea, Mass., 6s,	27,000	29,000 00	27,000 00
of Dover, N. H., 6s,	25,500	27,000 00	25,500 00
of Fall River, Mass., 6s,	11,000	13,000 00	11,000 00
of Holyoke, Mass., 7s,	18,000	19,500 00	18,000 00
of Lewiston, Me., 6s,	4,000	4,500 00	4,000 00
of Lowell, Mass., 6s,	6,000	6,000 00	6,000 00
of Lynn, Mass., 6s,	10,000	10,500 00	10,000 00
of Milwaukee, Wis., 7s,	5,000	5,000 00	5,000 00
of Nashua, N. H., 6s,	5,000	5,000 00	5,000 00
of Newburyport, Mass., 6s,	20,000	21,000 00	20,000 00
of Northampton, Mass., 6s.,	33,000	35,000 00	33,000 00
of Norwich, Conn., 6s,	30,000	34,000 00	30,000 00
of Portland, Me., 6s,	21,500	25,000 00	21,500 00*
of Portsmouth, N. H., 6s,	33,500	36,000 00	33,500 00*
of Salem, Mass., 6s,	3,000	3,500 00	3,000 00
Town of Melrose, Mass., 6s,	15,000	16,000 00	15,000 00
	\$314,500	\$340,500 00	\$314,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
311	Andover Nat'l Bank, Andover,	\$31,100	\$43,540 00	\$31,100 00
40	Atlas Nat'l Bank, Boston, .	4,000	4,500 00	4,000 00
100	Bay State N'l Bank, Lawrence,	7,500	14,000 00	7,500 00
147	Blackstone N'l Bank, Boston,	14,700	16,000 00	14,700 00
27	Boylston Nat'l Bank, Boston,	2,700	3,600 00	2,700 00
150	Nat'l Bank of the Common- wealth, Boston,	15,000	18,000 00	15,000 00
100	Continental N'l Bank, Boston,	10,000	12,000 00	10,000 00
3	Danvers Nat'l Bank, Danvers,	225	225 00	225 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,400 00	5,000 00
56	Everett Nat'l Bank, Boston, .	5,600	5,600 00	5,600 00
100	Nat'l Hide & Leather Bank, Boston,	10,000	11,500 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,000 00	5,000 00
58	New England N'l B'k, Boston,	5,800	8,500 00	5,800 00
41	North Nat'l Bank, Boston, .	4,100	5,200 00	4,100 00
79	Old Boston N'l Bank, Boston,	7,900	9,000 00	7,900 00
225	Nat'l Bank of the Republic, Boston,	22,500	33,000 00	22,500 00
263	Nat'l Revere Bank, Boston, .	26,300	33,000 00	26,300 00
110	Second Nat'l Bank, Boston, .	11,000	16,500 00	11,000 00
6	Nat'l Security Bank, Boston, .	600	1,000 00	600 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,000 00	3,500 00
52	State Nat'l Bank, Boston, .	5,200	6,500 00	5,200 00
18	Tremont Nat'l Bank, Boston,	1,800	2,000 00	1,800 00
60	Nat'l Union Bank, Boston, .	6,000	8,000 00	6,000 00
50	Union Nat'l Bank, Weymouth,	5,000	5,500 00	5,000 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
154	Nat'l Webster Bank, Boston, .	15,400	16,000 00	15,400 00
		\$230,925	\$299,565 00	\$230,925 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$50,000	\$54,500 00	\$50,000 00
Boston & Lowell R.R. 7s,	22,000	25,000 00	22,000 00
Boston & Lowell R.R. 6s,	5,000	5,600 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	14,000	15,000 00	14,000 00
Boston, Winthrop & Shore R.R. 5s, .	50,000	55,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	54,500 00	50,000 00*
Fitchburg R.R. 5s,	50,000	53,000 00	50,000 00
New Bedford R.R. 7s,	10,000	11,000 00	10,000 00
Newport & Richford R.R. 5s,	13,000	13,000 00	13,000 00*
Old Colony R.R. 7s,	20,000	21,000 00	20,000 00
Old Colony R.R. 6s,	5,000	5,500 00	5,000 00
Worcester & Nashua R.R. 5s,	5,000	5,000 00	5,000 00
	\$294,000	\$318,100 00	\$294,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 9, 1888.

Personally appeared John F. Kimball, Treasurer of the Andover Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE A. PUTNAM, *Justice of the Peace.*

ESSEX, ss., Nov. 9, 1888.

Personally appeared Moses Foster, President, and John H. Flint, John Cornell, J. Tyler Kimball, Edward Taylor, Joseph A. Smart, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE A. PUTNAM, *Justice of the Peace.*

ARLINGTON FIVE CENTS SAVINGS BANK
—**ARLINGTON.**

Incorporated April 2, 1860. Present number of corporators, 37.

WILLIAM G. PECK, *President.*

ABEL R. PROCTOR, *Treasurer.*

ABEL R. PROCTOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM G. PECK,

GEORGE HILL,

B. DELMONT LOCKE.

Open for business, Tuesdays and Fridays, 3 to 6 P.M.; Wednesdays, 3 to 8 P.M.;
Saturdays, 3 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$150,800 00	Deposits,	\$975,772 47
Bank stock as per schedule,	20,200 00	Earnings undivided,	17,270 14
Railroad bonds as per schedule,	116,500 00	Guaranty fund,	26,136 24
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure,	20,665 34		
Loans on real estate,	560,485 82		
Loans on personal security,	54,362 50		
Loans to counties, cities or towns (notes),	53,000 00		
Loans on depositors' books,	300 00		
Deposit in bank, on interest,	20,040 33		
Expense account,	603 40		
Tax account,	480 31		
Insurance account,	125 00		
Cash on hand,	1,616 15		
	\$1,019,178 85		\$1,019,178 85

Invested in real estate (for banking purposes),	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	19,020 00
Net income received from same during year ending Oct. 31, 1888,	1,261 25
Value (by books) of other real estate, held by foreclosure or otherwise,	20,665 34
Assessed value of the same,	22,740 00
Net income received from same during year ending Oct. 31, 1888,	1,054 23
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	302
Aggregate amount of the same,	306,905 30

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, \$20,040 33

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1888 (as per books), \$51,233 85

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., {	17,861 70
	} 2 per cent., {	18,768 72

Times for the dividends fixed by the by-laws: first Saturday in January and July.

Date of the last extra dividend: October, 1873.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,286	\$187,111 80
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,777	169,660 76
Number of accounts opened during the year ending Oct. 31, 1888,	407	
Number of accounts closed during the year ending Oct. 31, 1888,	267	
Number of open accounts Oct. 31, 1888,	3,291	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,757 91
Amount of treasurer's bond,		10 000 00

Date of examination by commissioner: May 2.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,040 33	3 per cent.	\$10,000 00	4 $\frac{3}{4}$ per cent.	\$6,000 00	6 $\frac{1}{4}$ per cent.
23,000 00	4 "	62,987 00	5 "	1,000 00	6 $\frac{1}{2}$ "
30,000 00	4 $\frac{1}{2}$ "	163,100 00	5 $\frac{1}{2}$ "	15,860 00	7 "
15,000 00	4 $\frac{1}{2}$ "	341,101 32	6 "	100 00	8 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States, 4 $\frac{1}{2}$ s,	\$1,000	\$1,072 50	\$1,000 00
City of Portland, Me., 6s,	20,000	22,400 00	20,000 00*
of Grand Rapids, Mich., 5s,	20,000	22,430 00	20,000 00
of Springfield, Ohio, 5s,	16,000	17,060 00	16,000 00
of Newburyport, Mass., 6s,	16,000	16,880 00	16,000 00
of Lawrence, Mass., 6s,	6,000	6,660 00	6,000 00
of Holyoke, Mass., 6s,	5,000	5,975 00	5,000 00
of Cleveland, Ohio, 5s,	3,000	3,390 00	3,000 00
of Cleveland, Ohio, 7s,	4,000	4,430 00	4,000 00
of Cleveland, Ohio, 6s,	2,000	2,295 00	2,000 00
of Cleveland, Ohio, 4s,	1,000	1,000 00	1,000 00
of Fall River, Mass., 6s,	2,000	2,390 00	2,000 00
of Columbus, Ohio, 6s,	1,000	1,020 00	1,000 00
of Nashua, N. H., 6s,	3,800	4,104 00	3,800 00
of Chelsea, Mass., 6s,	1,000	1,125 00	1,000 00
of Peoria, Ill., 7s,	1,000	1,240 00	1,000 00
of Keene, N. H., 6s,	500	587 50	500 00
Town of Chatham, Mass., 4 $\frac{1}{2}$ s,	12,000	12,520 00	12,000 00
of Clinton, Mass., 4s,	10,000	10,050 00	10,000 00
of Woburn, Mass., 6s,	9,000	9,865 00	9,000 00
of Arlington, Mass., 5s,	2,000	2,135 00	2,000 00
of Methuen, Mass., 6s,	1,000	1,120 00	1,000 00
<i>Amounts carried forward,</i>	\$137,300	\$149,749 00	\$137,300 00

* A legal investment when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$137,300	\$149,749 00	\$137,300 00
County of Hillsborough, N. H., 6s, .	10,000	11,200 00	10,000 00
of Hillsborough, N. H., 5s, .	500	512 50	500 00
District of Columbia, 6s,	3,000	3,705 00	3,000 00
	<u>\$150,800</u>	<u>\$165,166 50</u>	<u>\$150,800 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Faneuil Hall Nat'l B'k, Boston,	\$5,000	\$7,012 50	\$5,000 00
50	Continental Nat'l B'k, Boston,	5,000	6,000 00	5,000 00
33	N'l B'k of the Republic, Boston,	3,300	4,950 00	3,300 00
25	N'l B'k of No. America, Boston,	2,500	2,806 25	2,500 00
22	First Ward Nat'l Bank, Boston,	2,200	2,860 00	2,200 00
12	Nat'l Union Bank, Boston, . . .	1,200	1,695 00	1,200 00
10	N'l B'k of Redemption, Boston,	1,000	1,327 50	1,000 00
		<u>\$20,200</u>	<u>\$26,651 25</u>	<u>\$20,200 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$21,000	\$23,100 00	\$21,000 00*
Newport & Richford R.R. 5s, . . .	20,000	20,600 00	20,000 00*
Boston & Albany R.R. 6s,	15,000	16,800 00	15,000 00
Mansfield & Framingham R.R. 7s, .	12,000	12,180 00	12,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	8,000	9,080 00	8,000 00
Fitchburg R.R. 6s,	8,000	8,800 00	8,000 00
Nashua & Lowell R.R. 6s,	8,000	8,640 00	8,000 00
Eastern R.R. 6s,	5,500	6,737 50	5,500 00*
New Bedford R.R. 7s,	3,000	3,420 00	3,000 00
Old Colony R.R. 6s,	1,000	1,150 00	1,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,140 00	1,000 00
Salem & Lowell R.R. 6s,	1,000	1,155 00	1,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	1,000	1,130 00	1,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,110 00	1,000 00
Maine Central R.R. 7s,	1,000	1,220 00	1,000 00
	<u>\$116,500</u>	<u>\$126,962 50</u>	<u>\$116,500 00</u>

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 10, 1888.

Personally appeared Abel R. Proctor, Treasurer of the Arlington Five Cents' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. H. TUTTLE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 10, 1888.

Personally appeared William G. Peck, President, and B. Delmont Locke, George Hill, Stephen Symmes, Henry Mott, John S. Crosby and Geo. Y. Wellington, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. H. TUTTLE, *Justice of the Peace.*

ATHOL SAVINGS BANK — ATHOL.

Incorporated 1867. Present number of corporators, 38.

JOHN G. MUDGE, *President.*

ALPHEUS HARDING, *Treasurer.*

ALPHEUS HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALPHEUS HARDING,

LUCIEN LORD,

JAMES M. LEE,

SOLON W. LEE,

HENRY R. STOWELL.

Open for business every business day, 9 A.M. to 12 M., and 1.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$42,500 00	Deposits,	\$1,315,592 28
Loan on public funds,	500 00	Earnings undivided,	33,058 53
Bank stock as per schedule,	9,800 00	Guaranty fund,	37,000 00
Loans on bank stock,	46,350 00		
Railroad bonds as per schedule,	65,000 00		
Loans on real estate,	818,636 43		
Loans on personal security,	324,956 00		
Loans to counties, cities or towns (notes),	43,100 00		
Deposits in banks, on interest,	32,656 59		
Deposit in bank, not on interest,	1,000 00		
Expense account,	1,151 79		
	\$1,385,650 81		\$1,385,650 81

Loan on Public Funds : —

On \$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each : —

On 50 shares Safety Fund National Bank, Fitchburg,	\$4,500 00
On 100 shares National Bank of the Commonwealth, Boston,	10,000 00
On 150 shares National Bank of the Commonwealth, Boston,	15,000 00
On 53 shares Westminster National Bank, Westminster,	2,500 00
On 10 shares Miller's River National Bank, Athol,	1,000 00
On 13 shares Miller's River National Bank, Athol,	1,300 00
On 2 shares Miller's River National Bank, Athol,	200 00
On 100 shares South Reading National Bank, Wakefield,	10,000 00
On 10 shares Athol National Bank, Athol,	1,000 00
On 10 shares Athol National Bank, Athol,	400 00
On 8 shares Athol National Bank, Athol,	450 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	351
Aggregate amount of the same,	\$341,875 89
Amount of investments from which no income is received,	1,000 00

Cash on Deposit in Banks, amount in each: —

Holyoke National Bank, Holyoke,	\$10,000 00
Athol National Bank, Athol,	5,000 00
Lancaster National Bank, Clinton,	1,000 00
National Bank of the Commonwealth, Boston,	1,612 03
Miller's River National Bank, Athol,	16,044 56

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$69,536 93				
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	<table border="0"> <tr> <td>2 per cent., {</td> <td>23,814 98</td> </tr> <tr> <td>2½ per cent., {</td> <td>27,517 17</td> </tr> </table>	2 per cent., {	23,814 98	2½ per cent., {	27,517 17
2 per cent., {	23,814 98				
2½ per cent., {	27,517 17				

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: January 1, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,539	220,010 23
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,902	187,287 39
Number of accounts opened during the year ending Oct. 31, 1888,	711	
Number of accounts closed during the year ending Oct. 31, 1888,	561	
Number of open accounts Oct. 31, 1888,	4,177	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,754 35
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: September 13.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,656 59	2½ per cent.	\$50,000 00	4¾ per cent.	\$35,300 00	5½ per cent.
56,500 00	4 "	546,556 00	5 "	85,000 00	5¾ "
20,000 00	4¼ "	25,000 00	5¼ "	348,386 43	6 "
81,800 00	4½ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$10,000	\$12,100 00	\$10,000 00
City of Meriden, Conn., 6s,	4,000	4,550 00	4,000 00
of Lynn, Mass., 6s,	10,000	11,087 00	10,000 00
of Newton, Mass., 5s,	10,000	12,926 00	10,000 00
Town of Hyde Park, Mass., 4s,	3,000	3,000 00	3,000 00
of Watertown, Mass., 4s,	5,500	5,823 00	5,500 00
	\$42,500	\$49,486 00	\$42,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Miller's River N'l Bank, Athol,	\$2,700	\$4,725 00	\$2,700 00
50	Nat'l Eagle Bank, Boston,	5,000	5,200 00	5,000 00
10	Eliot Nat'l Bank, Boston, . . .	1,000	1,230 00	1,000 00
11	Blackstone Nat'l Bank, Boston,	1,100	1,221 00	1,100 00
		\$9,800	\$12,376 00	\$9,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. R.R. 5s,	\$20,000	\$22,200 00	\$20,000 00
Fitchburg R.R. 4s,	20,000	18,800 00	20,000 00
Boston & Providence R.R. 4s,	25,000	25,718 00	25,000 00
	\$65,000	\$66,718 00	\$65,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Oct. 31, 1888.

Personally appeared Alpheus Harding, Treasurer of the Athol Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ANDREW J. HAMILTON, *Justice of the Peace.*

WORCESTER, ss.

ATHOL, Oct. 31, 1888.

Personally appeared John G. Mudge, President, and Geo. T. Johnson, H. R. Stowell, O. T. Brooks, Lucien Lord, Solon W. Lee, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ANDREW J. HAMILTON, *Justice of the Peace.*

ATTLEBOROUGH SAVINGS BANK — NO. ATTLEBOROUGH.

Incorporated 1860. Present number of corporators, 59.

ABIEL CODDING, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ABIEL CODDING,	JOHN R. BRONSON,
GEORGE A. DEAN,	B. S. FREEMAN,
RANDOLPH KNAPP,	JOS. G. BARDEN,
JAMES L. SWEET.	

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$29,000 00	Deposits,	\$832,922 22
Bank stock as per schedule,	10,100 00	Earnings undivided,	22,017 15
Loan on bank stock,	3,350 00	Guaranty fund,	28,700 00
Loan on railroad bonds,	40,000 00	Overdrawn account with North Attle- borough National Bank,	835 13
Real estate by foreclosure,	1,518 24		
Loans on real estate,	395,024 20		
Loans on personal security,	279,083 49		
Loans to counties, cities or towns (notes),	92,500 00		
Deposits in banks, on interest,	33,864 67		
Expense account,	27 90		
Cash on hand,	6 00		
	\$884,474 50		\$884,474 50

Loan on Bank Stock :—

On 35 shares North Attleborough National Bank, \$3,350 00

Loan on Railroad Bonds :—

On \$50,000 Fitchburg Railroad 4s, \$40,000 00

Value (by books) of real estate, held by foreclosure or otherwise, \$1,518 24

Assessed value of the same, 1,000 00

Number of outstanding loans, which are of an amount not exceed-
ing \$3,000 each, 276

Aggregate amount of the same, 244,544 10

Amount of investments from which no income is received, 15,913 59

Cash on Deposit in Banks, amount in each : —

Boston National Bank, Boston,	\$32,677 61
Boston Safe Deposit and Trust Company,	1,187 06

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$44,065 92
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	15,114 89
ending Oct. 31, 1888, } 2 per cent., {	15,509 60

Times for the dividends, fixed by the by-laws: Tuesday after second Monday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,664	196,083 57
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,715	195,687 16
Number of accounts opened during the year ending Oct. 31, 1888,	517	
Number of accounts closed during the year ending Oct. 31, 1888,	336	
Number of open accounts Oct. 31, 1888,	2,697	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,449 11
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 10.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,913 59	0 per cent.	\$100,000 00	4½ per cent.	\$6,800 00	5¾ per cent.
1,187 06	2 “	110,500 00	5 “	462,494 10	6 “
32,677 61	2½ “	30,000 00	5¼ “	250 00	7 “
34,000 00	4 “	50,000 00	5½ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	\$20,000	\$20,400 00	\$20,000 00
of Brookline, Mass., 5s,	9,000	10,260 00	9,000 00
	\$29,000	\$30,660 00	\$29,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
51	First Nat'l Bank, Attleborough,	\$5,100	\$6,630 00	\$5,100 00
50	Boston Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
		\$10,100	\$12,630 00	\$10,100 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 7, 1888.

Personally appeared Edward R. Price, Treasurer of the Attleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FRED B. BYRAM, *Justice of the Peace.*

BRISTOL, ss., Nov. 7, 1888.

Personally appeared Abiel Coddington, President, and J. D. Richards, Burrill Porter, Jr., Jos. E. Pond, Samuel E. Fisher and Randolph Knapp, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FRED B. BYRAM, *Justice of the Peace.*

BARRE SAVINGS BANK—BARRE.

Incorporated 1869. Present number of corporators, 40.

CHAS. BRIMBLECOM, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. BRIMBLECOM, ESTES HAWES,
J. HENRY GODDARD, J. C. BARTHOLOMEW,
ORAMEL CLARK.

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 1 to 4 P.M.; Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$90,166 00	Deposits,	\$316,723 90
Railroad bonds as per schedule,	6,060 00	Earnings undivided,	10,072 10
Loans on real estate,	144,118 67	Guaranty fund,	7,890 09
Loans on personal security,	81,935 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposit in bank, on interest,	6,000 00		
Deposit in bank, not on interest,	3,963 78		
Expense account,	429 95		
Suspense account,	12 60		
	<hr/>		<hr/>
	\$334,686 00		\$334,686 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 80

Aggregate amount of the same, \$72,838 67

Cash on Deposit in Bank :—

First National Bank, Barre, \$9,963 78

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$15,726 37

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2½ per cent., { 6,258 66
 } 2½ per cent., { 6,453 31

Times for the dividends fixed by the by-laws : January 15 and July 15.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 662 60,138 38

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 510 45,897 34

Number of accounts opened during the year ending Oct. 31, 1888, 161

Number of accounts closed during the year ending Oct. 31, 1888, 116

Number of open accounts Oct. 31, 1888, 1,035

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,196 08

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner : May 22.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,000 00	2½ per cent.	\$30,000 00	5¼ per cent.	\$8,200 00	5¾ per cent.
5,175 00	4¾ “	28,800 00	5½ “	116,178 67	6 “
39,700 00	5 “				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Blackstone N'l Bank, Boston,	\$4,200	\$4,536 00	\$4,305 00
62	Boston Nat'l Bank, Boston, .	6,200	7,502 00	7,130 00
20	Boylston Nat'l Bank, Boston,	2,000	2,620 00	2,260 00
17	Continental N'l Bank, Boston,	1,700	2,040 00	1,802 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,125 00	2,950 00
41	First Nat'l Bank, Boston, .	4,100	9,225 00	8,118 00
32	N'l B'k of Commerce, Boston,	3,200	4,000 00	3,616 00
46	N'l B'k of Redemption, Boston,	4,600	5,796 00	5,520 00
25	N'l Hide&Leather B'k, Boston,	2,500	2,950 00	2,900 00
9	Nat'l Revere Bank, Boston, .	900	1,134 00	1,035 00
34	Second Nat'l Bank, Boston, .	3,400	5,372 00	5,100 00
20	Shoe&Leather N'l B'k, Boston,	2,000	1,990 00	1,900 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,540 00	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	6,180 00	6,360 00
50	Nat'l Market Bank, Brighton,	5,000	6,900 00	7,050 00
7	Ware Nat'l Bank, Ware, .	700	840 00	840 00
52	Central N'l Bank, Worcester,	5,200	7,644 00	7,280 00
21	Citizens' N'l Bank, Worcester,	2,100	2,730 00	2,625 00
50	City Nat'l Bank, Worcester, .	5,000	7,050 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,700 00	3,300 00
55	First Nat'l Bank, Barre, .	5,500	5,665 00	6,325 00
		\$71,800	\$94,539 00	\$90,166 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$5,000	\$6,137 50	\$5,200 00*
Rutland R.R. 5s,	1,000	965 00	860 00*
	\$6,000	\$7,102 50	\$6,060 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Frank A. Rich, Treasurer of the Barre Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JESSE ALLEN, *Justice of the Peace.*

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Charles Brimblecom, President, and Oramel Clark, Estes Hawes, N. L. Johnson, C. H. Follansby and J. C. Bartholomew, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JESSE ALLEN, *Justice of the Peace.*

BASS RIVER SAVINGS BANK — SOUTH YARMOUTH.

Incorporated April 20, 1874. Present number of corporators, 34.

HIRAM LORING, *President.*

DAVID D. KELLEY, *Treasurer.*

HIRAM D. LORING, *Clerk of the Corporation*

Names of committee charged with the investment of its funds :

HIRAM LORING,
OBED BAKER, 3D,
DAVID KELLEY,

STEPHEN WING,
RUSSELL D. FARRIS,
PELEG P. AKIN.

Open for business every business day, 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$59,792 85	Deposits,	\$499,030 71
Bank stock as per schedule,	85,696 35	Earnings undivided,	4,567 92
Loans on bank stock,	1,527 30	Guaranty fund,	8,883 67
Railroad bonds as per schedule,	41,150 00		
Real estate by foreclosure,	170 11		
Loans on real estate,	150,449 07		
Loans on personal security,	147,509 01		
Loans to counties, cities or towns (notes),	6,100 00		
Deposits in banks, on interest,	4,792 28		
Deposit in bank, not on interest, Sagamore Manufacturing Co., stock,*	295 00		
Border City Man'f'g Co., stock,*	6,386 78		
Cash on hand,	5,209 40		
	3,404 15		
	<u>\$512,482 30</u>		<u>\$512,482 30</u>

* Taken to secure indebtedness.

Loans on Bank Stock, amount on each : —

On 2 shares First National Bank, Yarmouth,	\$127 30
On 14 shares Cape Cod National Bank, Harwich,	1,400 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$170 11
Assessed value of the same,	400 00
Net income received from same during year ending Oct. 31, 1888,	12 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	166

Aggregate amount of the same,	\$100,185 38
Amount of investments from which no income is received,	5,062 50

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston,	\$2,484 58
National Bank of the Republic, Boston,	295 00
International Trust Co., Boston,	1,269 84
First National Bank, Hyannis,	1,037 86

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$21,990 57
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 9,100 27 2 per cent., { 9,240 72
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	968 101,721 06
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	807 91,230 02
Number of accounts opened during the year ending Oct. 31, 1888,	274
Number of accounts closed during the year ending Oct. 31, 1888,	194
Number of open accounts Oct. 31, 1888,	1,743
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,773 48
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: July 27.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,792 28	2½ per cent.	\$78,272 30	5 per cent.	\$102,660 25	6 per cent.
25,000 00	4 " "	15,000 00	5¼ " "	500 00	6½ " "
11,736 50	4½ " "	49,026 33	5½ " "	5,390 00	7 " "
18,000 00	4¾ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	\$10,000	\$11,600 00	\$11,442 85
of Columbus, Ohio, 4s,	10,000	10,050 00	10,000 00
of Boston, Mass., 4s,	10,000	10,500 00	10,000 00
of Lowell, Mass., 4s,	8,000	8,200 00	8,000 00
Town of Spencer, Mass., 4s,	10,000	10,300 00	10,350 00
of Beverly, Mass., 4s,	5,000	5,150 00	5,000 00
of Clinton, Mass., 4s,	5,000	5,150 00	5,000 00
	\$58,000	\$60,950 00	\$59,792 85

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
63	Everett Nat'l Bank, Boston, .	\$6,300	\$5,953 50	\$6,615 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,275 00	2,750 00
15	State Nat'l Bank, Boston, .	1,500	1,935 00	1,770 00
13	Market Nat'l Bank, Boston, .	1,300	1,202 50	1,300 00
82	N'l B'k of the Republic, Boston,	8,200	12,300 00	9,429 88
73	Tremont Nat'l Bank, Boston, .	7,300	9,271 00	7,780 00
8	Blackstone Nat'l Bank, Boston,	800	894 00	800 00
7	Old Boston Nat'l Bank, Boston,	700	854 00	756 00
21	Nat'l Eagle Bank, Boston, .	2,100	2,184 00	2,205 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,562 50	5,241 80
10	Suffolk Nat'l Bank, Boston, .	1,000	1,250 00	1,000 00
49	Second Nat'l Bank, Boston, .	4,900	7,864 75	6,738 00
50	Nat'l Exchange Bank, Boston,	5,000	6,500 00	5,927 00
30	Boston Nat'l Bank, Boston, .	3,000	3,600 00	3,270 00
55	Faneuil Hall N'l B'k, Boston,	5,500	7,713 75	6,765 00
50	N'l B'k of Redemption, Boston,	5,000	6,612 50	6,500 00
30	Atlas Nat'l Bank, Boston, .	3,000	3,600 00	3,660 00
56	Merchants' Nat'l Bank, Boston,	5,600	7,952 00	7,280 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,770 00	2,000 00
24	First Nat'l Bank, New Bedford,	2,400	3,468 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,656 00	1,508 67
		\$74,300	\$95,418 50	\$85,696 35

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s,	\$4,000	\$4,560 00	\$4,000 00
Old Colony R.R. 6s,	3,000	3,300 00	3,000 00
New Bedford R.R. 7s,	3,000	3,420 00	3,000 00
Fitchburg R.R. 4s,	20,000	18,800 00	20,600 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,550 00
	\$40,000	\$40,430 00	\$41,150 00

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss.

YARMOUTH, Nov. 15, 1888.

Personally appeared David D. Kelley, Treasurer of the Bass River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL WING, *Justice of the Peace.*

BARNSTABLE, ss.

YARMOUTH, Nov. 16, 1888.

Personally appeared Hiram Loring, President, and Stephen Wing, Geo. H. Loring, Obed Baker, 3d, Russell D. Farris and Hiram D. Loring, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DANIEL WING, *Justice of the Peace.*

BELMONT SAVINGS BANK — BELMONT.

Incorporated 1885. Present number of corporators, 33.

J. VARNUM FLETCHER, *President.* WINTHROP L. CHENERY, *Treasurer.*
 THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. VARNUM FLETCHER, THOMAS D. BLAKE,
 FREDERIC DODGE, GUSTAVUS C. HOLT,
 J. LUCIUS ELLIS.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$2,205 87	Deposits,	\$23,354 71
Railroad bonds as per schedule,	5,282 50	Earnings undivided,	222 13
Real estate by foreclosure,	13,400 00	Guaranty fund,	100 00
Deposit in bank, on interest,	1,068 76		
Expense account,	65		
Suspense account,	1,500 00		
Cash on hand,	219 06		
	<hr/>		<hr/>
	\$23,676 84		\$23,676 84

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 9
 Aggregate amount of the same, \$13,400 00
 Amount of investments from which no income is received, 1,500 00

Cash on Deposit in Bank :—

Faneuil Hall National Bank, Boston, \$1,068 76

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$967 95

Rate and amount of each semi-annual dividend for the year } 1½ per cent., { 258 50
 ending Oct. 31, 1888, } 2 per cent., { 373 36

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 256 7,029 55

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 35 2,743 68

Number of accounts opened during the year ending Oct. 31, 1888, 62

Number of accounts closed during the year ending Oct. 31, 1888, 13

Number of open accounts Oct. 31, 1888, 257

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 30 30

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: July 18.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,068 76	2 per cent.	\$4,300 00	5 per cent.	\$9,100 00	6 per cent.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Nat'l Hide & Leather Bank, Boston,	\$300	\$363 00	\$361 50
2	Nat'l Webster Bank, Boston,	200	220 00	214 25
3	Freeman's Nat'l Bank, Boston,	300	300 00	319 50
4	Traders' Nat'l Bank, Boston,	400	360 00	390 00
5	Third Nat'l Bank, Boston,	500	525 00	495 62
4	Blackstone Nat'l Bank, Boston,	400	444 00	425 00
		\$2,100	\$2,212 00	\$2,205 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,300 00	\$5,282 50

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

BELMONT, Nov. 10, 1888.

Personally appeared Winthrop L. Chenery, Treasurer of the Belmont Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN M. BROWN, *Justice of the Peace.*

MIDDLESEX, ss.

BELMONT, Nov. 10, 1888.

Personally appeared J. O. Wellington, James E. Locke, Chandler Robbins, Josiah S. Kendall and Thos. D. Blake, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN M. BROWN, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 12, 1888.

Personally appeared J. V. Fletcher, President, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

THOS. G. HILER, *Justice of the Peace.*

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 38.

DAVIS THAYER, JR., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS THAYER, JR.,

A. A. FLETCHER,

JAMES P. RAY,

A. H. MORSE,

JOS. G. RAY,

J. M. FREEMAN,

E. H. SHERMAN.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$1,815 00	Deposits,	\$330,241 85
Bank stock as per schedule,	45,566 77	Earnings undivided,	6,760 51
Railroad bonds as per schedule,	10,075 00	Guaranty fund,	11,101 17
Real estate by foreclosure,	10,676 61		
Loans on real estate,	200,889 19		
Loans on personal security,	41,439 81		
Loans to counties, cities or towns (notes),	21,500 00		
Deposits in banks, on interest,	13,527 98		
Deposit in bank, not on interest, Expense account,	45 00		
Bank furniture,	606 34		
Profit and loss,	968 68		
Cash on hand,	600 00		
	663 15		
	\$348,103 53		\$348,103 53

Value (by books) of real estate, held by foreclosure or otherwise,	\$10,676 61
Assessed value of the same,	15,090 00
Net income received from same during year ending Oct. 31, 1888,	128 11
Number of outstanding loans, which are of an amount not exceeding \$3,000 each,	232
Aggregate amount of the same,	163,426 91

Cash on Deposit in Banks, amount in each :—

Franklin National Bank, Franklin,	\$45 00
Maverick National Bank, Boston,	8,019 51
International Trust Company, Boston,	5,238 47

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888, as per books,	\$18,621 45
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	6,147 38
ending Oct. 31, 1888, } 2 per cent., {	6,278 69

Times for the dividends, fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,072	\$71,327 67
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	777	77,855 36
Number of accounts opened during the year ending Oct. 31, 1888,	204	
Number of accounts closed during the year ending Oct. 31, 1888,	174	
Number of open accounts Oct. 31, 1888,	1,433	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,489 41
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: April 20.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,257 98	2½ per cent.	\$75,700 00	5 per cent.	\$163,029 00	6 per cent.
12,000 00	4 " "	1,800 00	5½ " "	1,300 00	7 " "
10,000 00	4½ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,000	\$2,100 00	\$1,815 00*

*A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	National Bank of Wrentham, Wrentham,	\$840	\$1,020 00	\$1,239 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,625 00	8,932 65
14	Columbian Nat'l Bank, Boston,	1,400	1,750 00	1,845 00
27	Nat'l B'k of Commerce, Boston,	2,700	3,368 25	3,456 00
5	Continental Nat'l Bank, Boston,	500	600 00	620 00
70	Eliot Nat'l Bank, Boston, . . .	7,000	8,645 00	8,887 50
30	Hamilton Nat'l Bank, Boston,	3,000	3,750 00	3,790 00
9	N'l Hide & Leather B'k, Boston,	900	1,091 25	1,032 75
25	Howard Nat'l Bank, Boston, . .	2,500	2,671 87	2,902 50
10	Market Nat'l Bank, Boston, . .	1,000	922 50	1,100 00
15	N'l B'k of No. America, Boston,	1,500	1,683 75	1,680 00
16	Nat'l Revere Bank, Boston, . .	1,600	2,060 00	1,776 00
8	Shoe & Leather N'l B'k, Boston,	800	822 00	1,137 00
31	Tremont Nat'l B'k, Boston, . .	3,100	3,503 00	3,902 37
23	Washington Nat'l B'k, Boston,	2,300	2,762 88	3,266 00
		\$36,640	\$43,275 50	\$45,566 77

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$10,000	\$10,090 00	\$10,075 00

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 14, 1888.

Personally appeared Charles W. Stewart, Treasurer of the Benjamin Franklin Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JAMES M. FREEMAN, *Justice of the Peace.*

NORFOLK, ss., Nov. 14, 1888.

Personally appeared Davis Thayer, Jr., President, and A. H. Morse, C. P. Carter, E. P. Chapman, Joseph G. Ray and E. H. Sherman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JAMES M. FREEMAN, *Justice of the Peace.*

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated 1847. Present number of corporators, 44.

JOHN R. WARRINER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. G. BACKUS, ROBERT W. ADAM,
JABEZ L. PECK, WM. H. SLOAN.

Open for business every business day, 9 A. M. to 3 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$772,000 00	Deposits,	\$2,325,847 93
Bank stock as per schedule,	117,400 00	Earnings undivided,	39,162 64
Loans on bank stock,	14,665 00	Guaranty fund,	61,500 00
Railroad bonds as per schedule,	122,500 00		
Loan on railroad bonds,	2,000 00		
Real estate by foreclosure,	1,830 00		
Loans on real estate,	1,089,222 00		
Loans on personal security,	209,536 00		
Loans to counties, cities or towns (notes),	50,050 00		
Deposits in banks, on interest,	20,604 41		
Deposits in banks, not on interest,	10,897 53		
Expense account,	5,283 38		
Premium account,	9,044 27		
Cash on hand,	1,477 98		
	\$2,426,510 57		\$2,426,510 57

Loans on Bank Stock, amount on each : —

On 8 shares Berkshire National Bank, No. Adams,	\$600 00
On 33 shares Pittsfield National Bank, Pittsfield,	2,900 00
On 5 shares Third National Bank, Pittsfield,	300 00
On 10 shares Third National Bank, Pittsfield,	1,000 00
On 15 shares Third National Bank, Pittsfield,	1,365 00
On 85 shares Third National Bank, Pittsfield,	8,500 00

Loan on Railroad Bonds : —

On \$4,000 Boston & Albany Railroad 7s,	\$2,000 00
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Value (by books) of real estate, held by foreclosure or otherwise,	\$1,830 00
Assessed value of the same,	1,300 00
Net income received from same during year ending Oct. 31, 1888,	74 81

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 327
 Aggregate amount of the same, \$419,025 00

Cash on Deposit in Banks, amount in each: —

Agricultural National Bank, Pittsfield, \$4,190 75
 Pittsfield National Bank, Pittsfield, 6,706 78
 National Revere Bank, Boston, 16,923 38
 National Bank of the Republic, Boston, 3,681 03

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$117,748 92
 Rate and amount of each semi-annual dividend for the year } 2 per cent., } 42,424 81
 ending Oct. 31, 1888, } 2 per cent., } 43,390 30

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: January, 1872.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 7,777 514,716 59
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 5,621 506,575 82
 Number of accounts opened during the year ending Oct. 31, 1888, 1,493
 Number of accounts closed during the year ending Oct. 31, 1888, 1,079
 Number of open accounts Oct. 31, 1888, 8,023
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 6,579 93
 Amount of treasurer's bond, 50,000 00

Date of examination by commissioner: November 16.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,681 03	2 per cent.	\$50,050 00	4 per cent.	\$54,561 00	6 per cent.
16,923 38	2½ per cent.	1,260,862 00	5 per cent.		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$120,000	\$152,400 00	\$129,044 27
United States 6s,	55,000	66,000 00	55,000 00
Town of Pittsfield, Mass., 3½s,	15,000	15,000 00	15,000 00
of Pittsfield, Mass., 5s,	30,000	30,000 00	30,000 00
of Pittsfield, Mass., 7s,	5,000	5,000 00	5,000 00
of Adams, Mass., 6s,	500	517 50	500 00
City of Charlestown, Mass., 6s,	5,000	5,150 00	5,000 00
of Providence, R. I., 5s,	27,000	29,700 00	27,000 00
<i>Amounts carried forward,</i>	\$257,500	\$303,767 50	\$266,544 27

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$257,500	\$303,767 50	\$266,544 27
Town of Pawtucket, R. I., 5s, . . .	20,000	21,600 00	20,000 00
City of East Providence, R. I., 5s, . . .	26,500	27,600 00	26,500 00
of Boston, Mass., 4s, . . .	30,000	30,700 00	30,000 00
Town of Marlborough, Mass., 4s, . . .	75,000	77,250 00	75,000 00
City of Lowell, Mass., 4s, . . .	39,000	39,780 00	39,000 00
of Bath, Me., 6s, . . .	12,000	12,300 00	12,000 00*
State of New Hampshire 6s, . . .	10,000	11,200 00	10,000 00
Town of West Hartford, Ct., 4s, . . .	18,000	18,360 00	18,000 00
City of Keene, N. H., 4s, . . .	20,000	20,400 00	20,000 00
of Milwaukee, Wis., 7s, . . .	5,000	5,500 00	5,000 00
of Columbus, Ohio, 4s, . . .	50,000	51,000 00	50,000 00
Town of Spencer, Mass., 4s, . . .	35,000	36,050 00	35,000 00
City of Dayton, Ohio, 4s, . . .	90,000	91,800 00	90,000 00
of East Saginaw, Mich., 7s, . . .	2,000	2,300 00	2,000 00
of Springfield, Ohio, 6s, . . .	25,000	28,000 00	25,000 00
of Taunton, Mass., 4s, . . .	27,000	27,540 00	27,000 00
Dist. of Columbia 6s, . . .	30,000	31,999 00	30,000 00
	\$772,000	\$837,146 50	\$781,044 27

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Blackstone N'l Bank, Boston,	\$4,100	\$4,571 50	\$4,100 00
32	Howard Nat'l Bank, Boston, . . .	3,200	3,311 00	3,200 00
20	Shawmut Nat'l Bank, Boston, . . .	2,000	2,615 00	2,000 00
35	North Nat'l Bank, Boston, . . .	3,500	4,716 25	3,500 00
45	Atlantic Nat'l Bank, Boston, . . .	4,500	5,985 00	4,500 00
68	Merchants' Nat'l Bank, Boston,	6,800	9,664 20	6,800 00
100	Boston Nat'l Bank, Boston, . . .	10,000	12,000 00	10,000 00
109	Atlas Nat'l Bank, Boston, . . .	10,900	13,342 50	10,900 00
120	Nat'l Revere Bank, Boston, . . .	12,000	15,600 00	12,000 00
80	Nat'l Webster Bank, Boston, . . .	8,000	8,800 00	8,000 00
80	Nat'l Eagle Bank, Boston, . . .	8,000	8,440 00	8,000 00
25	N'l Hide&Leather B'k, Boston,	2,500	3,062 50	2,500 00
60	N'l Bank of Commerce Boston,	6,000	7,500 00	6,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,000 00	8,000 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,000 00	2,000 00
2	Adams Nat'l Bank, No. Ad'ms,	200	300 00	200 00
32	Agricultural N'l B'k, Pittsfield,	3,200	8,000 00	3,200 00
101	Pittsfield N'l Bank, Pittsfield, . .	10,100	16,160 00	10,100 00
64	Lee National Bank, Lee, . . .	6,400	8,960 00	6,400 00
60	First Nat'l Bank, Chicopee, . . .	6,000	9,000 00	6,000 00
		\$117,400	\$157,027 95	\$117,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua B.R. 5s,	\$10,000	\$10,400 00	\$10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	12,430 00	11,000 00
Conn. & Passumpsic Rivers R.R. 7s,	26,500	28,925 00	26,500 00*
N. Y., N. H. & Hartford R.R. 4s, . .	25,000	25,750 00	25,000 00
Boston & Albany R.R. 7s,	25,000	27,500 00	25,000 00
Vermont & Massachusetts R.R. 5s, . .	25,000	26,000 00	25,000 00
	\$122,500	\$131,005 00	\$122,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 17, 1888.

Personally appeared Robert W. Adam, Treasurer of the Berkshire County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY J. RYAN, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 17, 1888.

Personally appeared J. R. Warriner, President, and W. H. Sloan, J. L. Peck, John C. West, Josiah Carter, H. M. Peirson and J. M. Stevenson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY J. RYAN, *Justice of the Peace.*

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated 1867. Present number of corporators, 45.

ROBT. R. ENDICOTT, *President.*

ROBT. G. BENNETT, *Treasurer.*

ROBT. G. BENNETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBT. R. ENDICOTT,

JOHN MEACOM,

AUGS. N. CLARK.

Open for business every business day, 8½ A.M. to 1½ P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$35,000 00	Deposits,	\$1,038,044 54
Bank stock as per schedule,	228,510 00	Earnings undivided,	3,550 73
Loan on bank stock,	5,800 00	Guaranty fund,	23,136 40
Railroad bonds as per schedule,	23,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure,	5,455 25		
Loans on real estate,	393,650 50		
Loans on personal security,	224,021 42		
Loans to counties, cities or towns (notes),	100,000 00		
Expense account,	172 99		
Insurance,	6 00		
Premium account,	28,438 33		
Cash on hand,	677 18		
	<hr/>		<hr/>
	\$1,064,731 67		\$1,064,731 67

Loan on Bank Stock :—

On 59 shares Beverly National Bank, Beverly,	\$5,800 00
Invested in real estate (for banking purposes),	\$20,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	20,250 00
Net income received from same during year ending Oct. 31, 1888,	602 25
Value (by books) of other real estate, held by foreclosure or otherwise,	5,455 25
Assessed value of the same,	4,400 00
Net income received from same during year ending Oct. 31, 1888,	175 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	372
Aggregate amount of the same,	368,471 92
Amount of investments from which no income is received,	2,765 42

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),		\$50,679 85
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., } 2 per cent.,	18,663 42 19,558 45
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,120	228,839 70
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	2,659	216,362 22
Number of accounts opened during the year ending Oct. 31, 1888,	594	
Number of accounts closed during the year ending Oct. 31, 1888,	406	
Number of open accounts Oct. 31, 1888,	3,609	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,603 22
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: July 13.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,765 42	4 per cent.	\$25,000 00	4 $\frac{3}{4}$ per cent.	\$129,250 00	5 $\frac{1}{2}$ per cent.
75,000 00	4 $\frac{1}{4}$ "	54,500 00	5 "	319,956 50	6 "
75,000 00	4 $\frac{1}{2}$ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly 4s,	\$35,000	\$36,050 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas Nat'l Bank, Boston,	\$10,000	\$12,300 00	\$10,000 00
100	Blackstone N'l Bank, Boston,	10,000	11,175 00	10,000 00
100	Nat'l City Bank, Boston,	10,000	10,475 00	10,000 00
58	Continental N'l Bank, Boston,	5,800	6,960 00	5,800 00
30	Nat'l Exchange Bank, Boston,	3,000	3,900 00	3,000 00
75	Nat'l Eagle Bank, Boston,	7,500	7,875 00	7,500 00
75	Freeman's Nat'l Bank, Boston,	7,500	7,500 00	7,500 00
	<i>Amounts carried forward,</i>	\$53,800	\$60,185 00	\$53,800 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,.</i>	\$53,800	\$60,185 00	\$53,800 00
20	Globe Nat'l Bank, Boston, .	2,000	1,850 00	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	7,125 00	5,700 00
73	N'l Hide&Leather B'k, Boston,	7,300	8,851 25	7,300 00
80	Howard Nat'l Bank, Boston, .	8,000	8,550 00	8,000 00
40	Massachusetts N'l B'k, Boston,	10,000	9,125 00	10,000 00
100	Merchandise N'l B'k, Boston,	10,000	8,950 00	10,000 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,840 00	2,000 00
20	New England N'l B'k, Boston,	2,000	3,210 00	2,000 00
50	North Nat'l Bank, Boston, .	5,000	6,750 00	5,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,600 00	5,000 00
61	N'l B'k of the Republic, Boston,	6,100	9,150 00	6,100 00
50	Nat'l Revere Bank, Boston, .	5,000	6,437 50	5,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,550 00	5,000 00
50	Shoe&Leather N'l B'k, Boston,	5,000	5,137 50	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	12,700 00	10,000 00
85	Traders' Nat'l Bank, Boston, .	8,500	7,671 25	8,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,650 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,506 25	5,000 00
177	Asiatic Nat'l Bank, Salem, .	5,310	6,991 50	5,310 00
87	Nat'l Exchange Bank, Salem,	8,700	10,179 00	8,700 00
71	First Nat'l Bank, Salem, .	7,100	9,230 00	7,100 00
65	Mercantile Nat'l Bank, Salem,	6,500	7,816 25	6,500 00
28	Merchants' Nat'l Bank, Salem,	1,400	1,932 00	1,400 00
56	Naumkeag Nat'l Bank, Salem,	5,600	7,616 00	5,600 00
67	Salem Nat'l Bank, Salem, .	6,700	8,710 00	6,700 00
50	First Nat'l Bank, Lynn, . . .	5,000	6,325 00	5,000 00
18	N'l Grand Bank, Marblehead,	1,800	2,043 00	1,800 00
200	Beverly Nat'l Bank, Beverly,	20,000	27,000 00	20,000 00
		\$228,510	\$270,681 50	\$228,510 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$2,000	\$2,450 00	\$2,000 00*
Boston & Lowell R.R. 5s,	11,000	11,880 00	11,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
	\$23,000	\$24,330 00	\$23,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 10, 1888.

Personally appeared Robt. G. Bennett, Treasurer of the Beverly Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. LOVETT, *Justice of the Peace.*

ESSEX, ss., Nov. 10, 1888.

Personally appeared Robt. R. Endicott, President, and F. W. Choate, John I. Baker, Samuel Porter, Samuel J. Foster, A. N. Clark, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. LOVETT, *Justice of the Peace.*

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Present number of corporators, 54.

ALONZO H. EVANS, *President.*

CURTIS C. NICHOLS, *Treasurer.*

EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO H. EVANS,	EUSTACE C. FITZ,
S. A. DENIO,	S. A. CARLETON,
SAML. R. PAYSON,	LEANDER BEAL,
WM. O. GROVER.	

Open for business every business day, 9 A. M. to 2 P. M., and Saturdays 3 to 5 and 6 to 8 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$2,696,622 50	Deposits,	\$15,043,570 12
Loans on public funds,	23,000 00	Earnings undivided,	230,218 12
Bank stock as per schedule,	531,800 00	Guaranty fund,	493,013 60
Loans on bank stock,	127,400 00	Premium account,	127,656 25
Railroad bonds as per schedule,	85,000 00		
Railroad notes,	250,000 00		
Real estate (for banking purposes),	39,527 98		
Loans on real estate,	6,480,858 23		
Loans on personal security,	5,157,021 45		
Loans to counties, cities or towns (notes),	107,000 00		
Deposits in banks, on interest,	363,473 43		
Expense account,	64 60		
Cash on hand,	32,689 90		
	\$15,894,458 09		\$15,894,458 09

Loans on Public Funds, amount on each :—

On \$5,000 United States 4s,	\$5,000 00
On \$2,000 Cambridge, Mass., bonds,	1,400 00
On \$2,000 United States 4s,	2,000 00
On \$5,000 Worcester, Mass., bonds,	5,000 00
On \$2,000 United States 4s,	2,000 00
On \$5000 District of Columbia bonds,	6,000 00
On \$2,000 Providence, R. I., bonds,	2,000 00
On \$2,000 Boston, Mass., bonds,	1,600 00

Loans on Bank Stock, amount on each :—

On 146 shares Maverick National Bank, Boston,	\$14,600 00
On 30 shares Faneuil Hall National Bank, Boston,	
On 35 shares National Hide and Leather Bank, Boston,	} 3,000 00
On 5 shares National Webster Bank, Boston,	
On 26 shares National Rockland Bank, Boston,	2,500 00
On 200 shares National City Bank, Boston,	17,000 00
On 40 shares National Union Bank, Fall River,	2,800 00
On 30 shares Blackstone National Bank, Boston,	2,700 00
On 20 shares Blackstone National Bank, Boston,	1,800 00
On 25 shares First National Bank, South Weymouth,	2,200 00
On 10 shares Laconia National Bank, Laconia, N. H.,	800 00
On 400 shares First National Bank, Worcester,	40,000 00
On 200 shares Broadway National Bank, Boston,	
On 50 shares Fourth National Bank, Boston,	} 20,000 00
On 125 shares Fourth National Bank, Boston,	
On 125 shares Broadway National Bank, Boston,	} 20,000 00

Invested in real estate (for banking purposes),	\$39,527 98
Estimated value of the same,	225,000 00
Assessed value of the same,	264,000 00
Net income received from same during year ending Oct. 31, 1888,	10,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	437
Aggregate amount of the same,	784,366 36

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$109,799 27
National Security Bank, Boston,	101,416 63
Maverick National Bank, Boston,	75,753 43
Merchandise National Bank, Boston,	21,479 10
Mechanics' National Bank, Boston,	10,025 00
Holyoke National Bank, Holyoke,	20,000 00
Massasoit National Bank, Fall River,	25,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$767,790 75
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 258,172 67 } 2 per cent., { 270,949 66

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Date of the last extra dividend: April 8, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	94,934	4,374,056 10
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	65,251	4,020,415 32
Number of accounts opened during the year ending Oct. 31, 1888,	11,886	
Number of accounts closed during the year ending Oct. 31, 1888,	7,131	
Number of open accounts Oct. 31, 1888,	103,005	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		42,227 45
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 15.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$318,473 43	3 per cent.	\$352,500 00	4½ per cent.	\$125,000 00	5½ per cent.
50,000 00	3¾ “	748,400 00	4¾ “	303,000 00	5¾ “
50,000 00	3¾ “	55,000 00	4¾ “	413,891 20	6 “
140,000 00	3¾ “	3,958,837 06	5 “	38,500 00	6¼ “
726,500 00	4 “	60,000 00	5½ “	53,150 00	6½ “
723,000 00	4¼ “	612,100 00	5½ “	32,259 54	7 “
110,000 00	4¾ “	75,000 00	5¾ “		
2,409,176 88	4½ “	1,153,965 00	5½ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$200,000 00	\$230,000 00	\$200,000 00
City of Chelsea, Mass., 6s,	50,000 00	51,250 00	50,000 00
of Boston, Mass., 6s,	200,000 00	207,000 00	200,000 00
of Salem, Mass., 5s,	100,000 00	100,500 00	100,000 00
of Somerville, Mass., 5s,	78,000 00	78,390 00	78,000 00
of Lowell, Mass., 6s,	5,000 00	5,050 00	5,000 00
of Keene, N. H., 4s,	100,000 00	100,000 00	100,000 00
District of Columbia 5s,	65,000 00	66,950 00	65,000 00
District of Columbia 6s,	46,000 00	47,380 00	46,000 00
City of Columbus, Ohio, 4s,	70,000 00	70,000 00	70,000 00
of Biddeford, Me., 4s,	50,000 00	50,000 00	50,000 00
of Cleveland, Ohio, 4½s,	170,000 00	170,300 00	170,000 00
of East Saginaw, Mich., 5s,	24,000 00	24,000 00	24,000 00
of Boston, Mass., 5s,	79,622 50	81,613 05	79,622 50
District of Columbia 7s,	5,000 00	5,100 00	5,000 00
City of Cleveland, Ohio, 4s,	175,000 00	175,000 00	175,000 00
of Boston, Mass., 3½s,	624,000 00	624,000 00	624,000 00
of Malden, Mass., 4s,	10,000 00	10,000 00	10,000 00
of Milwaukee, Wis., 4s,	119,000 00	119,000 00	119,000 00
of Fitchburg, Mass., 6s,	100,000 00	102,000 00	100,000 00
Town of Everett, Mass., 6s,	50,000 00	51,250 00	50,000 00
of Danvers, Mass., 5s,	63,000 00	63,315 00	63,000 00
City of Malden, Mass., 6s,	10,000 00	10,050 00	10,000 00
Norwich, Ct., 4s,	60,000 00	60,000 00	60,000 00
Town of Brookline, Mass., 5s,	50,000 00	50,750 00	50,000 00
of Claremont, N. H., 6s,	3,000 00	3,000 00	3,000 00
of No. Attleboro', Mass., 4s,	72,000 00	72,000 00	72,000 00
of Beverly, Mass., 4s,	21,000 00	21,000 00	21,000 00
County of Carroll, N. H., 4s,	40,000 00	40,000 00	40,000 00
Town of Spencer, Mass., 4s,	5,000 00	5,000 00	5,000 00
of No. Easton, Mass., 4s,	52,000 00	52,000 00	52,000 00
	\$2,696,622 50	\$2,745,898 05	\$2,696,622 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
411	Blackstone N'l Bank, Boston,	\$41,100	\$43,566 00	\$41,100 00
168	N'l B'k of Commerce, Boston,	16,800	20,496 00	16,800 00
120	Second Nat'l Bank, Boston, .	12,000	18,600 00	12,000 00
167	North Nat'l Bank, Boston, .	16,700	21,710 00	16,700 00
150	Boston Nat'l Bank, Boston, .	15,000	17,850 00	15,000 00
395	Tremont Nat'l Bank, Boston,	39,500	39,895 00	39,500 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,200 00	10,000 00
250	Atlas Nat'l Bank, Boston, .	25,000	28,750 00	25,000 00
100	Boylston Nat'l Bank, Boston,	10,000	12,900 00	10,000 00
200	Nat'l Rockland Bank, Boston,	20,000	28,600 00	20,000 00
150	Washington N'l Bank, Boston,	15,000	17,400 00	15,000 00
145	Nat'l Webster Bank, Boston, .	14,500	15,225 00	14,500 00
223	Howard Nat'l Bank, Boston, .	22,300	23,415 00	22,300 00
325	N'l Hide&Leather B'k, Boston,	32,500	38,025 00	32,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,400 00	10,000 00
47	Merchants' N'l Bank, Boston,	4,700	6,486 00	4,700 00
225	Suffolk Nat'l Bank, Boston, .	22,500	25,875 00	22,500 00
250	First Nat'l Bank, Boston, .	25,000	55,000 00	25,000 00
225	Nat'l Revere Bank, Boston, .	22,500	28,125 00	22,500 00
150	Nat'l Bank of the Republic, Boston,	15,000	20,850 00	15,000 00
100	Continental N'l Bank, Boston,	10,000	11,700 00	10,000 00
280	Nat'l Bank of the Common- wealth, Boston,	28,000	36,400 00	28,000 00
100	Merchandise N'l B'k, Boston,	10,000	8,800 00	10,000 00
202	Nat'l City Bank, Boston, .	20,200	20,806 00	20,200 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,200 00	10,000 00
54	National Bank of Redemption, Boston,	5,400	6,750 00	5,400 00
101	Nat'l Exchange Bank, Boston,	10,100	12,726 00	10,100 00
330	Columbian Nat'l B'nk, Boston,	33,000	41,250 60	33,000 00
100	Third Nat'l Bank, Springfield,	10,000	16,500 00	10,000 00
50	First Nat'l Bank, Marlboro', .	5,000	5,000 00	5,000 00
		\$531,800	\$657,500 00	\$531,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$40,000	\$46,200 00	\$40,000 00*
Boston & Albany R.R. 7s,	25,000	26,250 00	25,000 00
Fitchburg R.R. 7s,	5,000	5,250 00	5,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,300 00	6,000 00
Boston & Maine R.R. 7s,	9,000	9,450 00	9,000 00
	\$85,000	\$93,450 00	\$85,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 14, 1888.

Personally appeared Curtis C. Nichols, Treasurer of the Boston Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. B. BIGELOW, *Justice of the Peace.*

SUFFOLK, ss., Nov. 14, 1888.

Personally appeared Alonzo H. Evans, President, and E. C. Fitz, S. A. Carleton, Leander Beal, Henry F. Coe and J. H. Cannell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. B. BIGELOW, *Justice of the Peace.*

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated 1864. Present number of corporators, 100.

GEORGE W. POPE, *President.*

HENRY R. REYNOLDS, *Treasurer.*

HENRY R. REYNOLDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. POPE,

JOHN GOLDTHWAIT,

JOHN SWEETSER,

JOHN A. PRAY,

WM. A. RUST,

THOMAS N. HART,

GEORGE NOWELL.

Open for business every business day, 9 A.M. to 3 P.M., and Saturday evenings,
5 to 8.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$82,580 50	Deposits,	\$1,112,646 57
Loans on bank stock,	5,500 00	Earnings undivided,	3,489 87
Real estate (for banking purposes),	115,000 00	Guaranty fund,	27,933 21
Real estate by foreclosure,	11,448 97		
Loans on real estate,	606,703 95		
Loans on personal security,	296,500 00		
Deposit in bank, on interest,	22,143 27		
Expense account,	651 05		
Cash on hand,	3,541 91		
	\$1,144,069 65		\$1,144,069 65

Loans on Bank Stock, amount on each : —

On 5 shares Mechanics' National Bank, Boston,	\$500 00
On 58 shares Fourth National Bank, Boston,	5,000 00

Invested in real estate (for banking purposes),	\$115,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	79,400 00
Net income received from same during year ending Oct. 31, 1888,	2,705 78
Value (by books) of other real estate, held by foreclosure or otherwise,	11,448 97
Assessed value of the same,	16,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	43
Aggregate amount of the same,	82,203 95
Amount of investments from which no income is received,	11,448 97

Cash on Deposit in Bank : —

Mount Vernon National Bank, Boston, \$22,143 27

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$56,573 42

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 19,995 94
 ending Oct. 31, 1888, } 2 per cent., { 20,671 75

Times for the dividends fixed by the by-laws : second Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 8,259 326,653 80

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 5,051 298,125 38

Number of accounts opened during the year ending Oct. 31, 1888, 1,040

Number of accounts closed during the year ending Oct. 31, 1888, 835

Number of open accounts Oct. 31, 1888, 6,607

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 5,472 83

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner : February 27.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,143 27	2½ per cent.	\$30,000 00	5½ per cent.	\$86,500 00	6 per cent.
200,000 00	4½ “	15,400 00	5½ “	7,950 00	7 “
568,853 95	5 “				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Everett Nat'l Bank, Boston, .	\$15,000	\$14,175 00	\$15,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,275 00	11,550 00
50	N'l B'k of No. America, Boston,	5,000	5,600 00	5,525 00
50	Atlas National Bank, Boston, .	5,000	6,156 25	6,300 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,650 00	5,325 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,546 87	3,600 00
50	Boston National Bank, Boston,	5,000	6,000 00	6,050 00
41	Tremont Nat'l Bank, Boston, .	4,100	4,592 00	5,084 00
48	Nat'l Webster Bank, Boston, .	4,800	5,286 00	5,448 00
42	Atlantic Nat'l Bank, Boston, .	4,200	5,586 00	6,384 00
11	State National Bank, Boston, .	1,100	1,408 00	1,402 50
50	Howard Nat'l Bank, Boston, .	5,000	5,343 75	6,250 00
37	N'l B'k of Commerce, Boston,	3,700	4,625 00	4,662 00
		\$70,400	\$79,243 87	\$82,580 50

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 10, 1888.

Personally appeared Henry R. Reynolds, Treasurer of the Boston Penny Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEORGE O. CARPENTER, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 10, 1888.

Personally appeared George W. Pope, President, and Chas. L. Damrell, Horace Dodd, J. B. Brigham, John D. Morton, Pliny Nickerson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GEORGE O. CARPENTER, *Justice of the Peace.*

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 37.

BENJ. F. DYER, *President.*

C. H. HOBART, *Treasurer.*

C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJ. F. DYER,

NATH'L H. HUNT,

PETER D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$14,000 00	Deposits,	\$155,177 15
Bank stock as per schedule,	26,020 00	Earnings undivided,	4,595 45
Railroad bonds as per schedule,	32,000 00	Guaranty fund,	3,038 67
Loans on real estate,	82,860 00		
Loans on personal security,	150 00		
Deposits in banks, on interest,	6,793 73		
Expense account,	8 20		
Premium account,	165 00		
Cash on hand,	814 34		
	<hr/>		<hr/>
	\$162,811 27		\$162,811 27

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 75
 Aggregate amount of the same, \$70,310 00

Cash on Deposit in Banks, amount in each :—

Shawmut National Bank, Boston, \$2,293 73
 Mt. Vernon National Bank, Boston, 4,500 00

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1888 (as per books), \$8,448 26
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 2,630 63
 ending Oct. 31, 1888, } 2 per cent., { 2,771 14

Times for the dividends fixed by the by laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 551 42,984 57

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 296 31,733 68

Number of accounts opened during the year ending Oct. 31, 1888, 95

Number of accounts closed during the year ending Oct. 31, 1888, 64

Number of open accounts Oct. 31, 1888, 569

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 519 49

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: September 7.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,793 73 16,900 00	2½ per cent. 5 “	\$63,650 00 600 00	6 per cent. 6½ “	\$1,860 00	7 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 5s,	\$3,000	\$3,330 00	\$3,000 00
of Fall River, Mass., 6s,	1,000	1,075 00	1,000 00
of Boston, Mass., 6s,	2,000	2,230 00	2,000 00
of Worcester, Mass., 4½s,	2,000	2,190 00	2,000 00
of Manchester, N. H., 4s,	2,000	2,060 00	2,000 00
Town of Brookline, Mass., 5s,	3,000	3,305 00	3,000 00
of Chatham, Mass., 4½s,	1,000	1,050 00	1,000 00
	\$14,000	\$15,240 00	\$14,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Union Market National Bank, Watertown,	\$1,900	\$2,641 00	\$1,920 00
7	Merchants' N'l Bank, Boston,	700	994 00	700 00
20	Manufacturers' N'l B'k, Boston,	2,000	1,825 00	2,000 00
15	State Nat'l Bank, Boston,	1,500	1,935 00	1,500 00
31	Blackstone N'l Bank, Boston,	3,100	3,464 25	3,100 00
10	N'l B'k of No. America, Boston,	1,000	1,122 50	1,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,620 00	2,000 00
10	Nat'l Hide & Leather Bank, Boston,	1,000	1,212 50	1,000 00
13	Merchandise N'l B'k, Boston,	1,300	1,163 50	1,300 00
8	Freeman's Nat'l Bank, Boston,	800	800 00	800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,568 75	2,500 00
28	Mt. Vernon Nat'l B'k, Boston,	2,800	3,647 00	3,500 00
22	Nat'l Union Bank, Weymouth,	2,200	2,464 00	2,200 00
25	Brockton Nat'l B'k, Brockton,	2,500	2,875 00	2,500 00
		\$25,300	\$29,332 50	\$26,020 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$5,000	\$5,500 00	\$5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
Fitchburg R.R. 4½s,	2,000	2,000 00	2,000 00
Old Colony R.R. 4s,	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s,	2,000	2,010 00	2,000 00
Fitchburg R.R. 5s,	3,000	3,100 00	3,000 00
Newport & Richford R.R. 5s,	5,000	5,150 00	5,000 00*
	\$32,000	\$33,210 00	\$32,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

BRAINTREE, Nov. 14, 1888.

Personally appeared C. H. Hobart, Treasurer of the Braintree Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANCIS A. HOBART, *Justice of the Peace.*

NORFOLK, ss.

BRAINTREE, Nov. 14, 1888.

Personally appeared Benj. F. Dyer, President, and George D. Willis, Peter D. Holbrook, E. Watson Arnold, James T. Stevens, Joseph Dyer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANCIS A. HOBART, *Justice of the Peace.*

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 20.

SPENCER LEONARD, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LAFAYETTE KEITH,

HOSEA KINGMAN,

JAMES C. LEACH,

SAMUEL P. GATES,

CHARLES H. PRATT.

Open for business every business day, 8 A.M. to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$11,000 00	Deposits,	\$344,307 13
Loan on public funds,	20,000 00	Earnings undivided,	2,881 32
Bank stock as per schedule,	44,877 00	Guaranty fund,	12,350 00
Loans on bank stock,	1,335 00	Profit and loss,	1,146 87
Railroad bonds as per schedule,	29,000 00	Suspense account,	31 00
Real estate (for banking purposes),	5,450 00		
Loans on real estate,	183,431 00		
Loans on personal security,	58,988 65		
Loans to counties, cities or towns (notes),	2,300 00		
Loans on depositors' books,	1,250 00		
Deposit in bank, not on interest,	329 11		
Expense account,	56 00		
Cash on hand,	2,699 56		
	\$360,716 32		\$360,716 32

Loan on Public Funds :—

On \$20,000 United States 4½s, \$20,000

Loans on Bank Stock, amount on each :—

On 3 shares Blackstone National Bank, Boston; 3 shares Eliot National Bank, Boston; 3 shares National Webster Bank, Boston, and 1 share Bristol County National Bank, Taunton, \$950 00

On 5 shares Merchants' National Bank, Boston, 385 00

Invested in real estate (for banking purposes),	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1888,	145 52
Number of outstanding loans, which are of an amount not exceeding \$3,000 each,	153
Aggregate amount of the same,	139,815 65

Cash on Deposit in Bank :—

First National Bank, Boston,	\$329 11
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$19,229 44
Rate and amount of each semi-annual dividend for the year } 2½ per cent., {	7,997 48
ending Oct. 31, 1888, } 2 per cent., {	6,428 28
Times for the dividends, fixed by the by-laws: April 1 and October 1.	
Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	1,056 77,961 35
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	899 82,164 21
Number of accounts opened during the year ending Oct. 31, 1888,	185
Number of accounts closed during the year ending Oct. 31, 1888,	102
Number of open accounts Oct. 31, 1888,	1,264
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	996 16
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: August 14.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	4½ per cent.	\$8,000 00	5¼ per cent.	\$2,125 00	7 per cent.
13,000 00	4¾ “	172,679 65	6 “	200 00	8 “
51,300 00	5 “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$5,000	\$5,637 50	\$5,000 00
of Fall River, Mass., 6s,	6,000	7,455 00	6,000 00
	\$11,000	\$13,092 50	\$11,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Blackstone N'l Bank, Boston,	\$7,000	\$7,822 50	\$7,000 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,600 00	2,500 00
15	Boylston Nat'l Bank, Boston,	1,500	2,077 50	1,500 00
20	Nat'l Eagle Bank, Boston, .	2,000	2,110 00	2,000 00
25	Fourth Nat'l Bank, Boston, .	2,500	2,775 00	2,500 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,402 50	1,000 00
10	Globe Nat'l Bank, Boston, .	1,000	925 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	2,137 50	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,420 00	1,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,997 50	3,000 00
20	Nat'l Rockland Bank, Boston,	2,000	3,020 00	2,770 00
6	Nat'l Security Bank, Boston, .	600	1,071 00	600 00
24	Shawmut Nat'l Bank, Boston,	2,400	3,174 00	2,400 00
10	Washington N'l Bank, Boston,	1,000	1,208 70	1,000 00
30	Brockton N'l Bank, Brockton,	3,000	3,450 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	2,860 00	2,200 00
36	Bristol Co. N'l B'k, Taunton, .	3,600	5,292 00	6,107 00
13	Abington N'l Bank, Abington,	1,300	1,625 00	1,300 00
		\$41,600	\$50,968 20	\$44,877 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$1,000	\$1,137 50	\$1,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	3,000	3,420 00	3,000 00
Old Colony R.R. 6s,	5,000	5,700 00	5,000 00
Fitchburg R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s,	5,000	4,600 00	5,000 00
Old Colony R.R. 4½s,	5,000	5,300 00	5,000 00
Boston & Albany R.R. 7s,	5,000	5,450 00	5,000 00
	\$29,000	\$31,007 50	\$29,000 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 9, 1888.

Personally appeared Samuel P. Gates, Treasurer of the Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH TOOKER, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 9, 1888.

Personally appeared Spencer Leonard, President, and Jas. C. Leach, Lafayette Keith, Geo. M. Hooper, John H. Fairbanks, Hosea Kingman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH TOOKER, *Justice of the Peace.*

**BRIGHTON FIVE CENTS SAVINGS BANK — (WARD 25)
BOSTON.**

Incorporated 1861. Present number of corporators, 123.

N. WARREN SANBORN, *President.*

BELA S. FISKE, *Treasurer.*

BELA S. FISKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. W. SANBORN,

BENJ. M. FISKE,

G. A. FULLER,

P. MOLEY,

W. F. WARREN.

Open for business every business day except Saturday, 9 A.M. to 12 M., 2 to 4 P.M. ;
Saturday, 9 A.M. to 12 M., and 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$45,368 88	Deposits,	\$280,899 71
Railroad bonds as per schedule,	12,000 00	Earnings undivided,	6,880 30
Real estate by foreclosure,	8,813 07	Guaranty fund,	6,900 00
Loans on real estate,	206,880 00*		
Loans on personal security,	20,000 00		
Deposit in bank, on interest,	1,183 94		
Expense account,	394 10		
Cash on hand,	40 02		
	<hr/>		
	\$294,680 01		<hr/>
			\$294,680 01

* This amount has been reduced within the legal limit.

Value (by books) of real estate, held by foreclosure or otherwise,	\$8,813 07
Assessed value of the same,	9,800 00
Net income received from same during year ending Oct. 31, 1888,	230 57
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	94
Aggregate amount of the same,	119,680 00
Amount of investments from which no income is received,	300 00

Cash on Deposit in Bank : —

National Market Bank of Brighton, \$1,183 94

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$15,537 55

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	4,505 35
ending Oct. 31, 1888,		

Times for the dividends fixed by the by-laws: first Saturday in January
and July.

Date of the last extra dividend: July, 1876.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,761	\$95,650 48
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	980	77,033 29
Number of accounts opened during the year ending Oct. 31, 1888,	357	
Number of accounts closed during the year ending Oct. 31, 1888,	233	
Number of open accounts Oct. 31, 1888,	1,301	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,557 27
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 15.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,183 94	2½ per cent.	\$11,500 00	6½ per cent.	\$2,000 00	7 3-10 per ct.
12,000 00	5½ "	1,900 00	7 "	100 00	8 per cent.
199,380 00	6 "				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Nat'l Webster Bank, Boston, .	\$4,500	\$4,961 20	\$4,500 00
30	Nat'l Market Bank, Brighton,	3,000	4,050 00	4,200 00
30	Metropolitan N'l B'k, Boston,	3,000	3,333 75	3,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,837 50	2,500 00
25	Third Nat'l Bank, Boston, .	2,500	2,631 25	2,500 00
25	First Nat'l Bank, W. Newton,	2,500	2,500 00	2,500 00
23	Freeman's Nat'l Bank, Boston,	2,300	2,302 88	2,300 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,751 00	2,359 25
19	Everett Nat'l Bank, Boston, .	1,900	1,785 50	1,900 00
18	Old Boston N'l Bank, Boston,	1,800	2,196 00	2,224 50
15	Eliot Nat'l Bank, Boston, .	1,500	1,927 50	1,732 50
15	Lincoln Nat'l Bank, Boston, .	1,500	1,665 00	1,650 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,818 75	1,635 00
13	Shoe & Leather N'l B'k, Boston,	1,300	1,329 25	1,300 00
12	Blackstone N'l Bank, Boston,	1,200	1,341 00	1,200 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,659 00	1,597 50
10	Columbian N'l Bank, Boston,	1,000	1,252 50	1,252 50
10	Merchants' N'l Bank, Boston,	1,000	1,420 00	1,400 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,270 00	1,208 25
10	State Nat'l Bank, Boston, .	1,000	1,290 00	1,132 50
10	Howard Nat'l Bank, Boston, .	1,000	1,087 50	1,200 00
5	Nat'l Revere Bank, Boston, .	500	642 75	585 00
5	Central Nat'l Bank, Boston, .	500	650 00	500 00
5	First Nat'l Bank, Lynn, . . .	500	600 00	591 88
4	Un. M'ket N'l B'k, Watertown,	400	560 00	400 00
		\$41,200	\$47,862 33	\$45,368 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	\$4,000	\$5,000 00	\$4,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,900 00	3,000 00
Fitchburg R.R. 7s,	5,000	6,500 00	5,000 00
	\$12,000	\$15,400 00	\$12,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 10, 1888.

Personally appeared Bela S. Fiske, Treasurer of the Brighton Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY G. KENNEDY, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1888.

Personally appeared N. Warren Sanborn, President, and F. G. Newhall, Benj. M. Fiske, J. S. Dunklee, Michael Coyle and G. A. Fuller, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY G. KENNEDY, *Justice of the Peace.*

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated 1846. Present number of corporators, 113.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EZRA DAVOL, WM. H. FOX, S. D. PRESBREY,
ZACHEUS SHERMAN, JOSEPH E. WILBAR.

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, until 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$571,000 00	Deposits,	\$3,348,032 87
Loan on public funds,	1,000 00	Earnings undivided,	31,962 46
Bank stock as per schedule,	341,100 00	Guaranty fund,	115,000 00
Loans on bank stock,	53,800 00		
Railroad bonds as per schedule,	290,000 00		
Loan on railroad stocks,	500 00		
Railroad notes,	25,000 00		
Real estate (for banking purposes),	25,000 00		
Loans on real estate,	1,204,945 00		
Loans on personal security,	837,130 00		
Loans to counties, cities or towns (notes),	103,500 00		
Loans on depositors' books,	7,130 00		
Deposits in banks, on interest,	24,315 86		
Expense account,	554 42		
Stock of Granite Mills of Fall River,	9,500 00*		
Cash on hand,	520 05		
	<u>\$3,494,995 33</u>		<u>\$3,494,995 33</u>

* This stock was taken to secure indebtedness, and has been sold since this return was made.

Loan on Public Funds: —

On \$1,000 U. S. 4½s, \$1,000 00

Loans on Bank Stock, amount on each: —

On 2 shares Machinists' National Bank, Taunton,	\$100 00
On 250 shares Lawrence National Bank, Lawrence,	} 32,000 00
On 37 shares Atlantic National Bank, Boston,	
On 50 shares State National Bank, Boston,	

On 4 shares Taunton National Bank, Taunton,	\$200 00
On 200 shares First National Bank, Chelsea,	20,000 00
On 5 shares Merchants' National Bank, New Bedford,	} 1,500 00
On 5 shares First National Bank, New Bedford,	
On 2 shares Mechanics' National Bank, New Bedford,	
On 3 shares National Bank of Commerce, New Bedford,	

Loan on Railroad Stocks :—

On 5 shares Boston & Albany R.R.,	\$500 00
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Invested in real estate (for banking purposes),	\$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	29,700 00
Net income received from same during year ending Oct. 31, 1888,	530 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	957
Aggregate amount of the same,	827,375 00

Cash on Deposit in Banks, amount in each :—

Bristol County National Bank, Taunton,	\$12,839 68
Maverick National Bank, Boston,	10,458 70
National Bank of Redemption, Boston,	1,017 48

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$179,373 08
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 62,545 30 } 2 per cent., { 64,093 33
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	7,202 581,863 83
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	6,122 598,163 92
Number of accounts opened during the year ending Oct. 31, 1888,	1,210
Number of accounts closed during the year ending Oct. 31, 1888,	1,004
Number of open accounts Oct. 31, 1888,	9,200
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	6,991 71
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: June 20.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,315 86	2½ per cent.	\$142,435 00	4½ per cent.	\$147,290 00	5½ per cent.
80,000 00	3½ "	150,000 00	4¾ "	80,000 00	5¾ "
30,000 00	4 "	313,450 00	5 "	1,131,830 00	6 "
70,000 00	4¼ "	36,000 00	5¼ "		
25,000 00	4¾ "	27,200 00	5¼ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 4s, . . .	\$100,000	\$100,000 00	\$100,000 00
of Providence, R. I., 5s, . . .	50,000	54,000 00	50,000 00
of Brockton, Mass., 4s and 5s,	50,000	50,000 00	50,000 00
of Cleveland, Ohio, 4s, . . .	50,000	50,000 00	50,000 00
of E. Saginaw, Mich., 5s, . . .	50,000	50,000 00	50,000 00
of N. Bedford, Mass., 3½s & 5s,	30,000	30,900 00	30,000 00
of Gloucester, Mass., 4s, . . .	25,000	25,000 00	25,000 00
of Somerville, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Lynn, Mass., 4s,	20,000	20,000 00	20,000 00
of Columbus, Ohio, 4s,	20,000	20,000 00	20,000 00
of Dayton, Ohio, 4s,	20,000	20,000 00	20,000 00
of Pawtucket, R. I., 4s,	20,000	20,000 00	20,000 00
of Portsmouth, N. H., 4s & 6s,	10,000	10,400 00	10,000 00*
of Dover, N. H., 5s,	10,000	10,700 00	10,000 00
of Newport, R. I., 4s,	10,000	10,000 00	10,000 00
of Boston, Mass., 5s and 6s, . .	10,000	10,800 00	10,000 00
of Cambridge, Mass., 6s,	10,000	10,200 00	10,000 00
of Fall River, Mass., 5s & 6s, .	10,000	10,500 00	10,000 00
of Worcester, Mass., 3½s,	10,000	10,000 00	10,000 00
of Lowell, Mass., 6s,	10,000	10,100 00	10,000 00
of Springfield, Mass., 6s & 7s,	6,000	6,700 00	6,000 00
Town of Rockland, Mass., 4s, . .	20,000	20,000 00	20,000 00
State of New Hampshire 6s, . . .	10,000	10,700 00	10,000 00
	\$571,000	\$580,000 00	\$571,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Machinists' N'l B'k, Taunton,	\$15,000	\$22,500 00	\$21,000 00
78	Bristol Co. N'l Bank, Taunton,	7,800	11,300 00	10,000 00
77	Taunton Nat'l Bank, Taunton,	7,700	11,100 00	10,200 00
25	Nat'l Bank of Fairhaven, . . .	2,000	2,000 00	2,000 00
100	Third N'l Bank, Springfield, . .	10,000	18,000 00	16,500 00
100	Atlantic Nat'l Bank, Boston, . .	10,000	13,000 00	12,000 00
100	Atlas Nat'l Bank, Boston, . . .	10,000	11,700 00	10,000 00
100	Boston Nat'l Bank, Boston, . . .	10,000	11,800 00	11,000 00
100	Everett Nat'l Bank, Boston, . . .	10,000	10,000 00	10,000 00
100	First Nat'l Bank, Boston,	10,000	22,500 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,300 00	11,000 00
100	Metropolitan N'l B'k, Boston,	10,000	11,000 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,400 00	11,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,700 00	11,500 00
	<i>Amounts carried forward,</i>	\$132,500	\$182,300 00	\$166,200 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$132,500	\$182,300 00	\$166,200 00
100	N'l B'k of the Republic, Boston,	10,000	14,200 00	12,500 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,400 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	12,700 00	11,500 00
100	Nat'l Union Bank, Boston, .	10,000	14,000 00	13,000 00
100	North Nat'l Bank, Boston, .	10,000	13,300 00	12,000 00
100	Second Nat'l Bank, Boston, .	10,000	16,000 00	14,000 00
100	State Nat'l Bank, Boston, .	10,000	12,600 00	10,000 00
150	Merchants' N'l Bank, Boston,	15,000	21,000 00	19,000 00
90	Howard Nat'l Bank, Boston, .	9,000	9,500 00	9,000 00
67	People's Nat'l Bank, Boston, .	6,700	10,700 00	10,000 00
50	Boylston Nat'l Bank, Boston,	5,000	6,600 00	5,000 00
50	Columbian N'l Bank, Boston,	5,000	6,300 00	5,000 00
50	Freeman's N'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	Mt. Vernon N'l B'k, Boston, .	5,000	6,500 00	5,000 00
50	N'l B'k of No. Amer., Boston,	5,000	5,400 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,000 00	5,000 00
50	Nat'l Rockland Bank, Boston,	5,000	7,500 00	6,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,200 00	5,000 00
35	Faneuil Hall N'l B'k, Boston,	3,500	4,800 00	3,500 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,100 00	2,500 00
19	Washington N'l B'k, Boston, .	1,900	2,300 00	1,900 00
		\$286,100	\$381,800 00	\$341,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$50,000	\$51,500 00	\$50,000 00
Boston & Providence R.R. 4s,	50,000	50,000 00	50,000 00
Fitchburg R.R. 5s,	40,000	40,000 00	40,000 00
Old Colony R.R. 4s, 6s and 7s,	30,000	30,000 00	30,000 00
Boston & Lowell R.R. 4s,	30,000	30,000 00	30,000 00
Vermont & Mass. R.R. 5s,	20,000	20,400 00	20,000 00
Boston & Albany R.R. 6s and 7s,	20,000	21,200 00	20,000 00
Boston & Maine R.R. 4s,	15,000	15,000 00	15,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	15,000	15,400 00	15,000 00
Worcester, Nash. & Rochester R.R. 4s,	20,000	20,000 00	20,000 00
	\$290,000	\$293,500 00	\$290,000 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 2, 1888.

Personally appeared Alfred C. Place, Treasurer of the Bristol County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, **FREDERICK S. HALL, *Justice of the Peace.***

BRISTOL, ss., Nov. 2, 1888.

Personally appeared Joseph E. Wilbar, President, and Francis L. Moore, Wm. H. Fox, Ezra Davol, S. D. Presbrey and Zacheus Sherman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, **FREDERICK S. HALL, *Justice of the Peace.***

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated 1872. Present number of corporators, 19.

JOHN FALLON, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN FALLON,

THOMAS SCOTT,

A. W. STEARNS,

WM. P. CLARK,

MORRIS KNOWLES.

Open for business every business day except Saturday, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$99,000 00	Deposits,	\$825,298 55
Bank stock as per schedule,	127,900 00	Earnings undivided,	5,270 87
Loan on bank stock,	450 00	Guaranty fund,	25,000 00
Railroad bonds as per schedule,	160,000 00	Balance Smith fund,	23,355 80
Real estate by foreclosure,	12,230 00	Premium account,	36,000 00
Loans on real estate,	296,682 50		
Loans on personal security,	208,130 00		
Deposit in bank, on interest,	4,503 79		
Deposit in bank, not on interest,	5,000 00		
Cash on hand,	1,028 93		
	<hr/>		<hr/>
	\$914,925 22		\$914,925 22

Loan on Bank Stock : —

On 5 shares Lawrence National Bank, Lawrence,	\$450 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$12 230 00
Assessed value of the same,	13,030 00
Net income received from same during year ending Oct. 31, 1888,	534 04
Number of outstanding loans, which are of an amount not exceeding \$3,000 each,	206
Aggregate amount of the same,	229,262 50
Amount of investments from which no income is received,	230 00

Cash on Deposit in Bank : —

Lawrence National Bank, Lawrence,	\$9,503 79
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$42,159 19

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 14,579 64
ending Oct. 31, 1888, } 2½ per cent., { 19,054 92

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend: October, 1882.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,019	\$174,768 30
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,383	137,858 58
Number of accounts opened during the year ending Oct. 31, 1888,	415	
Number of accounts closed during the year ending Oct. 31, 1888,	304	
Number of open accounts Oct. 31, 1888,	2,229	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		\$3,094 99
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 30.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,503 79	3½ per cent.	\$82,700 00	5½ per cent.	\$2,875 00	6½ per cent.
25,000 00	4½ “	40,000 00	5¾ “	11,700 00	7 “
127,800 00	5 “	215,187 50	6 “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 4½s,	\$24,000	\$24,480 00	\$24,000 00
Town of East Providence, R. I., 4½s,	75,000	76,700 00	75,000 00
	\$99,000	\$101,180 00	\$99,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
64	Bay State N'l B'nk, Lawrence,	\$4,800	\$8,320 00	\$6,400 00
44	Nat'l City Bank, Boston,	4,400	4,664 00	4,400 00
100	N'l B'k of Commerce, Boston,	10,000	12,400 00	10,000 00
50	Nat'l Eagle Bank, Boston,	5,000	5,300 00	5,000 00
50	Eliot Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
50	Everett Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
33	Globe Nat'l Bank, Boston,	3,300	3,360 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,830 00	1,500 00
50	Howard Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
78	Lawrence N'l B'nk, Lawrence,	7,800	9,360 00	7,800 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,650 00	5,000 00
50	Market Nat'l Bank, Boston,	5,000	4,650 00	5,000 00
	<i>Amounts carried forward,</i>	\$66,800	\$77,834 00	\$68,400 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward, .</i>	\$66,800	\$77,834 00	\$68,400 00
50	N'l B'k of N. America, Boston,	5,000	5,600 00	5,000 00
50	State Nat'l Bank, Boston, .	5,000	6,450 00	5,000 00
76	Shawmut Nat'l Bank, Boston,	7,600	9,956 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,200 00	10,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	12,200 00	10,0 0 00
169	Tremont Nat'l Bank, Boston,	16,900	18,590 00	16,900 00
50	Nat'l Webster Bank, Boston, .	5,000	5,500 00	5,000 00
		\$126,300	\$146,330 00	\$127,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$50,000	\$52,500 00	\$50,000 00
Boston & Lowell R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4s,	10,000	10,100 00	10,000 00
Boston & Providence R.R. 4s,	50,000	51,500 00	50,000 00
	\$160,000	\$164,100 00	\$160,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 22, 1888.

Personally appeared Gilbert E. Hood, Treasurer of the Broadway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

ESSEX, ss., Nov. 22, 1888.

Personally appeared John Fallon, President, and A. W. Stearns, Thos. Scott, Morris Knowles, Daniel Hardy, Wm. P. Clark, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated 1881. Present number of corporators, 45.

JOHN J. WHIPPLE, *President.*

CLARENCE R. FILLEBROWN, *Treasurer.*

WM. W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. WHIPPLE, ENOS H. REYNOLDS,
GARDNER J. KINGMAN, DAVIS S. PACKARD,
 BRADFORD E. JONES.

Open for business every business day, 9 A. M. to 2 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$71,670 00	Deposits,	\$853,513 71
Bank stock as per schedule,	13,800 00	Earnings undivided,	1,336 19
Railroad bonds as per schedule,	96,430 00	Guaranty fund,	15,600 00
Loans on real estate,	488,705 00		
Loans on personal security,	171,248 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposit in bank, not on interest,	12,505 66		
Expense account,	136 94		
Cash on hand,	954 30		
	<hr/>		<hr/>
	\$870,449 90		\$870,449 90

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 303
 Aggregate amount of the same, \$350,203 00

Cash on Deposit in Bank : —

Brockton National Bank, Brockton, \$12,505 66

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$42,044 55
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 13,662 53
 ending Oct. 31, 1888, } 2 per cent., { 14,600 28

Times for the dividends, fixed by the by-laws : April 15 and October 15.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 6,688 404,176 22

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	4,154	\$312,370 45
Number of accounts opened during the year ending Oct. 31, 1888,	1,520	
Number of accounts closed during the year ending Oct. 31, 1888,	937	
Number of open accounts Oct. 31, 1888,	4,432	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,954 77
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: May 17.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,000 00	4 per cent.	\$123,300 00	5 per cent.	\$2,000 00	6½ per cent.
18,000 00	4½ “	43,000 00	5½ “	3,250 00	7 “
15,000 00	4¾ “	457,203 00	6 “	200 00	8 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	\$29,000	\$29,750 00	\$29,000 00
of Brockton, Mass., 5s,	5,700	6,327 00	5,700 00
of Biddeford, Me., 4s,	1,000	1,010 00	1,000 00
of Cleveland, Ohio, 6s & 7s,	9,000	10,285 00	9,720 00
of Columbus, Ohio, 6s,	15,000	15,675 00	15,450 00
District of Columbia, 6s & 7s,	10,000	12,540 00	10,800 00
	\$69,700	\$75,587 00	\$71,670 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Shawmut Nat'l Bank, Boston,	\$1,000	\$1,300 00	\$1,000 00
10	Manufacturers' N'l B'k, Boston,	1,000	912 50	1,000 00
28	Tremont Nat'l Bank, Boston, .	2,800	3,164 00	2,800 00
10	Nat'l Webster Bank, Boston, .	1,000	1,100 00	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,122 50	1,000 00
50	Brockton N'l Bank, Brockton,	5,000	5,750 00	5,000 00
20	Home National B'k, Brockton,	2,000	2,500 00	2,000 00
		\$13,800	\$15,849 00	\$13,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s,	\$6,000	\$6,180 00	\$6,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	1,000	1,135 00	1,000 00
Boston & Lowell R.R. 7s,	14,000	15,960 00	14,700 00
Boston & Lowell R.R. 5s,	1,000	1,080 00	1,000 00
Old Colony R.R. 6s,	7,000	} 18,230 00	16,800 00
Old Colony R.R. 7s,	9,000		
Vermont & Massachusetts R.R. 5s, . .	9,000	9,630 00	9,000 00
Boston & Maine R.R. 7s,	10,000	11,280 00	10,200 00
Worcester & Nashua R.R. 5s,	5,500	5,775 00	5,500 00
Nashua & Rochester R.R. 5s,	4,000	4,160 00	4,000 00
Conn & Passumpsic Rivers R.R. 7s,	11,500	12,650 00	11,730 00*
Fitchburg R.R. 5s,	6,000	6,162 50	6,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	1,000	1,130 00	1,000 00
Nashua & Lowell R.R. 6s,	2,000	2,160 00	2,000 00
Boston & Albany R.R. 7s,	4,000	4,360 00	4,200 00
Maine Central R.R. 6s,	3,000	3,510 00	3,300 00
	\$94,000	\$103,402 50	\$96,430 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BROCKTON, Nov. 14, 1888.

Personally appeared Clarence R. Fillebrown, Treasurer of the Brockton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. T. JONES, *Justice of the Peace.*

PLYMOUTH, ss.

BROCKTON, Nov. 14, 1888.

Personally appeared John Jay Whipple, President, and W. W. Cross, Chas. H. Cary, Gardner J. Kingman, D. S. Packard and W. F. Cleaveland, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. T. JONES, *Justice of the Peace.*

BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated 1872. Number of corporators, 35.

HENRY D. FALES, *President.*

HIRAM P. GERALD, *Treasurer.*

HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. V. CROSBY,
GEO. S. DUELL,

W. TUFTS,
H. P. GERALD.

Open for business every business day, 8 A.M. to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$44,394 12	Deposits,	\$67,488 43
Loans on personal security,	10,315 00	Earnings undivided,	1,281 68
Loans to counties, cities or towns (notes),	13,000 00	Guaranty fund,	1,298 79
Deposits in banks, on interest,	1,184 67		
Expense account,	74 35		
Cash on hand,	1,100 76		
	\$70,068 90		\$70,068 90

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	89
Aggregate amount of the same,	\$67,709 12

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester,	\$1,167 04
Mechanics' National Bank, Worcester,	4 00
City National Bank, Worcester,	1 93
Central National Bank, Worcester,	7 67
Boston Safe Deposit and Trust Company,	4 03

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$3,100 22
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 1,255 34
	} 2 per cent., { 1,213 04
Rate and amount of any extra dividend for the year ending Oct. 31, 1888, 10 per cent.,	318 89

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: July 1, 1888.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	525	\$26,522 16
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	406	28,517 03
Number of accounts opened during the year ending Oct. 31, 1888,	98	
Number of accounts closed during the year ending Oct. 31, 1888,	69	
Number of open accounts Oct. 31, 1888,	439	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		185 25
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: March 8.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,184 67	3 per cent.	\$5,000 00	4½ per cent.	\$12,900 00	5½ per cent.
8,000 00	4 "	3,000 00	5 "	38,809 12	6 "

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 20, 1888.

Personally appeared Hiram P. Gerald, Treasurer of the Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. V. CROSBY, *Justice of the Peace.*

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Henry D. Fales, President, and J. W. Livermore, Geo. S. Duell, E. J. Moulton, W. Tufts and Wm. F. Hayden, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. V. CROSBY, *Justice of the Peace.*

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated 1871. Present number of corporators, 46.

WM. H. LINCOLN, *President.*

WM. E. LINCOLN, *Treasurer.*

WM. E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. STEARNS,

B. W. NEAL,

THOS. P. RITCHIE,

BENJ. F. BAKER,

NATH'L LYFORD,

WM. E. LINCOLN.

Open for business Monday and Saturday, 5.15 to 8 P.M., and Wednesday, 4 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$39,804 00	Deposits,	\$382,833 76
Bank stock as per schedule,	32,646 63	Earnings undivided,	963 69
Loan on bank stock,	250 00	Guaranty fund,	5,273 82
Railroad bonds as per schedule,	20,487 50	Rent account,	45 65
Real estate (for banking purposes),	7,231 36		
Real estate by foreclosure,	1,526 22		
Loans on real estate,	252,500 00		
Loans on personal security,	19,800 00		
Deposits in banks, on interest,	14,025 01		
Expense account,	424 65		
Profit and loss,	100 00		
Cash on hand,	321 55		
	\$389,116 92		\$389,116 92

Loan on Bank Stock :—

On 3 shares National Eagle Bank, Boston,	\$250 00
Invested in real estate (for banking purposes),	\$7,231 36
Estimated value of the same,	7,500 00
Assessed value of the same,	6,100 00
Net income received from same during year ending Oct. 31, 1888,	240 00
Value (by books) of other real estate, held by foreclosure or otherwise,	1,526 22
Assessed value of the same,	800 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	53
Aggregate amount of the same,	71,700 00
Amount of investments from which no income is received,	1,526 22

Cash on Deposit in Banks, amount in each :—

Shawmut National Bank, Boston,	\$3,618 54
Central National Bank, Boston,	5,976 27
Brookline National Bank, Brookline,	4,430 20

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),		\$17,783 14
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent.,	5,704 64
	2 per cent.,	6,247 35

Times for the dividends fixed by the by-laws: second Monday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,562	149,502 55
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,570	110,663 99
Number of accounts opened during the year ending Oct. 31, 1888,	545	
Number of accounts closed during the year ending Oct. 31, 1888,	322	
Number of open accounts Oct. 31, 1888,	2,134	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,701 07
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: September 12.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,430 20	2 per cent.	\$184,600 00	5 per cent.	\$37,400 00	6 per cent.
9,594 81	2½ " "	35,300 00	5½ " "	250 00	7 " "
15,000 00	4½ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s,	\$4,000	\$5,000 00	\$4,200 00
of Brookline, Mass., 4½s,	10,000	10,350 00	10,550 00
of Brookline, Mass., 4s,	25,000	25,250 00	25,054 00
	\$39,000	\$40,600 00	\$39,804 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central National B'k, Boston,	\$7,500	\$10,125 00	\$11,400 00
50	Merchandise N'l Bank, Boston,	5,000	4,475 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,390 00	3,344 13
20	Brookline N'l B'k, Brookline,	2,000	2,200 00	2,000 00
50	National City Bank, Boston, .	5,000	5,237 50	5,531 25
37	Nat'l Revere Bank, Boston, .	3,700	4,763 75	4,057 00
12	National Eagle Bank, Boston,	1,200	1,248 00	1,314 25
		\$27,400	\$31,439 25	\$32,646 63

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$9,400 00	\$10,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,487 50
	\$20,000	\$19,900 00	\$20,487 50

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 15, 1888.

Personally appeared William E. Lincoln, Treasurer of the Brookline Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANCIS H. STEVENS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 20, 1888.

Personally appeared Wm. H. Lincoln, President, and James P. Stearns; and, Norfolk, ss., on the same day, J. Anson Guild, Wm. Lincoln, B. F. Baker, B. W. Neal and T. P. Ritchie, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBERT L. LINCOLN, JR., *Justice of the Peace.*

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated 1834. Present number of corporators, 48.

CHAS. W. SEVER, *President.*

OSCAR F. ALLEN, *Treasurer.*

JAS. H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. W. SEVER,

ANDREW S. WAITT,

EDWIN DRESSER,

CHAS. E. RAYMOND,

J. T. G. NICHOLS,

WM. KIMBALL,

JOS. R. PETTINGILL.

Open for business every business day, 8 A. M. to 1 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$169,532 50	Deposits,	\$2,357,755 38
Loan on public funds,	4,000 00	Earnings undivided,	55,115 17
Bank stock as per schedule,	269,018 85	Guaranty fund,	63,700 00
Loans on bank stock,	59,300 00		
Railroad bonds as per schedule,	180,000 00		
Railroad notes,	25,000 00		
Real estate by foreclosure,	31,185 83		
Loans on real estate,	1,016,494 00		
Loans on personal security,	668,212 44		
Deposits in banks, on interest,	50,088 68		
Expense account,	1,432 13		
Cash on hand,	2,306 12		
	<hr/>		<hr/>
	\$2,476,570 55		\$2,476,570 55

Loan on Public Funds :—

On \$4,000 United States 4s, \$4,000 00

Loans on Bank Stock, amount on each :—

On 25 shares National Bank of Commerce, Boston, \$2,300 00

On 70 shares National Revere Bank, Boston, 7,000 00

On 500 shares Maverick National Bank, Boston, 50,000 00

Value (by books) of real estate, held by foreclosure or otherwise, \$31,185 83

Assessed value of the same, 34,150 00

Number of outstanding loans, which are of an amount not exceeding
\$3,000 each, 274

Aggregate amount of the same, 349,264 00

Amount of investments from which no income is received, 12,292 44

Cash on Deposit in Banks, amount in each :—

Charles River National Bank, Cambridge,	\$20,088 68
Maverick National Bank, Boston,	30,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888, as per books,	\$119,889 37
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	43,179 10
ending Oct. 31, 1888, } 2 per cent., {	43,801 92

Times for the dividends, fixed by the by-laws: fourth Thursday in January and July.

Date of the last extra dividend: January, 1870.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	8,109	496,270 06
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	6,207	514,578 75
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Number of accounts opened during the year ending Oct. 31, 1888,	1,034
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Number of accounts closed during the year ending Oct. 31, 1888,	896
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Number of open accounts Oct. 31, 1888,	7,021
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Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	8,335 56
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Amount of treasurer's bond,	20,000 00
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Date of examination by commissioner: April 6.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,792 44	0 per cent.	\$44,500 00	4 $\frac{3}{4}$ per cent.	\$194,962 00	6 per cent.
50,088 68	2 $\frac{1}{2}$ "	1,019,175 00	5 "	15,100 00	6 $\frac{1}{2}$ "
30,000 00	4 "	50,000 00	5 $\frac{1}{4}$ "	6,650 00	7 "
62,500 00	4 $\frac{1}{4}$ "	71,277 00	5 $\frac{1}{2}$ "	12,750 00	7 $\frac{1}{2}$ "
229,300 00	4 $\frac{1}{2}$ "	25,000 00	5 $\frac{3}{4}$ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	\$21,000	\$26,120 00	\$20,150 00
of Newburyport, Mass, 6s,	18,000	18,900 00	18,000 00
of Cambridge, Mass., 6s,	22,000	24,320 00	21,932 50
of Lowell, Mass., 6s,	20,000	20,800 00	19,400 00
of Fitchburg, Mass., 6s,	25,000	26,250 00	25,000 00
Providence, R. I., 5s,	22,000	24,520 00	24,035 00
Boston, Mass., 6s,	15,000	16,490 00	17,775 00
Boston, Mass., 5s,	2,000	2,300 00	2,240 00
Springfield, Mass., 7s,	1,000	1,350 00	1,000 00
Town of Westborough, Mass., 5s,	14,000	16,240 00	14,000 00
of Medford, Mass., 6s,	2,000	2,060 00	2,000 00
State of Massachusetts 5s,	4,000	4,360 00	4,000 00
	\$166,000	\$183,710 00	\$169,532 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas Nat'l Bank, Boston, .	\$15,900	\$19,398 00	\$19,054 25
265	Boston Nat'l Bank, Boston, .	26,500	31,800 00	29,134 37
18	Continental N'l Bank, Boston,	1,800	2,124 00	2,203 25
107	Eliot Nat'l Bank, Boston, .	10,700	13,161 00	12,489 12
42	Faneuil Hall N'l B'nk, Boston,	4,200	5,964 00	5,484 75
9	Freeman's Nat'l Bank, Boston,	900	900 00	997 25
69	Globe Nat'l Bank, Boston, .	6,900	6,348 00	8,919 26
93	Hamilton Nat'l Bank, Boston,	9,300	11,625 00	11,590 00
114	Howard Nat'l Bank, Boston, .	11,400	12,198 00	12,831 49
58	Market Nat'l Bank, Boston, .	5,800	5,394 00	6,280 63
134	Merchants' N'l Bank, Boston,	13,400	18,894 00	18,207 25
10	Shawmut Nat'l Bank, Boston,	1,000	1,310 00	1,206 25
50	State Nat'l Bank, Boston, .	5,000	6,350 00	5,481 25
145	Suffolk Nat'l Bank, Boston, .	14,500	18,270 00	17,836 50
200	Third Nat'l Bank, Boston, .	20,000	21,400 00	20,598 12
83	Traders' Nat'l Bank, Boston, .	8,300	7,470 00	8,300 00
117	Tremont Nat'l Bank, Boston, .	11,700	12,870 00	14,003 25
125	N'l B'k of Commerce, Boston,	12,500	15,500 00	15,309 99
11	Nat'l Exchange Bank, Boston,	1,100	1,452 00	1,575 75
11	Nat'l Eagle Bank, Boston, .	1,100	1,155 00	1,241 88
28	N'l Hide & Leather B'k, Boston,	2,800	3,416 00	3,144 00
146	Nat'l Revere Bank, Boston, .	14,600	18,980 00	17,499 99
5	Nat'l Union Bank, Boston, .	500	710 00	719 00
30	Nat'l Rockland Bank, Boston,	3,000	4,500 00	4,625 25
25	Charles River N'l B'k, Camb'ge,	2,500	3,750 00	2,526 00
46	Newton Nat'l Bank, Newton,	4,600	4,232 00	5,880 00
50	Naumkeag Nat'l Bank, Salem,	5,000	6,750 00	7,800 00
60	First N'l Bank, New Bedford,	6,000	9,000 00	7,420 00
50	Nat'l Bank of Commerce, New Bedford,	5,000	5,650 00	6,160 00
10	First Nat'l Bank, Leominster,	1,000	500 00	500 00
		\$227,000	\$271,071 00	\$269,018 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$4,000	\$4,360 00	\$4,000 00
Lowell & Andover R.R. 6s, . . .	1,000	1,090 00	1,000 00
Fitchburg R.R. 4½s,	50,000	50,000 00	50,000 00
Fitchburg R.R. 5s,	125,000	131,250 00	125,000 00
	\$180,000	\$186,700 00	\$180,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 8, 1888.

Personally appeared Oscar F. Allen, Treasurer of the Cambridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WM. B. DURANT, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 17, 1888.

Personally appeared Charles W. Sever, President, and Edwd. R. Cogswell, John Wilson, John H. Hubbard, Franklin Perrin and J. T. G. Nichols, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES H. THURSTON, *Justice of the Peace.*

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGE.

Incorporated 1853. Present number of corporators, 17.

JOSEPH A. HOLMES, *President.*

WILLIAM PAGE, *Treasurer.*

J. F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH A. HOLMES,

DANL. U. CHAMBERLIN,

BENJ. R. TILTON.

Open for business every business day, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$1,312,158 95	Deposits,	\$2,992,864 16
Bank stock as per schedule,	98,100 00	Earnings undivided,	45,752 17
Loan on bank stock,	20,000 00	Guaranty fund,	95,000 00
Railroad bonds as per schedule,	271,000 00		
Real estate by foreclosure,	23,000 00		
Loans on real estate,	1,064,051 48		
Loans on personal security,	153,050 00		
Loans to counties, cities or towns (notes),	123,500 00		
Deposits in banks, on interest,	64,851 19		
Expense account,	1,497 50		
Cash on hand,	2,407 21		
	\$3,133,616 33		\$3,133,616 33

Loan on Bank Stock : —

On 200 shares Metacomet National Bank, Fall River, with 40 shares Old Colony R.R., and 25 shares Boston & Maine R.R., \$20,000 00

Value (by books) of real estate, held by foreclosure or otherwise, \$23,000 00

Assessed value of the same, 27,800 00

Net income received from same during year ending Oct. 31, 1888, 374 06

Number of out-standing loans, which are of an amount not exceeding \$3,000 each, 333

Aggregate amount of the same, 461,971 00

Cash on Deposit in Bank, amount in each : —

Cambridgeport National Bank, Cambridge, \$1,066 74

First National Bank, Cambridge, 7,773 94

National City Bank, Cambridge, 6,010 51

National Exchange Bank, Boston, 50,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$162,321 34

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 56,047 84
ending Oct. 31, 1888, } 2 per cent., { 56,570 98

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Date of the last extra dividend: October, 1873.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	8,526	\$179,851 74
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	6,127	508,846 17
Number of accounts opened during the year ending Oct. 31, 1888,	1,136	
Number of accounts closed during the year ending Oct. 31, 1888,	892	
Number of open accounts Oct. 31, 1888,	8,775	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,017 27
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 19.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$64,851 19	2½ per cent.	\$920,245 00	5 per cent.	\$3,350 00	7 per cent.
138,000 00	4 "	29,500 00	5½ "	1,100 00	7 3-10 "
50,000 00	4¼ "	87,306 48	6 "	2,500 00	7½ "
118,000 00	4½ "	10,600 00	6½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	\$39,000 00	\$43,517 50	\$39,000 00
of Boston, Mass., 5s,	43,658 95	48,298 37	43,658 95
of Cambridge, Mass., 6s,	8,000 00	8,285 00	8,000 00
of Cambridge, Mass., 5s,	50,000 00	50,625 00	50,000 00
of Cambridge, Mass., 4s,	150,000 00	157,850 00	150,000 00
of Cleveland, Ohio, 6s,	54,000 00	57,410 00	54,000 00
of Cleveland, Ohio, 4s,	14,000 00	14,210 00	14,000 00
of Cleveland, Ohio, 7s,	25,000 00	28,831 25	25,000 00
of Cleveland, Ohio, 3 ⁶ / ₁₀ s,	7,000 00	6,790 00	7,000 00
of Columbus, Ohio, 4s,	40,000 00	40,600 00	40,000 00
of Dayton, Ohio, 4s,	50,000 00	50,000 00	50,000 00
Town of E. Providence, R. I., 4s,	50,000 00	50,687 50	50,000 00
City of Grand Rapids, Mich., 4s,	19,000 00	19,000 00	19,000 00
of Grand Rapids, Mich., 5s,	6,000 00	6,030 00	6,000 00
of Grand Rapids, Mich., 8s,	5,000 00	6,212 50	5,000 00
of Lawrence, Mass., 4s,	58,000 00	59,740 00	58,000 00
of New Bedford, Mass., 5s,	5,000 00	5,706 25	5,000 00
of New Britain, Conn., 4s,	5,000 00	5,000 00	5,000 00
of Newton, Mass., 6s,	3,000 00	3,840 00	3,000 00
of Newton, Mass., 4s,	13,000 00	13,195 00	13,000 00
of Peoria, Ill., 4½s,	50,000 00	52,562 50	50,000 00
of Springfield, Ohio, 4½s,	50,000 00	53,750 00	50,000 00
of Taunton, Mass., 4s,	35,500 00	36,343 13	35,500 00
of Worcester, Mass., 4s,	50,000 00	52,375 00	50,000 00
of Worcester, Mass., 5s,	20,000 00	23,475 00	20,000 00
<i>Amounts carried forward,</i>	\$850,158 95	\$894,334 00	\$850,158 95

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$850,158 95	\$894,334 00	\$850,158 95
Town of Woonsocket, R.I., 4s, . . .	50,000 00	51,500 00	50,000 00
City of Waltham, Mass, . . .	46,000 00	46,345 00	46,000 00
District of Columbia 6s, . . .	30,000 00	32,075 00	30,000 00
Town of Beverly, Mass, 4s, . . .	72,000 00	73,440 00	72,000 00
of Kingston, Mass., 4s, . . .	33,000 00	33,247 50	33,000 00
of Rockland, Mass., 4s, . . .	56,000 00	56,420 00	56,000 00
of So. Abington, Mass., . . .	19,000 00	19,285 00	19,000 00
of Weymouth, Mass., . . .	31,000 00	32,278 75	31,000 00
United States 4s,	125,000 00	159,062 50	125,000 00
	\$1,312,158 95	\$1,397,987 75	\$1,312,158 95

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Blackstone Nat'l Bank, Boston,	\$5,000	\$5,587 50	\$5,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,986 00	5,600 00
40	Eliot Nat'l Bank, Boston, . . .	4,000	4,940 00	4,000 00
50	Globe Nat'l Bank, Boston, . . .	5,000	4,625 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
150	Suffolk Nat'l Bank, Boston, . . .	15,000	19,087 50	15,000 00
100	Tremont Nat'l Bank, Boston,	10,000	11,125 00	10,000 00
206	Nat'l Union Bank, Boston, . . .	20,600	29,303 50	20,600 00
50	Washington Nat'l B'k, Boston,	5,000	6,006 25	5,000 00
75	Nat'l Webster Bank, Boston, . . .	7,500	8,268 75	7,500 00
40	Cambridgept Nat'l B'k, Cam., . . .	4,000	5,400 00	4,000 00
50	First Nat'l Bank, Cambridge, . . .	5,000	8,000 00	5,000 00
14	Nat'l City Bank, Cambridge, . . .	1,400	2,240 00	1,400 00
		\$98,100	\$124,069 50	\$98,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany R.R. 7s,	\$63,000	\$69,060 60	\$63,000 00
Fitchburg R.R. 7s,	6,000	6,720 00	6,000 00
Fitchburg R.R. 5s,	22,000	22,660 00	22,000 00
Fitchburg R.R. 4s,	50,000	48,500 00	50,000 00
Old Colony R.R. 6s,	19,000	21,850 00	19,000 00
Old Colony R.R. 7s,	1,000	1,158 75	1,000 00
Old Colony R.R. 4s,	50,000	50,000 00	50,000 00
Vermont and Mass. R.R. 5s,	60,000	64,500 00	60,000 00
	\$271,000	\$284,449 35	\$271,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

CAMBRIDGE, Nov. 16, 1888.

Personally appeared William Page, Treasurer of the Cambridgeport Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

MIDDLESEX, ss.

CAMBRIDGE, Nov. 16, 1888.

Personally appeared Jos. A. Holmes, President, and Danl. U. Chamberlin, Benj. R. Tilton, W. A. Bullard, Dana W. Hyde and Asa P. Morse, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated 1835. Present number of corporators, 25.

CHAS. H. FRENCH, *President.*

NATH'L W. DUNBAR, *Treasurer.*

NATH'L W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. ENDICOTT, FRANCIS D. DUNBAR, JAMES S. SHEPARD,
N. W. DUNBAR, WM. O. CHAPMAN.

Open for business every business day, 8 A.M. to 12 M., and 1.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$109,250 00	Deposits,	\$553,682 74
Bank stock as per schedule,	53,100 00	Earnings undivided,	8,527 61
Loan on bank stock,	10,000 00	Guaranty fund,	18,540 46
Railroad bonds as per schedule,	42,500 00		
Real estate by foreclosure,	10,120 00		
Loans on real estate,	232,091 00		
Loans on personal security,	78,150 00		
Loans to counties, cities or towns (notes),	31,895 00		
Deposit in bank, on interest,	13,601 41		
Taxes paid,	43 40		
	\$580,750 81		\$580,750 81

Loan on Bank Stock :—

On 100 shares National Bank of So. Reading, Wakefield,	\$10,000 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$10,120 00
Assessed value of the same,	10,450 00
Net income received from same during year ending Oct. 31, 1888,	225 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	223
Aggregate amount of the same,	190,266 00
Amount of investments from which no income is received,	3,200 00

Cash on Deposit in Bank :—

Neponset National Bank, Canton, \$13,601 41

Gross amount of interest or profits received or earned during year ending
 Oct. 31, 1888 (as per books), \$31,604 96
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 10,327 83
 ending Oct. 31, 1888, } 2 per cent., { 10,490 30
 Times for the dividends fixed by the by-laws : first Tuesday in April and
 October.

Date of the last extra dividend : October 7, 1879.
 Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 1,499 94,076 18
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 969 91,772 72
 Number of accounts opened during the year ending Oct. 31, 1888, 333
 Number of accounts closed during the year ending Oct. 31, 1888, 234
 Number of open accounts, Oct. 31, 1888, 2,025
 Amount of expenses of the corporation during the year ending Oct. 31,
 1888 (exclusive of taxes), 1,171 58
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner : September 13.

*Total Amount of Loans with each specified Rate of Interest, including
 Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,601 41	2 per cent.	\$20,500 00	4½ per cent.	\$5,000 00	5½ per cent.
29,895 00	4 “	50,675 00	5 “	246,066 00	6 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s,	\$10,000	\$9,600 00	\$9,600 00
City of Providence, R. I., 5s,	10,000	11,500 00	11,500 00
of Taunton, Mass., 4s,	10,000	10,300 00	10,300 00
of Lawrence, Mass., 4s,	15,000	15,450 00	15,450 00
of Waltham, Mass., 4s,	8,000	8,400 00	8,400 00
of Lynn, Mass., 3½s,	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s,	10,000	10,000 00	10,000 00
Town of Norwood, Mass., 4s,	10,000	10,500 00	10,500 00
of Canton, Mass., 4s,	20,000	20,000 00	20,000 00
	\$106,500	\$109,250 00	\$109,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
113	Neponset Nat'l Bank, Canton,	\$11,300	\$14,690 00	\$13,100 00
50	Dedham Nat'l Bank, Dedham,	5,000	6,000 00	6,000 00
25	Atlas Nat'l Bank, Boston,	2,500	3,075 00	2,500 00
25	Blackstone Nat'l B'k, Boston,	2,500	2,775 00	2,500 00
25	Central N'l Bank, Boston,	2,500	3,250 00	2,500 00
40	Freeman's Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
33	Globe Nat'l Bank, Boston,	3,300	3,052 00	3,300 00
50	Market Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
50	N'l B'k of No. Amer, Boston,	5,000	5,600 00	5,000 00
25	Nat'l Eagle Bank, Boston,	2,500	2,625 00	2,500 00
25	Nat'l Webster Bank, Boston,	2,500	2,750 00	2,500 00
17	North Nat'l Bank, Boston,	1,700	2,295 00	1,700 00
25	Shoe&Leather N'l B'k, Boston,	2,500	2,575 00	2,500 00
		\$50,300	\$57,287 00	\$53,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$12,000	\$13,080 00	\$12,000 00
Boston & Maine R.R. 7s, . . .	5,000	5,550 00	5,000 00
Eastern R.R. 6s,	5,500	6,710 00	5,500 00*
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
	\$42,500	\$45,340 00	\$42,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 15, 1888.

Personally appeared Nath'l W. Dunbar, Treasurer of the Canton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREDERIC ENDICOTT, *Justice of the Peace.*

NORFOLK, ss., Nov. 16, 1888.

Personally appeared Chas. H. French, President, and Chas. Endicott, H. F. Buswell, Wm. O. Chapman, Chas. H. French, Jr., and Francis D. Dunbar, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, N. W. DUNBAR, *Justice of the Peace.*

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated 1846. Present number of corporators, 44.

SAMUEL A. STACY, *President.*

GEORGE J. MARSH, *Treasurer.*

DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELBRIDGE G. FRIEND, JOHN E. SOMES,
ROBERT R. FEARS, SYLVESTER CUNNINGHAM,
GEORGE J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M., and 2 to 3 P.M. In August,
9 A.M. to 1 P.M. only.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$96,000 00	Deposits,	\$1,943,431 81
Bank stock as per schedule,	244,000 00	Earnings undivided,	18,931 34
Loans on bank stock,	24,000 00	Guaranty fund,	91,000 00
Railroad bonds as per schedule,	45,875 00	Surplus,	50,145 24
Real estate (for banking purposes),	1,000 00	Taxes,	3,665 05
Loans on real estate,	1,007,940 00	C. Anderson account,	37 87
Loans on personal security,	628,300 00	J. Green account,	611 89
Loans to counties, cities or towns (notes),	14,300 00	Driskell House,	4 35
Deposits in banks, on interest,	43,855 29	Due sundry persons on account mortgages,	2,861 68
Deposits in banks, not on interest,	2,504 54		
Expense account,	161 00		
Miscellaneous,	38 50		
Cash on hand,	2,714 90		
	\$2,110,689 23		\$2,110,689 23

Loans on Bank Stock, amount on each:—

On 10 shares First National Bank, Gloucester, \$1,000 00
On 230 shares City National Bank, Gloucester, 23,000 00

Invested in real estate (for banking purposes), \$1,000 00

Estimated value of the same, 7,000 00

Assessed value of the same, 9,700 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 690

Aggregate amount of the same, 546,630 00

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$33,855 29
Gloucester National Bank, Gloucester,	2,504 54
City National Bank, Gloucester,	10,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$123,333 22			
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	<table border="0"> <tr> <td rowspan="2">} 2½ per cent., {</td> <td>41,283 30</td> </tr> <tr> <td>44,318 73</td> </tr> </table>	} 2½ per cent., {	41,283 30	44,318 73
} 2½ per cent., {	41,283 30			
	44,318 73			

Times for the dividends fixed by the by-laws: April 1 and October 1.

Date of the last extra dividend: April, 1871.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	6,356	462,202 30
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	4,713	330,143 87
Number of accounts opened during the year ending Oct. 31, 1888,	1,364	
Number of accounts closed during the year ending Oct. 31, 1888,	819	
Number of open accounts Oct. 31, 1888,	6,798	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,389 32
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 19.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,855 29	2½ per cent.	\$64,100 00	5½ per cent.	\$6,930 00	6½ per cent.
24,300 00	4 " "	30,000 00	5¾ " "	20,880 00	7 " "
441,850 00	5 " "	1,096,480 00	6 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass, 7s,	\$5,000	\$5,500 00	\$5,000 00
City of Charlestown, Mass, 6s,	12,000	12,600 00	12,000 00
of Cambridge, Mass., 6s,	10,000	10,500 00	10,000 00
of Cleveland, Ohio, 7s,	25,000	28,750 00	25,000 00
of Fall River, Mass, 6s,	8,000	8,400 00	8,000 00
of Grand Rapids, Mich., 8s,	10,000	11,000 00	10,000 00
of Lawrence, Mass., 6s,	5,000	5,250 00	5,000 00
of Lowell, Mass., 6s,	15,000	15,750 00	15,000 00
of Salem, Mass, 6s,	1,000	1,050 00	1,000 00
of Northampton, Mass., 6s,	5,000	5,250 00	5,000 00
	\$96,000	\$104,050 00	\$96,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,900 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,600 00	10,000 00
112	Blackstone Nat'l Bank, Boston,	11,200	11,872 00	11,200 00
90	Central Nat'l Bank, Boston, .	9,000	11,430 00	7,200 00
50	National City Bank, Boston, .	5,000	5,150 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	12,500 00	10,000 00
100	N'l B'k of the Commonwealth, Boston,	10,000	13,500 00	10,000 00
100	City Nat'l Bank, Gloucester, .	10,000	13,200 00	10,000 00
100	Cape Ann N'l B'k, Gloucester,	10,000	13,700 00	10,000 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,200 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,850 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,350 00	5,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,300 00	9,000 00
50	Globe Nat'l Bank, Boston, .	5,000	4,750 00	4,500 00
50	Gloucester N'l B'k, Gloucester,	5,000	6,600 00	5,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	7,350 00	7,000 00
200	Merchants' Nat'l B'k, Boston,	20,000	27,800 00	20,000 00
50	New England N'l B'k, Boston,	5,000	7,750 00	5,000 00
100	North Nat'l Bank, Boston, .	10,000	13,300 00	10,000 00
100	N'l B'k of N. America, Boston,	10,000	10,600 00	10,000 00
25	Old Boston N'l Bank, Boston,	2,500	2,950 00	2,500 00
166	N'l B'k of Redemption, Boston,	16,600	20,916 00	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	21,150 00	15,000 00
80	Rockport N'l Bank, Rockport,	8,000	10,960 00	8,000 00
50	Second Nat'l Bank, Boston, .	5,000	7,950 00	5,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
50	State Nat'l Bank, Boston, .	5,000	6,250 00	5,000 00
50	Tremont Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
		\$247,300	\$306,578 00	\$244,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$42,500	\$51,000 00	\$31,875 00*
Maine Central R.R. 7s,	14,000	15,400 00	14,000 00
	\$56,500	\$66,400 00	\$45,875 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX SS.

GLOUCESTER, Nov. 16, 1888.

Personally appeared George J. Marsh, Treasurer of the Cape Ann Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, DANIEL T. BABSON, *Justice of the Peace.*

ESSEX SS.

GLOUCESTER, Nov. 17, 1888.

Personally appeared Samuel A. Stacy, President, and John E. Somes, Robert R. Fears, Henry Center, John Corliss, Elbridge G. Friend, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, DANIEL T. BABSON, *Justice of the Peace.*

CAPE COD FIVE CENTS SAVINGS BANK — HARWICH.

Incorporated 1855. Present number of corporators, 81.

LEVI ELDRIDGE, *President.*

AUGUSTUS C. SNOW, 2D, *Treasurer.*

AUGUSTUS C. SNOW, 2D, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI ELDRIDGE,

LUTHER FISK,

ALEX'R T. NEWCOMB,

GODFREY HOPKINS,

E. K. CROWELL.

Open for business every business day, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loan on public funds,	\$2,000 00	Deposits,	\$418,478 61
Bank stock as per schedule,	59,454 75	Earnings undivided,	3,105 61
Loans on bank stock,	790 00	Guaranty fund,	10,710 00
Railroad bonds as per schedule,	68,266 00		
Real estate (for banking purposes),	1,000 00		
Real estate by foreclosure,	7,567 30		
Loans on real estate,	139,651 00		
Loans on personal security,	138,598 97		
Loans to counties, cities or towns (notes),	3,900 00		
Deposit in bank, on interest,	8,000 00		
Real estate to secure indebtedness,	3,022 52		
Cash on hand,	43 68		
	\$432,294 22		\$432,294 22

Loan on Public Funds : —

On \$2,000 City of Lynn, Mass., bonds, \$2,000 00

Loans on Bank Stock, amount on each : —

On 7 shares Cape Cod National Bank, Harwich, \$440 00
 On 5 shares Cape Cod National Bank, Harwich, 100 00
 On 3 shares Cape Cod National Bank, Harwich, 200 00
 On 1 share Cape Cod National Bank, Harwich, 50 00

Invested in real estate (for banking purposes), \$1,000 00
 Estimated value of the same, 1,000 00
 Assessed value of the same, 1,200 00
 Value (by books) of other real estate, held by foreclosure or otherwise, 10,589 82
 Assessed value of the same, 11,450 00
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 245
 Aggregate amount of the same, 136,189 97
 Amount of investments on which no income is received, 10,589 82

Cash on Deposit in Bank : —

Cape Cod National Bank, Harwich, \$8,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),		\$22,708 29
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., } 2 per cent.,	7,576 80
		7,795 66
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,160	101,578 76
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	878	85,951 10
Number of accounts opened during the year ending Oct. 31, 1888,	345	
Number of accounts closed during the year ending Oct. 31, 1888,	139	
Number of open accounts Oct. 31, 1888,	2,287	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,988 20
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: July 27.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00	2 $\frac{1}{2}$ per cent.	\$44,668 40	5 per cent.	\$88,597 06	6 per cent.
10,000 00	4 $\frac{1}{2}$ "	2,000 00	5 $\frac{1}{4}$ "	9,252 00	6 $\frac{1}{2}$ "
12,000 00	4 $\frac{3}{4}$ "	55,700 00	5 $\frac{1}{2}$ "	62,722 51	7 "

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	Cape Cod Nat'l Bank, Harwich,	\$5,700	\$7,752 00	\$7,866 00
42	First Nat'l Bank, Yarmouth, .	4,200	5,880 00	5,523 00
48	State Nat'l Bank, Boston, .	4,800	6,144 00	5,676 00
43	Shawmut Nat'l Bank, Boston, .	4,300	5,600 75	5,031 00
40	Everett Nat'l Bank, Boston, .	4,000	3,780 00	3,800 00
31	Nat'l B'k of Commerce, Boston,	3,100	3,867 25	3,674 50
30	Nat'l Revere Bank, Boston, .	3,000	3,862 50	3,630 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,637 50	3,450 00
27	Blackstone Nat'l Bank, Boston,	2,700	2,997 00	2,916 00
26	Nat'l Exchange Bank, Boston,	2,600	3,380 00	3,029 00
25	Fourth Nat'l Bank, Boston, .	2,500	2,737 50	2,756 25
24	Suffolk Nat'l Bank, Boston, .	2,400	2,904 00	2,730 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,125 00	2,275 00
16	N'l B'k of No. America, Boston,	1,600	1,796 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,250 00	1,980 00
13	N'l B'k of Commonw'th, Boston,	1,300	1,781 00	1,521 00
10	Nat'l Webster Bank, Boston, .	1,000	1,105 00	1,050 00
7	Faneuil Hall Nat'l B'k, Boston,	700	981 75	931 00
		\$50,400	\$62,581 25	\$59,454 75

Detailed Statement of Railroad Bonds

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s,	\$16,000	\$18,155 00	\$18,247 00
Old Colony R.R. 6s,	5,000	5,600 00	5,621 00
Boston & Maine R.R. 7s,	10,000	11,315 00	11,561 00
Fitchburg R.R. 5s,	15,000	15,900 00	15,439 00
Vermont & Massachusetts R.R. 5s,	10,000	11,000 00	10,914 00
Boston & Lowell R.R. 5s,	5,000	5,275 00	5,366 00
Boston & Lowell R.R. 6s,	1,000	1,112 25	1,118 00
	\$62,000	\$68,357 25	\$68,266 00

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

HARWICH, Nov. 2, 1888.

Personally appeared Augustus C. Snow, 2d, Treasurer of the Cape Cod Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. L. WEEKES, *Justice of the Peace.*

BARNSTABLE, SS.

HARWICH, Nov. 2, 1888.

Personally appeared Levi Eldridge, President, and E. K. Crowell, Godfrey Hopkins, Luther Fisk, Alexander J. Newcomb and Edward E. Crowell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. L. WEEKES, *Justice of the Peace.*

CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Present number of corporators, 69.

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL SWAN,

ARTHUR G. POLLARD,

JOHN S. JAQUES,

AMASA PRATT,

HENRY C. CHURCH,

SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule	\$3,000 00	Deposits,	\$1,785,770 71
Loan on public funds,	200 00	Earnings undivided,	76,292 24
Bank stock as per schedule,	221,800 00	Guaranty fund,	46,000 00
Loan on bank stock,	2,000 00		
Real estate by foreclosure,	28,000 00		
Loans on real estate,	1,134,200 00		
Loans on personal security,	403,091 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	48,835 99		
Cash on hand,	2,435 93		
	\$1,908,062 95		\$1,908,062 95

Loan on Public Funds:—

On \$200 United States 4s, \$200 00

Loan on Bank Stock:—

On 13 shares Merchants' National Bank, Lowell, and 10 shares Wamesit National Bank, Lowell, \$2,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$28,000 00

Assessed value of the same, 30,850 00

Net income received from same during year ending Oct. 31, 1888, . . . 1,682 48

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 303

Aggregate amount of the same, 427,025 00

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell, \$8,835 99

Prescott National Bank, Lowell, 20,000 00

Appleton National Bank, Lowell, 20,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$91,418 34
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 31,479 32
 ending Oct. 31, 1888, } 2 per cent., { 32,557 93
 Times for the dividends fixed by the by-laws: first Saturday in May and November.

Date of the last extra dividend: May, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 6,071 407,645 35
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 3,786 365,863 53
 Number of accounts opened during the year ending Oct. 31, 1888, 1,155
 Number of accounts closed during the year ending Oct. 31, 1888, 899
 Number of open accounts Oct. 31, 1888, 4,814
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 6,012 71
 Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: June 15.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,835 99	2½ per cent.	\$25,200 00	4¾ per cent.	\$186,764 00	6 per cent.
57,000 00	4 " "	1,037,852 00	5 " "	500 00	7 " "
179,400 00	4½ " "	145,275 00	5½ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 6s,	\$3,000	\$3,060 00	\$3,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,300 00	\$14,000 00
100	Blackstone Nat'l Bank, Boston,	10,000	11,200 00	12,500 00
50	Boston Nat'l Bank, Boston, .	5,000	6,000 00	6,000 00
200	Central Nat'l Bank, Boston, .	20,000	26,000 00	35,000 00
100	Eliot Nat'l Bank, Boston, .	10,000	12,300 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,625 00	1,400 00
50	Market Nat'l Bank, Boston, .	5,000	4,650 00	5,500 00
10	Maverick Nat'l Bank, Boston,	1,000	2,300 00	1,200 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,100 00	6,700 00
	<i>Amounts carried forward,</i>	\$67,300	\$84,475 00	\$93,800 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$67,300	\$84,475 00	\$93,800 00
50	Metropolitan Nat'l B'k, Boston,	5,000	5,650 00	5,100 00
100	National City Bank, Boston, .	10,000	10,400 00	12,000 00
100	Nat'l B'k of Commerce, Boston,	10,000	12,500 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,100 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	7,980 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,050 00	3,400 00
30	Nat'l Webster Bank, Boston, .	3,000	3,300 00	3,000 00
70	Second Nat'l Bank, Boston, .	7,000	11,340 00	10,000 00
63	Shawmut Nat'l Bank, Boston, .	6,300	8,190 00	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,150 00	5,800 00
50	Suffolk Nat'l Bank, Boston, .	5,000	6,250 00	6,100 00
100	Appleton Nat'l Bank, Lowell, .	10,000	19,000 00	16,900 00
30	First Nat'l Bank, Lowell, .	3,000	4,950 00	4,200 00
150	Merchants' Nat'l Bank, Lowell,	15,000	22,500 00	18,300 00
52	Old Lowell Nat'l Bank, Lowell,	5,200	6,500 00	6,700 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,550 00	1,000 00
12	Railroad Nat'l Bank, Lowell, .	1,200	1,560 00	1,200 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	7,000 00	6,900 00
50	Georgetown N'l Bank, George- town,	5,000	6,000 00	6,000 00
		\$177,700	\$234,445 00	\$231,800 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, Nov. 15, 1888.

Personally appeared Samuel A. Chase, Treasurer of the Central Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. W. JOHNSON, *Justice of the Peace.*

MIDDLESEX, SS.

LOWELL, Nov. 15, 1888.

Personally appeared Oliver H. Moulton, President, and James C. Abbott, E. Boyden, Geo. F. Scribner, Amasa Pratt, C. H. Latham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. W. JOHNSON, *Justice of the Peace.*

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Present number of corporators, 47.

P. J. STONE, *President.*

AMOS STONE, *Treasurer.*

BENJ. F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

P. J. STONE,

P. S. BRIGGS,

GEO. S. PENDERGAST,

PETER S. ROBERTS,

EMRI B. STETSON.

Open for business every business day, 9 A.M. to 2 P.M.; Wednesdays and Saturdays, 3 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$727,700 00	Deposits,	\$3,700,760 78
Loan on bank stock,	500 00	Earnings undivided,	68,842 07
Railroad bonds as per schedule,	242,300 00	Guaranty fund,	150,000 00
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	6,600 00		
Loans on real estate,	1,577,700 00		
Loans on personal security,	1,230,250 00		
Deposits in banks, on interest,	61,774 35		
Cash on hand,	2,778 50		
	\$3,919,602 85		\$3,919,602 85

Loan on Bank Stock :—

On 5 shares Monument National Bank, Boston,	\$500 00
Invested in real estate (for banking purposes),	\$70,000 00
Estimated value of the same,	80,700 00
Assessed value of the same,	80,700 00
Net income received from same during year ending Oct. 31, 1888,	5,731 62
Value (by books) of other real estate, held by foreclosure or otherwise,	6,600 00
Assessed value of the same,	8,000 00
Net income received from same during year ending Oct. 31, 1888,	3,230 36*
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	417
Aggregate amount of the same,	653,350 00
Amount of investments from which no income is received,	3,000 00

Cash on Deposit in Banks, amount in each :—

Monument National Bank, Boston,	\$57,781 77
Maverick National Bank, Boston,	3,992 58

* Including income from property sold during the year.

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$216,839 44
 Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 82,155 80
 ending Oct. 31, 1888, } 2½ per cent., { 85,547 00

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend: April, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 10,822 697,102 08

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 6,342 578,562 90

Number of accounts opened during the year ending Oct. 31, 1888, 1,768

Number of accounts closed during the year ending Oct. 31, 1888, 1,309

Number of open accounts Oct. 31, 1888, 9,682

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 7,230 12

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: November 8.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,774 35	2½ per cent.	\$85,000 00	5¼ per cent.	\$310,450 00	6 per cent.
173,000 00	4½ "	50,000 00	5½ "	40,000 00	6¼ "
130,000 00	4¾ "	571,550 00	5½ "	37,600 00	6½ "
255,000 00	4⅞ "	60,000 00	5¾ "	37,450 00	7 "
1,058,400 00	5 "				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas Nat'l Bank, Boston, .	\$20,000	\$24,600 00	\$20,000 00
144	Blackstone Nat'l Bank, Boston,	14,400	15,984 00	14,400 00
67	Blue Hill Nat'l Bank, Milton,	6,700	6,901 00	6,700 00
25	Boston Nat'l Bank, Boston, .	2,500	3,000 00	2,500 00
145	Boylston Nat'l Bank, Boston, .	14,500	20,010 00	14,500 00
250	Bunker Hill Nat'l B'k, Boston,	25,000	46,500 00	25,000 00
190	Nat'l City Bank, Boston, .	19,000	19,950 00	19,000 00
50	Columbian Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
263	N'l B'k of Commerce, Boston,	26,300	32,875 00	26,300 00
500	Continental N'l Bank, Boston,	50,000	60,000 00	50,000 00
300	Eliot Nat'l Bank, Boston, .	30,000	36,900 00	30,000 00
20	First Nat'l Bank, Boston, .	2,000	4,740 00	2,000 00
150	First Ward Nat'l Bank, Boston,	15,000	19,500 00	14,800 00
177	Globe Nat'l Bank, Boston, .	17,700	16,284 00	16,900 00
370	N'l Hide & Leather B'k, Boston,	37,000	44,770 00	37,000 00
304	Howard Nat'l Bank, Boston, .	30,400	32,528 00	30,400 00
	<i>Amounts carried forward,</i>	\$315,500	\$390,792 00	\$314,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$315,500	\$390,792 00	\$314,500 00
250	Manufacturers' N'l B'k, Boston,	25,000	22,750 00	24,200 00
86	Market Nat'l Bank, Boston, .	8,600	7,912 00	8,600 00
27	Nat'l Market Bank, Brighton,	2,700	3,645 00	2,700 00
273	Merchandise N'l Bank, Boston,	27,300	24,297 00	26,500 00
224	Metropolitan N'l Bank, Boston,	22,400	24,864 00	22,400 00
70	Monument Nat'l Bank, Boston,	7,000	15,400 00	7,000 00
140	North Nat'l Bank, Boston, .	14,000	18,900 00	14,000 00
99	N'l B'k of No. America, Boston,	9,900	11,088 00	9,900 00
200	N'l B'k of Redemption, Boston,	20,000	26,600 00	20,000 00
342	N'l B'k of the Republic, Boston,	34,200	51,300 00	34,200 00
267	Nat'l Revere Bank, Boston, .	26,700	34,176 00	26,700 00
69	Shawmut Nat'l Bank, Boston,	6,900	9,039 00	6,900 00
500	Shoe & Leather N'l B'k, Boston,	50,000	51,500 00	49,500 00
185	Suffolk Nat'l Bank, Boston, .	18,500	23,495 00	18,500 00
447	Tremont Nat'l Bank, Boston, .	44,700	50,511 00	44,700 00
220	Nat'l Webster Bank, Boston, .	22,000	24,200 00	22,000 00
24	Andover Nat'l Bank, Andover,	2,400	3,120 00	2,400 00
40	Conway Nat'l Bank, Conway, .	4,000	4,400 00	4,000 00
217	First Nat'l Bank, Lynn, . . .	21,700	27,125 00	21,700 00
66	Franklin County Nat'l Bank, Greenfield,	6,600	6,600 00	6,600 00
150	Home Nat'l Bank, Brockton, .	15,000	17,250 00	15,000 00
112	Newton Nat'l Bank, Newton, .	11,200	10,752 00	10,700 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,750 00	7,500 00
75	Wachusett N'l B'k, Fitchburg,	7,500	15,000 00	7,500 00
		\$731,300	\$884,466 00	\$727,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$25,000	\$26,500 00	\$25,000 00
Boston & Lowell R.R. 4s,	29,000	29,000 00	29,000 00
Fitchburg R.R. 5s,	160,000	169,300 00	160,000 00
Fitchburg R.R. 4s,	30,000	28,300 00	28,300 00
	\$244,000	\$253,100 00	\$242,300 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 17, 1888.

Personally appeared Amos Stone, Treasurer of the Charlestown Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. H. PENDERGAST, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 17, 1888.

Personally appeared P. J. Stone, President, and Daniel Williams, Abram E. Cutter, Geo. S. Pendergast, Philander S. Briggs, Peter S. Roberts, Emri B. Stetson and Benj. F. Stacey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. H. PENDERGAST, *Justice of the Peace.*

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated 1854. Present number of corporators, 135.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ELIZABETH A. FELLOWS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OTIS HINMAN,

HORATIO B. HERSEY,

EBEN HUTCHINSON,

ALONZO C. TENNEY,

JOHN T. HADAWAY.

Open for business every business day, 8 A.M. to 1 P.M., and Saturday, 4 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$359,200 00	Deposits,	\$2,068,933 43
Bank stock as per schedule, . . .	96,450 00	Earnings undivided,	30,749 01
Railroad bonds as per schedule, . . .	100,000 00	Guaranty fund,	62,767 24
Real estate by foreclosure,	2,665 85		
Loans on real estate,	1,193,183 00		
Loans on personal security,	314,566 22		
Loans to counties, cities or towns (notes),	47,250 00		
Deposits in banks, on interest,	23,058 26		
Expense account,	2,548 04		
Premium account,	20,832 30		
Cash on hand,	2,696 01		
	<hr/>		<hr/>
	\$2,162,449 68		\$2,162,449 68

Value (by books) of real estate, held by foreclosure or otherwise,	\$2,665 85
Assessed value of the same,	4,900 00
Net income received from same during year ending Oct. 31, 1888,	266 57
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	419
Aggregate amount of the same,	573,345 00
Amount of investments from which no income is received,	866 22

Cash on Deposit in Banks, amount in each :—

First National Bank, Chelsea,	\$11,437 17
Hamilton National Bank, Boston,	11,621 09

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$104,480 68

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 37,051 50
 ending Oct. 31, 1888, } 2 per cent., { 37,904 81

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Date of the last extra dividend: Aug. 1, 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 15,421 602,107 42

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	8,568	\$579,020 79
Number of accounts opened during the year ending Oct. 31, 1888,	1,692	
Number of accounts closed during the year ending Oct. 31, 1888,	988	
Number of open accounts Oct. 31, 1888,	9,847	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,201 76
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: April 25.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$866 22	0 per cent.	\$74,000 00	4½ per cent.	\$670,450 00	5 per cent.
23,058 26	2½ "	70,000 00	4¾ "	176,500 00	5½ "
47,250 00	4 "	25,000 00	4⅝ "	490,933 00	6 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of New Hampshire 6s,	\$9,200	\$11,404 00	\$9,200 00
City of Chelsea, Mass., 6s,	12,000	13,370 00	12,000 00
of Boston, Mass., 6s,	44,000	52,385 00	44,000 00
of Charlestown, Mass., 6s,	8,000	8,400 00	8,000 00
of Fitchburg, Mass., 6s,	2,000	2,180 00	2,000 00
of Worcester, Mass., 6s,	1,000	1,070 00	1,000 00
of Worcester, Mass., 4½s,	20,000	21,800 00	20,000 00
of Lynn, Mass., 6s,	6,000	6,840 00	6,000 00
of Cambridge, Mass., 6s,	16,000	17,695 00	16,000 00
of Lowell, Mass., 4s,	31,500	31,525 00	31,500 00
of Fall River, Mass., 6s,	5,000	6,330 00	5,000 00
of Lawrence, Mass., 6s,	36,000	44,305 00	36,000 00
of Taunton, Mass., 6s,	2,000	2,280 00	2,000 00
of Lewiston, Me., 5s,	16,000	18,240 00	16,000 00
of Providence, R. I., 4½s,	15,000	15,900 00	15,000 00
of Hartford, Conn., 6s,	1,000	1,090 00	1,000 00
of Keene, N. H., 4s,	10,000	10,250 00	10,000 00
Town of Woburn, Mass., 6s,	5,000	5,400 00	5,000 00
of Winthrop, Mass., 5s,	11,000	12,540 00	11,000 00
of Everett, Mass., 6s,	1,000	1,060 00	1,000 00
of Brookline, Mass., 5s,	5,000	5,550 00	5,000 00
of Danvers, Mass., 5s,	2,000	2,300 00	2,000 00
of Wallingford, Conn., 4s,	27,000	27,320 00	27,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
City of Peoria, Ill., 4½s,	15,000	15,450 00	15,000 00
of Grand Rapids, Mich., 4s,	3,000	3,030 00	3,000 00
of East Saginaw, Mich., 5s,	18,500	19,610 00	18,500 00
of Gardiner, Me., 5s,	6,000	6,900 00	6,000 00
	\$359,200	\$395,224 00	\$359,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	North Nat'l Bank, Boston, .	\$1,500	\$2,032 50	\$1,500 00
36	Howard Nat'l Bank, Boston, .	3,600	3,847 50	3,600 00
27	Massachusetts N'l B'k, Boston,	6,750	7,128 69	6,750 00
40	Continental N'l Bank, Boston,	4,000	4,800 00	4,000 00
52	N'l B'k of Commerce, Boston,	5,200	6,487 00	5,200 00
38	Shawmut Nat'l Bank, Boston,	3,800	4,949 50	3,800 00
20	Boston Nat'l Bank, Boston, .	2,000	2,400 00	2,000 00
14	Nat'l Exchange Bank, Boston,	1,400	1,820 00	1,400 00
15	N'l B'k of No. America, Boston,	1,500	1,683 75	1,500 00
63	Nat'l Webster Bank, Boston, .	6,300	6,937 87	6,300 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,462 50	2,500 00
84	Atlas Nat'l Bank, Boston, .	8,400	9,912 00	8,400 00
7	Suffolk Nat'l Bank, Boston, .	700	847 88	700 00
25	State Nat'l Bank, Boston, .	2,500	3,187 50	2,500 00
43	Nat'l City Bank, Boston, . .	4,300	4,504 25	4,300 00
18	Nat'l Eagle Bank, Boston, .	1,800	1,872 00	1,800 00
100	N'l B'k of the Republic, Boston,	10,000	15,000 00	10,000 00
6	Market Nat'l Bank, Boston, .	600	553 50	600 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,320 00	4,000 00
38	Everett Nat'l Bank, Boston, .	3,800	3,591 00	3,800 00
50	Third Nat'l Bank, Boston, .	5,000	5,256 25	5,000 00
63	N'l B'k of Redemption, Boston,	6,300	8,394 75	6,300 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,397 50	3,000 00
50	Commercial Nat'l B'k, Boston,	5,000	5,000 00	5,000 00
20	First Nat'l B'k, So. Weymouth,	2,000	2,520 00	2,000 00
5	Nat'l Exchange Bank, Salem, .	500	585 00	500 00
		\$96,450	\$115,490 94	\$96,450 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R.R. 6s,	\$10,000	\$11,550 00	\$10,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
Old Colony R.R. 4s,	15,000	15,150 00	15,000 00
Boston & Providence R.R. 4s, .	45,000	46,125 00	45,000 00
	\$100,000	\$103,325 00	\$100,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 12, 1888.

Personally appeared Albert A. Fickett, Treasurer of the Chelsea Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. WILLIS GOULD, *Justice of the Peace.*

SUFFOLK, ss., Nov. 16, 1888.

Personally appeared H. B. Hersey, A. C. Tenney, John T. Hadaway, Samuel Orcutt, Eben Hutchinson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. WILLIS GOULD, *Justice of the Peace.*

SUFFOLK, ss., Nov. 16, 1888.

Personally appeared Otis Hinman, President of said corporation, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

R. H. CHAMBERLAIN, *Justice of the Peace.*

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated 1845. Present number of corporators, 49.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer.*

GEO. V. WHEELOCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,

L. M. FERRY,

J. A. CARTER.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$26,250 00	Deposits,	\$660,847 27
Loans on bank stock,	2,400 00	Earnings undivided,	4,459 81
Railroad bonds as per schedule,	72,000 00	Guaranty fund,	24,800 00
Loans on real estate,	454,919 86		
Loans on personal security,	109,580 00		
Loans to counties, cities or towns (notes),	13,800 00		
Deposits in banks, on interest,	8,102 53		
Cash on hand,	3,054 69		
	\$690,107 08		\$690,107 08

Loans on Bank Stock, amount on each :—

On 5 shares City National Bank, Springfield,	\$500 00
On 2 shares First National Bank, Chicopee,	100 00
On 20 shares Second National Bank, Springfield,	1,800 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	203
Aggregate amount of the same,	\$192,713 11

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton,	\$8,000 00
First National Bank, Chicopee,	102 53

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$33,448 45
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	11,856 25
ending Oct. 31, 1888, } 2 per cent., {	12,211 13

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,916	\$132,383 96
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,255	109,286 27
Number of accounts opened during the year ending Oct. 31, 1888,	305	
Number of accounts closed during the year ending Oct. 31, 1888,	217	
Number of open accounts Oct. 31, 1888,	1,771	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,116 93
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: November 10.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$102 53	1½ per cent.	\$103,000 00	4½ per cent.	\$451,299 86	5 per cent.
14,550 00	4 "	18,000 00	4¾ "	1,850 00	6 "

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Chicopee, .	\$10,000	\$14,000 00	\$10,000 00
10	N'l B'k of Redemption, Boston,	1,000	1,200 00	1,000 00
12	Maverick Nat'l Bank, Boston,	1,200	2,400 00	1,200 00
65	City Nat'l Bank, Springfield, .	6,500	7,800 00	7,450 00
66	Chapin N'l Bank, Springfield,	6,600	8,250 00	6,600 00
		\$25,300	\$33,650 00	\$26,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$10,000	\$11,000 00	\$10,000 00
Boston & Albany R.R. 7s,	2,000	2,200 00	2,000 00
Boston, Revere B'h & Lynn R.R. 6s,	10,000	10,800 00	10,000 00
Boston & Lowell R.R. 4½s,	4,000	4,000 00	4,000 00
Boston & Lowell R.R. 4s,	6,000	6,000 00	6,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,750 00	15,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	10,000	10,500 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
	\$72,000	\$75,500 00	\$72,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 5, 1888.

Personally appeared Henry H. Harris, Treasurer of the Chicopee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN D. WHITE, *Justice of the Peace.*

HAMPDEN, ss., Nov. 5, 1888.

Personally appeared John B. Wood, President, and Emerson Gaylord, L. M. Ferry, J. A. Carter, L. E. Hitchcock and Geo. V. Wheelock, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN D. WHITE, *Justice of the Peace.*

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated 1875. Present number of corporators, 41.

GEO. S. TAYLOR, *President.* HENRY J. BOYD, *Treasurer.*
 HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. R. WOOD, AMOS W. PAGE,
 H. S. NEWELL, GEO. M. MORTON.

Open for business every business day, 7 to 11 A.M., 1 to 4 and 6 to 7 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$28,386 00	Deposits,	\$205,300 12
Loans on real estate,	142,571 50	Earnings undivided,	3,243 88
Loans on personal security,	39,228 83	Guaranty fund,	3,096 51
Deposit in bank, not on interest,	1,257 11	Interest,	131 20
Expense account,	47 00		
Cash on hand,	281 27		
	<hr/>		<hr/>
	\$211,771 71		\$211,771 71

Number of outstanding loans which are of an amount not exceeding
 \$3,000 each, 138
 Aggregate amount of the same, \$155,535 33

Cash on Deposit in Bank :—
 Chicopee National Bank, Springfield, \$1,257 11

Gross amount of interest or profits received or earned during year ending
 Oct. 31, 1888 (as per books), \$9,669 50
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 3,718 58
 ending Oct. 31, 1888, } 2 per cent., { 3,844 57
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 1,526 58,095 02
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 632 55,098 29
 Number of accounts opened during the year ending Oct. 31, 1888, 187
 Number of accounts closed during the year ending Oct. 31, 1888, 124
 Number of open accounts Oct. 31, 1888, 843
 Amount of expenses of the corporation during the year ending Oct. 31,
 1888 (exclusive of taxes), 735 40
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: January 13.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$181,800 33	5 per cent.	-	-	-	-

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Chicopee, .	\$1,000	\$1,500 00	\$1,500 00
50	City Nat'l Bank, Springfield, .	5,000	6,500 00	5,000 00
27	Palmer Nat'l Bank, Palmer, .	2,700	2,970 00	3,161 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,200 00	3,410 00
40	Chapin N'l Bank, Springfield,	4,000	4,930 00	4,930 00
20	First Nat'l Bank, Springfield,	2,000	3,300 00	3,300 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
25	Chicopee N'l B'k, Springfield,	2,500	4,000 00	4,000 00
10	First N'l Bank, Easthampton,	1,000	1,485 00	1,485 00
		\$21,800	\$29,485 00	\$28,386 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared Henry J. Boyd, Treasurer of the Chicopee Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. T. PAIGE, *Justice of the Peace.*

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared George S. Taylor, President, and N. R. Wood, George M. Morton, George W. Bray, Alfred Desotell and H. S. Newell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. T. PAIGE, *Justice of the Peace.*

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated 1851. Present number of corporators, 57.

JOSEPH HEALY, *President.*

E. E. HATHAWAY, *Treasurer.*

JOHN C. MILNE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WEAVER OSBORN,

CHAS. P. DRING,

LLOYD S. EARLE,

SAM'L W. HATHAWAY,

JOHN C. MILNE.

Open for business every business day, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$320,619 00	Deposits,	\$2,998,243 83
Real estate by foreclosure,	41,402 33	Earnings undivided,	111,544 84
Loans on real estate,	1,893,747 16	Guaranty fund,	84,863 09
Loans on personal security,	849,891 03	Suspense,	11,843 78
Deposits in banks, on interest,	35,000 00		
Deposit in bank, not on interest,	59,947 80		
Expense account,	2,009 60		
Cash on hand,	3,878 62		
	\$3,206,495 54		\$3,206,495 54

Value (by books) of real estate, held by foreclosure or otherwise,	\$41,402 33
Assessed value of the same,	55,150 00
Net income received from same during year ending Oct. 31, 1888,	6,437 75
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	481
Aggregate amount of same,	666,601 00

Cash on Deposit in Banks, amount in each:—

Pocasset National Bank, Fall River,	\$59,947 80
First National Bank, Boston,	10,000 00
National Bank of Redemption, Boston,	25,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$172,445 42
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} $2\frac{1}{4}$ per cent., { 63,614 69
	} $2\frac{1}{2}$ per cent., { 72,161 67

Times for the dividends fixed by the by-laws: June and December.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	4,689	\$428,237 50
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	4,133	489,808 40
Number of accounts opened during the year ending Oct. 31, 1888,	1,001	
Number of accounts closed during the year ending Oct. 31, 1888,	970	
Number of open accounts Oct. 31, 1888,	5,270	
Amount of expenses of the corporation, during the year ending Oct. 31, 1888 (exclusive of taxes),		8,377 99
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: August 30.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,000 00	2½ per cent.	\$999,384 00	5 per cent.	\$1,417,167 42	5½ per cent.
119,000 00	4¾ “	15,000 00	5¼ “	193,086 77	6 “

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	First Nat'l Bank, Boston,	\$25,000	\$64,250 00	\$25,000 00
180	Second Nat'l B'k, Fall River,	18,000	25,200 00	18,000 00
225	N'l Hide&Leather B'k, Boston,	22,500	27,225 00	22,500 00
77	N'l B'k of Commerce, Boston,	7,700	9,548 00	7,700 00
154	Fall River N'l B'k, Fall River,	15,400	16,940 00	14,012 50
800	Pocasset Nat'l B'k, Fall River,	80,000	96,000 00	80,000 00
54	Maverick Nat'l Bank, Boston,	5,400	12,420 00	4,779 00
140	Howard Nat'l Bank, Boston,	14,000	14,840 00	14,000 00
93	Eliot Nat'l Bank, Boston,	9,300	11,439 00	9,300 00
297	Metacomet N'l B'k, Fall River,	29,700	35,640 00	29,700 00
281	Nat'l Revere Bank, Boston,	28,100	35,968 00	28,100 00
150	Nat'l Union Bank, Fall River,	15,000	11,250 00	15,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
128	N'l B'k of Redemption, Boston,	12,800	17,024 00	12,800 00
13	Railroad Nat'l Bank, Lowell,	1,300	1,690 00	1,127 50
92	Massasoit N'l B'k, Fall River,	9,200	14,720 00	9,200 00
88	Washington Nat'l B'k, Boston,	8,800	10,560 00	8,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,750 00	2,500 00
51	State Nat'l Bank, Boston,	5,100	6,477 00	5,100 00
25	Suffolk Nat'l Bank, Boston,	2,500	3,175 00	2,500 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,550 00	3,500 00
6	Continental Nat'l B'k, Boston,	600	720 00	600 00
14	Boston Nat'l Bank, Boston,	1,400	1,680 00	1,400 00
		\$322,800	\$431,166 00	\$320,619 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, NOV. 16, 1888.

Personally appeared E. E. Hathaway, Treasurer of the Citizens' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

G. H. HATHAWAY, *Justice of the Peace.*

BRISTOL, ss., Nov. 16, 1888.

Personally appeared Joseph Healy, President, and Weaver Osborn, Lloyd S. Earle, Sam'l W. Hathaway, John C. Milne and Henry H. Earle, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

G. H. HATHAWAY, *Justice of the Peace.*

CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated 1870. Present number of corporators, 50.

JOHN B. NICHOLS, *President.*

GEO. W. NOYES, *Treasurer.*

GEO. W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

JOHN B. NICHOLS,

LEVI TAYLOR,

C. W. CHASE,

JOHN E. GALE,

SAM'L M. CURRIER.

Open for business every business day, 9 A.M. to 12 M., and 2 to 3 P.M., except
Saturday, when not open in the afternoon.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$10,000 00	Deposits,	\$930,279 02
Loan on public funds,	2,000 00	Earnings undivided,	36,407 16
Bank stock as per schedule,	41,755 25	Guaranty fund,	27,800 00
Loans on bank stock,	7,725 00		
Railroad bonds as per schedule,	98,000 00		
Real estate by foreclosure,	20,347 43		
Loans on real estate,	504,613 90		
Loans on personal security,	252,311 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	35,647 73		
Expense account,	1,038 05		
Taxes paid,	1,047 82		
	\$994,486 18		\$994,486 18

Loan on Public Funds: —

On \$2,000 United States 4s, \$2,000 00

Loans on Bank Stock, amount on each: —

On 3 shares First National Bank, Haverhill, \$300 00

On 14 shares First National Bank, Haverhill, 1,000 00

On 2 shares First National Bank, Haverhill, 100 00

On 28 shares Second National Bank, Haverhill, 2,600 00

On 25 shares Second National Bank, Haverhill, 2,375 00

On 10 shares Second National Bank, Haverhill, 950 00

On 5 shares Second National Bank, Haverhill, 400 00

Value (by books) of real estate, held by foreclosure or otherwise, \$20,347 43

Assessed value of the same, 12,000 00

Net income received from same during year ending Oct. 31, 1888, 801 38

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 183

Aggregate amount of the same, 237,833 38

Cash on Deposit in Banks, amount in each : —

First National Bank, Haverhill,	\$20,647 73
Merrimack National Bank, Haverhill,	15,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$49,869 29
Rate and amount of each semi-annual dividend for the year } 2½ per cent., {	20,360 43
ending Oct. 31, 1888, } 2 per cent., {	17,080 17

Times for the dividends fixed by the by-laws: June 1 and December 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,985	211,145 92
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	2,310	178,217 06
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Number of accounts opened during the year ending Oct. 31, 1888,	872
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Number of accounts closed during the year ending Oct. 31, 1888,	567
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Number of open accounts Oct. 31, 1888,	4,368
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Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	2,397 87
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Amount of treasurer's bond,	15,000 00
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Date of examination by commissioner: June 28.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,647 73	2½ per cent.	\$81,500 00	4¾ per cent.	\$203,020 00	6 per cent.
9,911 90	4 " "	347,759 00	5 " "	7,825 00	7 " "
27,000 00	4½ " "	123,134 00	5½ " "	1,500 00	8 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence 6s,	\$10,000	\$10,250 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
194	First Nat'l Bank, Haverhill, .	\$19,400	\$29,100 00	\$19,400 00
9	Haverhill Nat'l B'k, Haverhill,	900	1,440 00	900 00
5	Merrimack N'l B'k, Haverhill,	500	800 00	690 00
74	Continental N'l Bank, Boston,	7,400	8,880 00	9,247 75
12	Massachusetts N'l B'k, Boston,	3,000	3,168 75	3,660 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,550 00	3,173 75
9	N'l B'k of Commerce, Boston,	900	1,122 75	900 00
30	Tremont Nat'l Bank, Boston,	3,000	3,390 00	3,783 75
		\$37,600	\$51,451 50	\$41,755 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$50,000	\$57,000 00	\$50,000 00
Old Colony R.R. 7s,	13,000	14,820 00	13,000 00
Old Colony R.R. 6s,	10,000	11,300 00	10,000 00
Fitchburg R.R. 5s,	20,000	21,000 00	20,000 00
Fitchburg R.R. 4s,	5,000	4,700 00	5,000 00
	\$98,000	\$108,820 00	\$98,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 2, 1888.

Personally appeared Geo. W. Noyes, Treasurer of the City Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, E. G. WOOD, *Justice of the Peace.*

ESSEX, ss., Nov. 5, 1888.

Personally appeared John B. Nichols, President, and C. W. Chase, John E. Gale, Levi Taylor, Sam'l M. Currier and Nath'l K. Johnson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, E. G. WOOD, *Justice of the Peace.*

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1837. Present number of corporators, 46.

NATHAN ALLEN, *President.*

F. A. BUTTRICK, *Treasurer.*

F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. NICHOLS,

NATHAN ALLEN,

F. T. GREENHALGE,

ADDISON PUTNAM,

JOHN F. HOWE.

Open for business every business day, 9 A.M. to 1 P.M., and Saturdays, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$293,700 00	Deposits,	\$4,878,340 84
Bank stock as per schedule,	689,169 75	Earnings undivided,	250,038 99
Loans on bank stock,	19,631 00	Guaranty fund,	190,000 00
Railroad bonds as per schedule,	449,500 00		
Real estate by foreclosure,	17,000 00		
Loans on real estate,	2,240,136 22		
Loans on personal security,	1,384,607 19		
Loans to counties, cities or towns (notes),	82,000 00		
Loans on depositors' books,	650 00		
Deposits in banks, on interest,	132,468 54		
Deposit in bank, not on interest,	5,877 50		
Expense account,	3,208 05		
Cash on hand,	431 58		
	\$5,318,379 83		\$5,318,379 83

Loans on Bank Stock, amount on each : —

On 110 shares Appleton National Bank, Lowell,	\$11,000 00
On 16 shares Wamesit National Bank, Lowell,	1,550 00
On 13 shares First National Bank, Lowell,	1,000 00
On 5 shares Prescott National Bank, Lowell,	500 00
On 20 shares Everett National Bank, Boston,	1,581 00
On 9 shares National Hide and Leather Bank, Boston,	} 4,000 00
On 20 shares Brockton National Bank, Brockton,	
On 15 shares Wamesit National Bank, Lowell,	
Value (by books) of real estate, held by foreclosure or otherwise,	\$17,000 00
Assessed value of the same,	36,100 00
Net income received from same during year ending Oct. 31, 1888,	1,160 84
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	259
Aggregate amount of the same,	362,611 67

Cash on Deposit in Banks, amount in each : —

Appleton National Bank, Lowell,	\$82,468 54
Third National Bank, Springfield,	50,000 00
Lancaster National Bank, Clinton,	5,877 50

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$283,944 62
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 88,299 41
	2 per cent., { 91,163 34

Times for the dividends fixed by the by-laws : second Saturday in January and July.

Date of the last extra dividend : Jan. 8, 1887.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 13,763 880,545 28

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 12,274 824,522 97

Number of accounts opened during the year ending Oct. 31, 1888, 2,506

Number of accounts closed during the year ending Oct. 31, 1888, 1,797

Number of open accounts Oct. 31, 1888, 12,945

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 10,623 66

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner : June 14.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$82,468 54	2½ per cent.	\$85,800 00	4½ per cent.	\$222,700 00	5½ per cent.
50,000 00	3 " "	2,791,985 68	5 " "	509,288 73	6 " "
17,250 00	4 " "	50,000 00	5¼ " "	50,000 00	6½ " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Hartford, Conn., 6s,	\$10,000	\$10,400 00	\$10,000 00
of Haverhill, Mass., 5s,	6,000	6,060 00	5,100 00
of Haverhill, Mass., 7s,	40,000	46,250 00	40,000 00
of Lowell, Mass, 6s,	3,000	3,120 00	3,000 00
Town of Plymouth, Mass., 6s,	20,000	22,400 00	20,000 00
City of Cleveland, Ohio, 4s,	52,000	52,000 00	52,000 00
of E. Saginaw, Mich., 5s,	16,000	16,480 00	16,000 00
of Des Moines, Iowa, 4½s,	90,000	94,880 00	90,000 00
of Des Moines, Iowa, 4s,	60,000	60,000 00	57,600 00
	\$297,000	\$311,590 00	\$293,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
500	Appleton Nat'l Bank, Lowell,	\$50,000	\$95,000 00	\$50,000 00
80	Atlantic Nat'l Bank, Boston, .	8,000	10,640 00	8,000 00
200	Atlas Nat'l Bank, Boston, .	20,000	23,600 00	20,000 00
25	Bay State N'l B'nk, Lawrence,	1,875	3,125 00	1,875 00
307	Blackstone N'l Bank, Boston,	30,700	34,307 25	30,700 00
210	Boston Nat'l Bank, Boston, .	21,000	25,200 00	21,000 00
124	Boylston Nat'l Bank, Boston,	12,400	17,174 00	12,400 00
39	Bunker Hill N'l Bank, Boston,	3,900	7,273 50	3,900 00
78	Natl City Bank, Boston, .	7,800	8,170 50	7,800 00
138	Columbian N'l Bank, Boston,	13,800	17,250 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	17,250 00	14,600 00
100	Eliot Nat'l Bank, Boston, .	10,000	12,350 00	10,000 00
55	Everett Nat'l Bank, Boston, .	5,500	5,197 50	5,494 75
200	First Nat'l Bank, Boston, .	20,000	47,500 00	20,000 00
64	First Nat'l Bank, Lowell, .	6,400	10,560 00	6,400 00
25	First Nat'l Bank, Marlboro', .	2,500	2,500 00	2,500 00
31	Framingham National Bank, Framingham,	3,100	4,340 00	3,100 00.
200	Globe Nat'l Bank, Boston, .	20,000	18,500 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
135	Howard Nat'l Bank, Boston, .	13,500	14,428 12	13,500 00
100	Market Nat'l Bank, Boston, .	10,000	9,225 00	10,000 00
44	Merchants' N'l Bank, Boston,	4,400	6,048 00	4,400 00
100	Metropolitan N'l B'nk, Boston,	10,000	11,112 50	10,000 00
150	N'l B'k of Commerce, Boston,	15,000	18,712 50	15,000 00
250	N'l B'k of No. America, Boston,	25,000	28,062 50	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	53,300 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	60,000 00	40,000 00
30	Natl Eagle Bank, Boston, .	3,000	3,165 00	3,000 00
50	Natl Exchange Bank, Boston,	5,000	6,500 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,125 00	10,000 00
110	N'l Pemberton B'k, Lawrence,	11,000	14,850 00	11,000 00
375	Natl Revere Bank, Boston, .	37,500	48,281 25	37,500 00
36	Natl Union Bank, Boston, .	3,600	5,121 00	3,600 00
105	Natl Webster Bank, Boston, .	10,500	11,576 25	10,500 00
65	New England N'l B'k, Boston,	6,500	10,432 50	6,500 00
167	North Nat'l Bank, Boston, .	16,700	22,628 50	16,700 00
40	Old Boston N'l Bank, Boston,	4,000	4,880 00	4,000 00
220	Prescott Nat'l Bank, Lowell, .	22,000	33,000 00	22,000 00
69	Railroad Nat'l Bank, Lowell,	6,900	8,970 00	6,900 00
265	Second Nat'l Bank, Boston, .	26,500	42,466 25	26,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	13,250 00	10,000 00
65	State Nat'l Bank, Boston, .	6,500	8,287 50	6,500 00
205	Suffolk Nat'l Bank, Boston, .	20,500	26,086 25	20,500 00
400	Third Nat'l Bank, Boston, .	40,000	42,100 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	26,255 00	23,600 00
39	Washington N'l Bank, Boston,	3,900	4,684 87	3,900 00
20	Wamesit Nat'l Bank, Lowell,	2,000	2,920 00	2,000 00
		\$689,175	\$920,905 74	\$689,169 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$127,500	\$140,250 00	\$127,500 00
Eastern R.R. 6s,	72,000	88,560 00	72,000 00*
Old Colony & Newport R.R. 6s,	50,000	57,500 00	50,000 00
Fitchburg R.R. 4s,	50,000	47,500 00	50,000 00
Worcester, Nashua & Rochester R.R. 4s,	50,000	50,000 00	50,000 00
Fitchburg R.R. 4s,	50,000	47,500 00	50,000 00
Fitchburg R.R. 5s,	50,000	52,500 00	50,000 00
	\$149,500	\$483,810 00	\$449,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LOWELL, Nov. 13, 1888.

Personally appeared F. A. Buttrick, Treasurer of the City Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. F. KIMBALL, *Justice of the Peace.*

MIDDLESEX, ss.

LOWELL, Nov. 13, 1888.

Personally appeared Nathan Allen, President, and Nathan Allen, Addison Putnam, Frederic T. Greenhalge, Edwd. K. Perley, N. M. Wright, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. F. KIMBALL, *Justice of the Peace.*

CLINTON SAVINGS BANK—CLINTON.

Incorporated 1851. Present number of corporators, 63.

CHAS. L. SWAN, *President.* C. L. S. HAMMOND, *Treasurer.*
CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. L. SWAN, C. A. BROOKS,
C. C. STONE, GEO. W. WEEKS,
JOHN E. THAYER.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M., except Saturday,
9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$47,900 00	Deposits,	\$1,128,257 84
Loans on public funds,	5,900 00	Earnings undivided,	2,235 14
Bank stock as per schedule,	79,400 00	Guaranty fund,	29,000 00
Loans on bank stock,	9,370 00		
Railroad bonds as per schedule,	33,000 00		
Loans on real estate,	672,646 12		
Loans on personal security,	256,051 79		
Loans to counties, cities or towns (notes),	31,000 00		
Deposit in bank, on interest,	11,000 00		
Deposit in bank, not on interest,	5,485 39		
Premium account,	7,218 59		
Cash on hand,	521 09		
	<hr/>		<hr/>
	\$1,159,492 98		\$1,159,492 98

Loans on Public Funds, amount on each:—

On \$1,000 United States 4s,	\$900 00
On \$5,000 Town of Clinton bonds,	5,000 00

Loans on Bank Stock, amount on each:—

On 28 shares First National Bank, Clinton,	\$2,370 00
On 50 shares Maverick National Bank, Boston,	5,000 00
On 23 shares Merchants' National Bank, New Bedford,	2,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	305
Aggregate amount of the same,	\$302,486 61
Amount of investments from which no income is received,	4,300 00

Cash on Deposit in Bank:—

First National Bank, Clinton,	\$16,485 39
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$57,466 01
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 21,281 64
 ending Oct. 31, 1888, } 2 per cent., { 21,463 03
 Times for the dividends fixed by the by-laws: second Monday in April and October.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 3,863 244,587 99
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,654 268,930 45
 Number of accounts opened during the year ending Oct. 31, 1888, 709
 Number of accounts closed during the year ending Oct. 31, 1888, 665
 Number of open accounts Oct. 31, 1888, 3,956
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 3,031 61
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: October 25.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00	2½ per cent.	\$20,000 00	4¾ per cent.	\$121,380 15	6 per cent.
32,000 00	4 “	721,948 85	5 “	15,161 63	7 “
49,000 00	4½ “	15,477 28	5½ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 5s,	\$8,000	\$8,726 66	\$8,000 00
Town of Clinton, Mass., 6s,	21,900	22,995 00	21,900 00
of Clinton, Mass., 4s,	18,000	18,540 00	18,000 00
	\$47,900	\$50,261 66	\$47,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
300	First National Bank, Clinton,	\$30,000	\$37,500 00	\$30,000 00
20	Central Nat'l Bank, Boston,	2,000	2,700 00	4,000 00
7	Traders' Nat'l Bank, Boston,	700	630 00	700 00
10	N'l Hide&Leather B'k, Boston,	1,000	1,210 00	1,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,600 00	5,000 00
20	Market Nat'l Bank, Boston,	2,000	1,840 00	2,000 00
42	N'l B'k of N. America, Boston,	4,200	4,704 00	4,200 00
	<i>Amounts carried forward,</i>	\$44,900	\$53,184 00	\$46,900 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$44,900	\$53,184 00	\$46,900 00
14	Atlas National Bank, Boston,	1,400	1,652 00	1,400 00
2	Boston National Bank, Boston,	200	240 00	200 00
5	National City Bank, Boston, .	500	522 50	500 00
105	Nat'l Webster Bank, Boston, .	10,500	11,550 00	10,500 00
16	Howard Nat'l Bank, Boston, .	1,600	1,704 00	1,600 00
30	Metropolitan N'l B'k, Boston,	3,000	3,330 00	3,000 00
50	National Bank of Commerce, New Bedford,	5,000	5,268 75	5,000 00
50	First N'l Bank, New Bedford,	5,000	7,225 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	6,500 00	5,000 00
30	First Nat'l Bank, Leominster,	300	150 00	300 00
		\$77,400	\$91,326 25	\$79,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 7s,	\$13,000	\$14,367 33	\$13,000 00
Old Colony R.R. 6s,	10,000	11,650 00	10,000 00
Old Colony R.R. 7s,	5,000	5,775 00	5,000 00
Nashua & Rochester R.R. 5s,	2,000	2,088 33	2,000 00
Worcester & Nashua R.R. 5s,	3,000	3,162 50	3,000 00
	\$33,000	\$37,043 16	\$33,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

CLINTON, Nov. 4, 1888.

Personally appeared C. L. S. Hammond, Treasurer of the Clinton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS F. LARKIN, *Justice of the Peace.*

WORCESTER, SS.

CLINTON, Nov. 6, 1888.

Personally appeared C. L. Swan, President, and C. C. Stone, C. A. Brooks, George W. Weeks, John E. Thayer, Charles G. Stevens, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD A. EVANS, *Justice of the Peace.*

COHASSET SAVINGS BANK — COHASSET.

Incorporated 1845. Present number of corporators, 37.

MARTIN LINCOLN, *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MARTIN LINCOLN,

J. Q. A. LOTHROP,

ABRAHAM H. TOWER,

LOUIS N. LINCOLN.

Open for business every business day except Saturday, 9 A.M to 12 M., and 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$54,000 00	Deposits,	\$452,398 70
Railroad bonds as per schedule,	22,000 00	Earnings undivided,	14,936 94
Loans on real estate,	285,479 00	Guaranty fund,	12,910 00
Loans on personal security,	93,000 00		
Loans to counties, cities or towns (notes),	11,500 00		
Deposits in banks, on interest,	13,000 07		
Expense account,	347 89		
Suspense account,	6 00		
Cash on hand,	912 68		
	<hr/>		<hr/>
	\$480,245 64		\$480,245 64

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 138
 Aggregate amount of the same, \$119,229 00

Cash on Deposit in Banks, amount in each : —

Boston National Bank, Boston, \$12,034 19
 Maverick National Bank, Boston, 965 88

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$26,277 73
 Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 10,486 11
 ending Oct. 31, 1888, } 2 per cent., { 8,671 46

Times for the dividends fixed by the by-laws : first Tuesday in January and July.

Date of the last extra dividend : 1883.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 538 52,543 73
 Number and amount of withdrawals (including dividends) during the year ending Oct 31, 1888, 562 53,095 80
 Number of accounts opened during the year ending Oct. 31, 1888, 114
 Number of accounts closed during the year ending Oct. 31, 1888, 69
 Number of open accounts Oct. 31, 1888, 1,086

Amount of expenses of the corporation during the year ending Oct. 31,

1888 (exclusive of taxes), \$1,394 81

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: September 25.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,000 07	2½ per cent.	\$129,100 00	5 per cent.	\$169,579 00	6 per cent.
20,000 00	4½ " "	25,000 00	5¼ " "	8,800 00	6½ " "
15,000 00	4¾ " "	22,500 00	5½ " "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	\$3,000	\$3,600 00	\$3,000 00
20	Blackstone Nat'l B'k, Boston,	2,000	2,220 00	2,000 00
45	Boston Nat'l Bank, Boston, .	4,500	5,355 00	4,500 00
43	National City Bank, Boston, .	4,300	4,472 00	4,300 00
20	Columbian Nat'l B'k, Boston,	2,000	2,500 00	2,000 00
40	Continental Nat'l B'k, Boston,	4,000	4,720 00	4,000 00
18	National Eagle Bank, Boston,	1,800	1,872 00	1,800 00
20	Everett Nat'l Bank, Boston, .	2,000	1,880 00	2,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,000 00	2,500 00
30	Market Nat'l Bank, Boston, .	3,000	2,730 00	3,000 00
23	Merchants' Nat'l B'k, Boston,	2,300	3,220 00	2,300 00
12	North Nat'l Bank, Boston, .	1,200	1,608 00	1,200 00
22	N'l B'k of the Republic, Boston,	2,200	2,838 00	2,200 00
45	National Revere Bank, Boston,	4,500	5,625 00	4,500 00
32	Shawmut Nat'l Bank, Boston,	3,200	4,160 00	3,200 00
38	State National Bank, Boston,	3,800	4,864 00	3,800 00
36	Tremont Nat'l Bank, Boston,	3,600	4,032 00	3,600 00
15	National Union Bank, Boston,	1,500	2,115 00	1,500 00
10	Washington Nat'l B'k, Boston,	1,000	1,200 00	1,000 00
16	Nat'l Webster Bank, Boston, .	1,600	1,760 00	1,600 00
		\$54,000	\$63,771 00	\$54,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s,	\$9,000	\$10,260 00	\$9,000 00
Eastern R.R. 6s,	13,000	15,990 00	13,000 00*
	\$22,000	\$26,250 00	\$22,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, SS.

COHASSET, Nov. 6, 1888.

Personally appeared Caleb Lothrop, Treasurer of the Cohasset Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD E. ELLMS, *Justice of the Peace.*

NORFOLK, SS.

COHASSET, November, 1888.

Personally appeared Martin Lincoln, President, and J. Q. A. Lothrop, Louis N. Lincoln, Abraham H. Tower, Philander Bates and Newcomb B. Tower, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD E. ELLMS, *Justice of the Peace.*

CONWAY SAVINGS BANK — CONWAY.

Incorporated 1887. Present number of corporators, 21.

JOHN B. PACKARD, *President.*

WM. G. AVERY, *Treasurer.*

WM. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CARLOS BATCHELDER,

CHAS. B. MERRITT,

EDWD. DELABARRE,

JOHN B. PACKARD,

RICHARD TUCKER.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$500 00	Deposits,	\$45,982 32
Loans on bank stock,	5,270 00	Earnings undivided,	894 22
Railroad bonds as per schedule,	1,000 00	Guaranty fund,	73 29
Loans on real estate,	29,625 00		
Loans on personal security,	6,525 00		
Expense account,	107 30		
Premium account,	190 74		
Tax account,	33 45		
Cash on hand,	3,698 34		
	\$16,949 83		\$46,949 83

Loans on Bank Stock, amount on each : —

On 5 shares Conway National Bank, Conway,	\$245 00
On 8 shares Conway National Bank, Conway,	700 00
On 10 shares Conway National Bank, Conway,	625 00
On 10 shares Conway National Bank, Conway,	900 00
On 5 shares Franklin County National Bank, Greenfield,	300 00
On 20 shares Home National Bank, Holyoke,	1,500 00
On 15 shares City National Bank, Holyoke,	1,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 43

Aggregate amount of the same, \$34,860 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), 1,489 75

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 259 24
ending Oct. 31, 1888, } 2 per cent., { 475 77

Times for the dividends fixed by the by-laws: May 1 and November 1.

Number and amount of deposits (not including dividends) re-

ceived during the year ending Oct. 31, 1888, 347 34,999 40

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	110	\$10,111 26
Number of accounts opened during the year ending Oct. 31, 1888,	141	
Number of accounts closed during the year ending Oct. 31, 1888,	30	
Number of open accounts Oct. 31, 1888,	256	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		59 58
Amount of treasurer's bond,		5,090 00
Date of examination by commissioner: June 11.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,420 00	5 per cent.	-	-	-	-

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Conway Nat'l Bank, Conway, .	\$500	\$585 00	\$500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 6s,	\$1,000	\$1,110 00	\$1,000 00

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 6, 1888.

Personally appeared Wm. G. Avery, Treasurer of the Conway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. PARSONS, JR., *Justice of the Peace.*

FRANKLIN, ss., Nov. 6, 1888.

Personally appeared John B. Packard, President, and Chas. C. Burdett, A. M. Cook, Chas. B. Merritt, Franklin Pease and Carlos Batchelder, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES PARSONS, JR., *Justice of the Peace.*

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 16.

J. H. ROOT, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

G. L. RIST,

JAS. A. GUNN,

D. P. ABERCROMBIE.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$32,000 00	Deposits,	\$588,557 38
Bank stock as per schedule,	28,472 50	Earnings undivided,	5,597 04
Loans on bank stock,	14,500 00	Guaranty fund,	10,200 00
Railroad bonds as per schedule,	45,000 00	Suspense account,	157 47
Real estate (for banking purposes),	31,000 00		
Loans on real estate,	283,113 00		
Loans on personal security,	128,002 40		
Loans to counties, cities or towns (notes),	27,014 25		
Deposit in bank, on interest,	6,100 00		
Deposit in bank, not on interest,	5,092 55		
Expense account,	824 47		
Interest account,	502 00		
Premium account,	1,749 55		
Cash on hand,	1,141 17		
	\$604,511 89		\$604,511 89

Loans on Bank Stock, amount on each:—

On 40 shares Packard National Bank, Greenfield,	\$1,000 00
On 83 shares Crocker National Bank, Turner's Falls,	8,100 00
On 11 shares Hadley Falls National Bank, Holyoke; 7 shares First National Bank, Northampton; 1 share Hampshire County National Bank, Northampton; and 5 shares Chicopee National Bank, Springfield,	2,400 00

Invested in real estate (for banking purposes),	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	23,000 00
Net income received from same during year ending Oct. 31, 1888,	1,667 56
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	319
Aggregate amount of the same,	243,360 25

Cash on Deposit in Bank : —

Crocker National Bank, Turner's Falls,	\$11,192 55
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$28,544 33
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 10,978 33 2 per cent., { 11,088 53

Times for the dividends fixed by the by-laws: January and July.

Date of the last extra dividend: Jan. 1, 1880.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,915	113,338 19
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,124	112,560 62
Number of accounts opened during the year ending Oct. 31, 1888,	393	
Number of accounts closed during the year ending Oct. 31, 1888,	279	
Number of open accounts Oct. 31, 1888,	1,830	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,529 27
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 3.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,100 00	2 per cent.	\$5,000 00	4½ per cent.	-	-
20,768 00	4 "	426,861 65	5 "	-	-

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s,	\$6,000	\$6,750 00	\$6,000 00
of Boston, Mass., 5s,	4,000	4,640 00	4,000 00
of Lowell, Mass., 6s,	3,000	3,150 00	3,000 00
of Providence, R. I., 5s,	5,000	5,600 00	5,000 00
of East Saginaw, Mich., 5s,	3,000	3,240 00	3,000 00
Town of Montague, Mass., 4s,	11,000	11,550 00	11,000 00
	\$32,000	\$34,930 00	\$32,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
87	Crocker N'l B'k, Turner's Falls,	\$8,700	\$11,310 00	\$9,835 00
60	Conway Nat'l Bank, Conway,	6,000	7,500 00	6,930 00
10	Central Nat'l Bank, Boston, .	1,000	1,300 00	1,056 25
7	Columbian Nat'l Bank, Boston,	700	900 00	1,014 50
10	Nat'l Webster Bank, Boston, .	1,000	1,100 00	1,155 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,250 00	1,242 50
10	Tremont Nat'l B'k, Boston, .	1,000	1,040 00	1,242 50
40	Continental Nat'l B'k, Boston,	4,000	4,700 00	4,704 25
10	Nat'l B'k of Commerce, Boston,	1,000	1,250 00	1,292 50
		\$24,400	\$30,350 00	\$28,472 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,000 00	\$5,000 00
Boston & Maine R.R. 7s, . . .	3,000	3,400 00	3,000 00
Fitchburg R.R. 5s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,500 00	5,000 00
Old Colony R.R. 6s,	5,000	5,800 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	7,000	8,000 00	7,000 00
	\$45,000	\$48,300 00	\$45,000 00

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 10, 1888.

Personally appeared D. P. Abercrombie, Treasurer of the Crocker Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN MCILVENE, *Justice of the Peace.*

FRANKLIN, ss., Nov. 10, 1888.

Personally appeared J. H. Root, President, and G. L. Rist, Jas. A. Gunn, F. I. Webster, M. B. Allen, M. B. Collins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN MCILVENE, *Justice of the Peace.*

DANVERS SAVINGS BANK — DANVERS.

Incorporated 1850. Present number of corporators, 41.

AUGUSTUS MUDGE, *President.*

ISRAEL H. PUTNAM, *Treasurer.*

ISRAEL H. PUTNAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANCIS DODGE,

GILBERT A. TAPLEY,

JOSHUA BRAGDON,

CHAS. H. GOULD,

JOHN R. LANGLEY.

Open for business every business day, 8 A.M. to 12 M., and 1 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$21,605 00	Deposits,	\$1,074,168 38
Bank stock as per schedule,	141,280 50	Earnings undivided,	15,002 89
Loans on bank stock,	3,050 00	Guaranty fund,	37,350 00
Railroad bonds as per schedule,	63,200 00		
Real estate by foreclosure,	65,530 00		
Loans on real estate,	401,141 00		
Loans on personal security,	359,233 47		
Loans to counties, cities or towns (notes),	30,000 00		
Deposits in banks, on interest,	34,210 14		
Deposits in banks, not on interest,	5,000 00		
Insurance account,	16 75		
Cash on hand,	2,254 41		
	\$1,126,521 27		\$1,126,521 27

Loans on Bank Stock, amount on each : —

On 6 shares Salem National Bank, Salem, and 16 shares First National Bank, Danvers,	\$1,800 00
On 11 shares First National Bank, Danvers,	825 00
On 5 shares First National Bank, Danvers,	375 00
On 3 shares First National Bank, Danvers,	50 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$65,530 00
Assessed value of the same,	64,500 00
Net income received from same during year ending Oct. 31, 1888,	1,991 09

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	258
Aggregate amount of the same,	\$217,766 00
Amount of investments from which no income is received,	10,830 00

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	\$13,580 41
Merchants' National Bank, Salem,	1,629 73
First National Bank, Danvers,	24,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$62,005 32
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 20,491 76 2 per cent., { 20,620 61
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Date of the last extra dividend: Oct. 19, 1870.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,951 142,915 07
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,701 172,230 64
Number of accounts opened during the year ending Oct. 31, 1888,	367
Number of accounts closed during the year ending Oct. 31, 1888,	308
Number of open accounts Oct. 31, 1888,	3,289
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	2,646 07
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: June 8.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,210 14	2½ per cent.	\$21,000 00	4¾ per cent.	\$232,581 00	6 per cent.
46,918 47	4 “	224,940 00	5 “	837 00	6½ “
25,000 00	4¼ “	42,000 00	5½ “	18,648 00	7 “
109,500 00	4½ “	36,000 00	5¾ “	36,000 00	8 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Hartford, Conn., 6s,	\$2,000	\$2,180 00	\$1,830 00
of Boston, Mass., 6s,	10,000	11,050 00	9,775 00
of Boston, Mass., 4s,	10,000	10,250 00	10,000 00
	\$22,000	\$23,480 00	\$21,605 00

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston, .	\$5,000	\$6,162 50	\$5,675 00
53	Blackstone N'l Bank, Boston,	5,300	5,916 39	5,300 00
10	Continental N'l Bank, Boston,	1,000	1,200 00	1,080 00
60	Nat'l B'k of Commerce, Boston,	6,000	7,485 00	6,000 00
70	Nat'l Exchange Bank, Boston,	7,000	9,100 00	7,097 50
85	Globe National Bank, Boston,	8,500	7,862 50	10,612 50
68	Howard Nat'l Bank, Boston, .	6,800	7,267 16	6,800 00
10	Lincoln Nat'l Bank, Boston, .	1,000	1,110 00	1,100 00
50	Merchants' Nat'l B'k, Boston,	5,000	7,100 00	6,475 00
71	N'l B'k of No. America, Boston,	7,100	7,969 75	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	8,628 75	7,901 25
75	Nat'l Revere Bank, Boston, .	7,500	9,656 25	7,500 00
50	State Nat'l Bank, Boston, .	5,000	6,450 00	5,356 25
34	Traders' Nat'l Bank, Boston, .	3,400	3,068 50	3,345 00
60	Third National Bank, Boston,	6,000	6,307 20	6,000 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,260 00	2,000 00
25	Washington Nat'l B'k, Boston,	2,500	3,003 00	2,500 00
270	Asiatic National Bank, Salem,	8,100	10,665 00	8,100 00
7	First Nat'l Bank, Salem, .	700	910 00	700 00
5	Naumkeag Nat'l B'k, Salem, .	500	678 75	500 00
25	Salem Nat'l Bank, Salem, .	2,500	3,250 00	2,862 50
75	Nat'l Bank of Commerce, New Bedford,	7,500	7,932 75	8,962 50
125	First Nat'l Bank, New Bedford,	12,500	18,062 50	14,947 25
20	Warren Nat'l Bank, Peabody, .	2,000	2,610 00	2,000 00
131	First Nat'l Bank, Danvers, .	9,825	10,742 00	10,197 00
10	Rockport Nat'l B'k, Rockport,	1,000	1,400 00	1,000 00
		\$130,225	\$156,798 00	\$141,280 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$10,000	\$11,600 00	\$12,425 00
Conn. & Passumpsic Rivers R.R. 7s,	16,000	17,600 00	19,200 00*
Boston, Winthrop & Shore R.R. 5s, .	10,000	11,000 00	11,350 00
Fitchburg R.R. 4s,	10,000	9,400 00	10,225 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
	\$56,000	\$59,600 00	\$63,200 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

DANVERS, Nov. 5, 1888.

Personally appeared Israel H. Putnam, Treasurer of the Danvers Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. FRANK PORTER, *Justice of the Peace.*

ESSEX, ss.

DANVERS, Nov. 5, 1888.

Personally appeared Augustus Mudge, President, and Joshua Bragdon, John R. Langley, Charles H. Gould, Gilbert A. Tapley and Austin S. Richards, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. FRANK PORTER, *Justice of the Peace.*

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated 1831. Present number of corporators, 95.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT,

HOWARD COLBURN,

HENRY W. RICHARDS,

JOHN R. BULLARD,

DON GLEASON HILL.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$318,000 00	Deposits,	\$2,000,149 76
Bank stock as per schedule,	80,638 50	Earnings undivided,	85,935 46
Railroad bonds as per schedule,	674,000 00	Guaranty fund,	88,736 91
Real estate (for banking purposes),	15,000 00		
Real estate by foreclosure,	5,000 00		
Loans on real estate,	538,175 00		
Loans on personal security,	471,200 00		
Loans to counties, cities or towns (notes),	31,000 00		
Deposit in bank, on interest,	39,808 63		
Deposit in bank, not on interest,	2,000 00		
	\$2,174,822 13		\$2,174,822 13

Invested in real estate (for banking purposes),	\$15,000 00
Estimated value of the same,	15,000 00
Assessed value of the same,	10,000 00
Net income received from same during year ending Oct. 31, 1888,	1,086 82
Value (by books) of other real estate, held by foreclosure or otherwise,	5,000 00
Assessed value of the same,	4,300 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	441
Aggregate amount of the same,	450,225 00
Amount of investments from which no income is received,	5,000 00

Cash on Deposit in Bank : —

Dedham National Bank, Dedham, \$41,808 63

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),		\$116,141 44
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent.,	36,644 12
	2 per cent.,	37,703 52

Times for the dividends fixed by the by-laws: May 1 and November 1.

Date of the last extra dividend: 1871.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 3,186 263,784 55

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,491 268,249 34

Number of accounts opened during the year ending Oct. 31, 1888, 629

Number of accounts closed during the year ending Oct. 31, 1888, 487

Number of open accounts Oct. 31, 1888, 5,449

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 5,805 74

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: July 3.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,808 63	2 per cent.	\$98,000 00	5 per cent.	\$108,000 00	5½ per cent.
121,000 00	4 "	20,000 00	5¼ "	25,000 00	5¾ "
85,000 00	4½ "	25,000 00	5⅜ "	538,375 00	6 "
20,000 00	4¾ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s and 6s,	\$122,000	\$124,100 00	\$122,000 00
of Charlestown, Mass., 6s,	6,000	6,240 00	6,000 00
of Cleveland, Ohio, 6s,	1,000	1,150 00	1,000 00
of Cleveland, Ohio, 5s,	22,000	24,000 00	22,000 00
of Columbus, Ohio, 4s,	10,000	10,000 00	10,000 00
of Fall River, Mass., 6s,	10,000	11,210 00	10,000 00
of Grand Rapids, Mich., 5s,	10,000	11,100 00	10,000 00
of Grand Rapids, Mich., 8s,	3,000	3,450 00	3,000 00
of Manchester, N. H., 6s,	18,000	19,440 00	18,000 00
of Portland, Me., 6s,	9,000	11,250 00	9,000 00*
of Providence, R. I., 4½s,	20,000	20,800 00	20,000 00
of Worcester, Mass., 5s,	10,000	10,000 00	10,000 00
Town of Lincoln, Mass., 6s,	2,000	2,200 00	2,000 00
City of Malden, Mass., 6s,	10,000	10,600 00	10,000 00
Town of Melrose, Mass., 7s,	5,000	5,500 00	5,000 00
of South Norwalk, Conn., 6s,	5,000	5,500 00	5,000 00
of Woburn, Mass., 6s,	5,000	5,400 00	5,000 00
District of Columbia 6s,	20,000	20,575 00	20,000 00
District of Columbia 5s,	30,000	32,400 00	30,000 00
	\$318,000	\$334,915 00	\$318,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas Nat'l Bank, Boston, .	\$14,500	\$17,110 00	\$14,500 00
75	Blackstone N'l Bank, Boston,	7,500	8,362 00	7,500 00
75	N'l B'k of Commerce, Boston,	7,500	9,356 00	7,500 00
150	Dedham Nat'l Bank, Dedham,	15,000	17,100 00	15,000 00
25	Globe National Bank, Boston,	2,500	2,325 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	4,280 00	4,000 00
60	People's Nat'l Bank, Boston, .	6,000	9,720 00	6,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
25	State National Bank, Boston,	2,500	3,175 00	2,500 00
52	Traders' Nat'l Bank, Boston, .	5,200	4,680 00	5,138 50
25	National Union Bank, Boston,	2,500	3,550 00	2,500 00
85	Nat'l Webster Bank, Boston, .	8,500	9,520 00	8,500 00
		\$80,700	\$95,678 00	\$80,638 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$3,000	\$3,100 00	\$3,000 00
Boston & Albany R.R. 7s, . . .	25,000	27,000 00	25,000 00
Boston, Barre & Gardner R.R. 7s, .	23,000	25,300 00	23,000 00
Boston, Barre & Gardner R.R. 5s, .	2,000	2,080 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	35,000	38,150 00	35,000 00
Boston, Clinton & Fitchburg R.R. 7s,	1,000	1,050 00	1,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	11,000	12,540 00	11,000 00
Boston & Maine R.R. 7s,	56,000	62,720 00	56,000 00
Boston & Lowell R.R. 7s,	55,500	60,395 00	55,500 00
Boston & Lowell R.R. 6s,	26,000	29,120 00	26,000 00
Boston & Lowell R.R. 5s,	5,000	5,200 00	5,000 00
Boston & Lowell R.R. 4½s,	5,000	5,100 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	27,000 00	25,000 00
Concord & Claremont R.R. 7s, . . .	1,000	1,100 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	78,500	84,780 00	78,500 00*
Eastern R.R. 6s,	29,000	35,380 00	29,000 00*
Fitchburg R.R. 5s,	15,000	15,450 00	15,000 00
Fitchburg R.R. 4s,	45,000	42,750 00	45,000 00
Leeds & Farmington R.R. 6s, . . .	4,500	4,950 00	4,500 00
Lowell & Andover R.R. 6s,	9,000	9,720 00	9,000 00
Maine Central R.R. 7s,	10,000	12,400 00	10,000 00
Nashua & Lowell R.R. 6s,	2,000	2,140 00	2,000 00
Nashua & Rochester R.R. 5s, . . .	5,500	5,720 00	5,500 00
New Bedford R.R. 7s,	2,000	2,280 00	2,000 00
Newport & Richford R.R. 5s, . . .	35,000	36,750 00	35,000 00*
N. Y., Providence & Boston R.R. 7s,	30,000	37,200 00	30,000 00
Old Colony R.R. 7s,	5,000	5,600 00	5,000 00
Salem & Lowell R.R. 6s,	10,500	12,075 00	10,500 00
Vermont & Mass. R.R. 5s,	119,000	124,950 00	119,000 00
Worcester & Nashua R.R. 5s, . . .	500	510 00	500 00
	\$674,000	\$732,510 00	\$674,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

DEDHAM, Nov. 2, 1888.

Personally appeared Alfred Hewins, Treasurer of the Dedham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, LEWIS H. KINGSBURY, *Justice of the Peace.*

NORFOLK, ss.

DEDHAM, Nov. 2, 1888.

Personally appeared A. B. Endicott, President, and Calvin Guild, J. H. Burdakin, Howard Colburn, Don Gleason Hill, A. Ward Lamson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, LEWIS H. KINGSBURY, *Justice of the Peace.*

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated 1848. Present number of corporators, 28.

GEO. T. SAMPSON, *President.*

WM. B. PIGEON, *Treasurer.*

WM. B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN THOMPSON,
N. M. JEWETT,
A. M. MORTON,
W. B. PIGEON.

E. M. MCPHERSON,
G. L. THORNDIKE,
RUFUS CUSHMAN,
EDWARD BRIGHAM.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$19,000 00	Deposits,	\$1,759,752 52
Bank stock as per schedule,	255,500 00	Earnings undivided,	60,412 30
Loans on bank stock,	5,000 00	Guaranty fund,	64,337 17
Railroad bonds as per schedule,	81,000 00		
Real estate (for banking purposes),	14,718 80		
Real estate by foreclosure,	16,185 54		
Loans on real estate,	970,774 00		
Loans on personal security,	484,968 00		
Deposit in bank, on interest,	32,880 18		
Expense account,	1,972 75		
Cash on hand,	2,502 72		
	\$1,884,501 99		\$1,884,501 99

Loans on Bank Stock, amount on each :—

On 10 shares First Ward National Bank, Boston,	\$500 00
On 5 shares First Ward National Bank, Boston,	500 00
On 50 shares Broadway National Bank, Boston,	4,000 00
Invested in real estate (for banking purposes),	\$14,718 80
Estimated value of the same,	22,500 00
Assessed value of the same,	23,000 00
Net income received from same during year ending Oct. 31, 1888,	974 40
Value (by books) of other real estate, held by foreclosure or otherwise,	16,185 54
Assessed value of the same,	17,300 00
Net income received from same during year ending Oct. 31, 1888,	912 47

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 434
 Aggregate amount of the same, \$583,604 00

Cash on Deposit in Bank : —

First Ward National Bank, Boston, \$32,880 18

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$94,552 07
 Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 30,537 48
 } 2 per cent., { 31,324 13
 Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Date of the last extra dividend: July 21, 1869.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 11,478 525,631 00
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 7,099 475,099 32
 Number of accounts opened during the year ending Oct. 31, 1888, 1,556
 Number of accounts closed during the year ending Oct. 31, 1888, 1,654
 Number of open accounts Oct. 31, 1888, 6,859
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 6,165 01
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: March 23.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,880 18	2½ per cent.	\$540,218 00	5 per cent.	\$200 00	6½ per cent.
15,000 00	3 " "	7,000 00	5¼ " "	287,410 00	6 " "
92,400 00	4½ " "	316,142 00	5½ " "	9,872 00	7 " "
189,500 00	4¾ " "	3,000 00	5¾ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	\$6,000	\$6,660 00	\$6,000 00
of Cleveland, Ohio, 5s,	4,000	4,560 00	4,000 00
of Cleveland, Ohio, 6s,	2,000	2,240 00	2,000 00
of Cleveland, Ohio, 6s,	3,000	3,360 00	3,000 00
of Cleveland, Ohio, 6s,	4,000	4,640 00	4,000 00
	\$19,000	\$21,460 00	\$19,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	Atlantic Nat'l Bank, Boston, .	\$3,600	\$4,725 00	\$3,600 00
32	Atlas National Bank, Boston, .	3,200	3,776 00	3,200 00
200	Boston Nat'l Bank, Boston,	20,000	24,000 00	20,000 00
45	Blackstone N'l Bank, Boston,	4,500	5,029 00	4,500 00
41	Boylston Nat'l Bank, Boston, .	4,100	5,678 00	4,100 00
100	Continental N'l Bank, Boston,	10,000	12,000 00	10,000 00
163	N'l B'k of Commerce, Boston,	16,300	20,334 00	16,300 00
100	National Eagle Bank, Boston,	10,000	10,550 00	10,000 00
115	Eliot National Bank, Boston, .	11,500	14,203 00	11,500 00
125	First Ward N'l Bank, Boston,	12,500	16,250 00	12,500 00
100	First National Bank, Chelsea,	10,000	13,000 00	10,000 00
250	Freeman's Nat'l Bank, Boston,	25,000	25,000 00	25,000 00
200	Globe National Bank, Boston,	20,000	18,500 00	20,000 00
67	N'l Hide&Leather B'k, Boston,	6,700	8,124 00	6,700 00
78	Howard Nat'l Bank, Boston, .	7,800	8,337 00	7,800 00
25	Merchants' Nat'l B'k, Boston,	2,500	3,550 00	2,500 00
24	Merchandise N'l B'k, Boston,	2,400	2,148 00	2,400 00
50	Market Nat'l Bank, Boston, .	5,000	4,625 00	5,000 00
24	Mt. Vernon N'l Bank, Boston,	2,400	3,126 00	2,400 00
12	Massachusetts N'l B'k, Boston,	3,000	3,168 00	3,000 00
150	N'l B'k of N. America, Boston,	15,000	16,837 00	15,000 00
100	National Revere B'k, Boston,	10,000	12,875 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,000 00	10,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,530 00	3,400 00
105	Suffolk Nat'l Bank, Boston, .	10,500	13,361 00	10,500 00
100	State National Bank, Boston, .	10,000	12,750 00	10,000 00
64	Shoe & Leather N'l B'k, Boston,	6,400	6,600 00	6,400 00
42	Traders' Nat'l Bank, Boston, .	4,200	3,790 00	4,200 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,562 00	5,000 00
5	Nat'l Webster Bank, Boston, .	500	551 00	500 00
		\$255,500	\$297,979 00	\$255,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$19,500	\$21,645 00	\$19,500 00
Boston, Clinton & Fitchburg R.R. 5s,	1,000	1,130 00	1,000 00
Boston & Maine R.R. 7s,	2,000	2,280 00	2,000 00
Old Colony R.R. 6s,	12,000	13,680 00	12,000 00
Old Colony R.R. 6s,	3,000	3,360 00	3,000 00
Old Colony R.R. 7s,	5,000	5,700 00	5,000 00
Fitchburg R.R. 7s,	3,000	3,300 00	3,000 00
Boston & Albany R.R. 7s,	10,000	10,800 00	10,000 00
Boston & Albany R.R. 6s,	5,000	5,600 00	5,000 00
Maine Central R.R. 6s,	6,000	7,020 00	6,000 00
Maine Central R.R. 7s,	14,500	17,762 00	14,500 00
	\$81,000	\$92,277 00	\$81,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 11, 1888.

Personally appeared Wm. B. Pigeon, Treasurer of the East Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. J. MUNROE, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 15, 1888.

Personally appeared Geo. T. Sampson, President, and John Thompson, E. Brigham, N. M. Jewett, Geo. L. Thorndike and Henry Pigeon, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. J. MUNROE, *Justice of the Peace.*

E. BRIDGEWATER SAVINGS BANK—E. BRIDGEWATER.

Incorporated 1870. Present number of corporators, 41.

K. E. SHELDON, *President.*

I. N. NUTTER, *Treasurer.*

I. N. NUTTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

K. E. SHELDON,

GEO. M. KEITH,

SAM'L KEITH,

ROBERT C. KEITH,

AARON HOBART,

JOHN HOBART,

F. S. STRONG.

Open for business every business day except Wednesday, 9 A.M. to 12 M., and 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$1,900 00	Deposits,	\$534,968 71
Bank stock as per schedule,	68,600 50	Earnings undivided,	11,041 38
Loan on bank stock,	800 00	Guaranty fund,	12,538 48
Railroad bonds as per schedule,	38,000 00	Bank tax,	121 60
Real estate (for banking purposes),	12,000 00	Suspense account,	100 00
Loans on real estate,	251,550 80		
Loans on personal security,	169,925 00		
Loans on depositors' books,	500 00		
Deposit in bank, on interest,	12,224 12		
Expense account,	486 45		
Bank building account,	294 10		
Interest account,	22 00		
Cash on hand,	2,467 20		
	<hr/>		<hr/>
	\$558,770 17		\$558,770 17

Loan on Bank Stock:—

On 11 shares Freeman's National Bank, Boston,	\$800 00
Invested in real estate (for banking purposes),	\$12,000 00
Estimated value of the same,	12,000 00
Assessed value of the same,	8,400 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	265
Aggregate amount of the same,	239,375 80

Cash on Deposit in Bank:—

Tremont National Bank, Boston,	\$12,224 12
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$27,874 76

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 10,592 60
 ending Oct. 31, 1888, } 2½ per cent., { 12,503 55

Times for the dividends fixed by the by-laws: first Monday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,167 99,935 43

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,097 86,376 80

Number of accounts opened during the year ending Oct. 31, 1888, 221

Number of accounts closed during the year ending Oct. 31, 1888, 149

Number of open accounts Oct. 31, 1888, 1,653

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,383 63

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: August 2.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,224 12	2½ per cent.	\$10,000 00	5¼ per cent.	\$285,475 80	6 per cent.
96,300 00	5 "	31,000 00	5½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Woburn 6s,	\$2,000	\$2,130 00	\$1,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Nat'l City Bank, Boston,	\$2,500	\$2,618 75	\$2,776 75
10	N'l B'k Commonw'lth, Boston,	1,000	1,500 00	1,225 00
17	National Eagle Bank, Boston,	1,700	1,785 00	1,700 00
50	Fourth Nat'l Bank, Boston,	5,000	5,475 00	5,000 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
35	Globe Nat'l Bank, Boston,	3,500	3,237 50	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,250 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,783 00	2,300 00
20	Market Nat'l Bank, Boston,	2,000	1,840 00	2,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	3,640 00	4,000 00
	<i>Amounts carried forward,</i>	\$25,500	\$26,629 25	\$26,251 75

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$25,500	\$26,629 25	\$26,251 75
20	Merchandise Nat'l B'k, Boston,	2,000	1,790 00	2,000 00
20	Nat'l B'k No. America, Boston,	2,000	2,240 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,637 50	6,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,620 00	2,167 50
22	State Nat'l Bank, Boston, .	2,200	2,849 00	2,471 25
35	Third Nat'l Bank, Boston, .	3,500	3,675 00	3,500 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,250 00	2,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,650 00	5,480 00
40	Nat'l Webster Bank, Boston, .	4,000	4,400 00	4,000 00
50	Brockton Nat'l B'k, Brockton,	5,000	5,750 00	5,150 00
40	Home Nat'l Bank, Brockton, .	4,000	5,000 00	4,580 00
20	First Nat'l Bank, West Newton,	2,000	2,000 00	2,000 00
		\$64,700	\$71,490 75	\$68,600 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$6,000	\$6,795 00	\$6,000 00
Eastern R.R. 6s,	5,000	6,125 00	5,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,540 00	4,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,150 00	5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
Nashua & Rochester R.R. 5s, . . .	3,000	3,120 00	3,000 00
Fitchburg R.R. 5s,	10,000	10,375 00	10,000 00
	\$38,000	\$41,455 00	\$38,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 17, 1888.

Personally appeared I. N. Nutter, Treasurer of the East Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ROBERT O. HARRIS, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 17, 1888.

Personally appeared K. E. Sheldon, President, and Sam'l Keith, John Hobart, Geo. M. Keith, Rob't C. Keith and Isaac N. Nutter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ROBERT O. HARRIS, *Justice of the Peace.*

**EAST CAMBRIDGE FIVE CENTS SAVINGS BANK —
CAMBRIDGE.**

Incorporated 1854. Present number of corporators, 38.

GEORGE STEVENS, *President.*

MARY L. STONE, *Treasurer.*

MARY L. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE STEVENS,

KNOWLTON S. CHAFFEE,

JOSEPH H. TYLER,

JAMES M. PRICE,

ANDREW J. GREEN.

Open for business every business day, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$128,416 67	Deposits,	\$1,382,506 40
Loans on bank stock,	3,800 00	Earnings undivided,	16,608 30
Railroad bonds as per schedule,	39,000 00	Guaranty fund,	58,496 40
Real estate (for banking purposes),	3,000 00		
Real estate by foreclosure,	15,600 00		
Loans on real estate,	866,680 76		
Loans on personal security,	380,248 46		
Loans to counties, cities or towns (notes),	8,000 00		
Loans on depositors' books,	400 00		
Deposit in bank, on interest,	9,032 08		
Deposit in bank, not on interest,	1,000 00		
Expense account,	11 75		
60 shares E. Cambridge Land Co.,	1 00		
Cash on hand,	2,420 38		
	\$1,457,611 10		\$1,457,611 10

Loans on Bank Stock, amount on each:—

On 30 shares Lechmere National Bank, Cambridge,	\$2,800 00
On 10 shares Cambridge National Bank, Cambridge,	1,000 00
Invested in real estate (for banking purposes),	\$3,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	7,000 00
Value (by books) of other real estate, held by foreclosure or otherwise,	15,600 00
Assessed value of the same,	20,700 00
Net income received from same during year ending Oct. 31, 1888,	959 49
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	415
Aggregate amount of the same,	515,430 76
Amount of investments from which no income is received,	948 46

Cash on Deposit in Bank :—

Lechmere National Bank, Cambridge, \$10,032 08

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$76,925 91

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 24,761 58
 ending Oct. 31, 1888, } 2½ per cent., { 31,159 64

Times for the dividends fixed by the by-laws: April 15 and October 15.

Date of the last extra dividend: Oct. 15, 1875.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 9,605 352,223 79

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 5,438 344,541 78

Number of accounts opened during the year ending Oct. 31, 1888, 1,264

Number of accounts closed during the year ending Oct. 31, 1888, 1,069

Number of open accounts Oct. 31, 1888, 5,827

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 2,716 34

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: March 8.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,032 08	1½ per cent.	\$55,000 00	4½ per cent.	\$50,000 00	5¾ per cent.
8,000 00	3½ "	85,000 00	4¾ "	471,030 76	6 "
474 23	4 "	407,500 00	5 "	1,800 00	6½ "
30,474 23	4¼ "	148,550 00	5½ "	1,300 00	7 "

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas Nat'l Bank, Boston,	\$700	\$826 00	\$700 00
54	Blackstone Nat'l B'k, Boston,	5,400	5,994 00	5,400 00
63	Boston Nat'l Bank, Boston,	6,300	7,560 00	6,300 00
41	Bunker Hill Nat'l B'k, Boston,	4,100	7,626 00	4,100 00
67	N'l B'k of Commerce, Boston,	6,700	8,308 00	6,700 00
40	Nat'l Bank of Commonwealth, Boston,	4,000	5,480 00	4,000 00
30	Continental Nat'l B'k, Boston,	3,000	3,600 00	3,000 00
12	Eliot National Bank, Boston,	1,200	1,476 00	1,200 00
16	Nat'l Exchange B'k, Boston,	1,600	2,080 00	1,600 00
20	Faneuil Hall N'l B'k, Boston,	2,000	2,800 00	2,000 00
50	First Ward N'l B'k, Boston,	5,000	6,350 00	4,000 00
21	Globe Nat'l Bank, Boston,	2,100	1,932 00	2,100 00
115	Nat'l Hide & Leather Bank, Boston,	11,500	13,915 00	11,500 00
	<i>Amounts carried forward,</i>	\$53,600	\$67,947 00	\$52,600 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward, .</i>	\$53,600	\$67,947 00	\$52,600 00
60	Howard Nat'l Bank, Boston, .	6,000	6,360 00	6,000 00
2	Massachusetts N'l B'k, Boston,	500	525 00	500 00
50	Merchants' Nat'l Bk, Boston, .	5,000	7,100 00	5,000 00
40	Metropolitan N'l B'k, Boston,	4,000	4,440 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,200 00	2,000 00
19	North Nat'l Bank, Boston, .	1,900	2,565 00	1,900 00
5	N'l B'k of N. America, Boston,	500	560 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,330 00	1,000 00
58	N'l Bk of the Republic, Boston,	5,800	8,700 00	5,800 00
38	Nat'l Revere Bank, Boston, .	3,800	4,864 00	3,800 00
110	Third Nat'l Bank, Boston, .	11,000	11,550 00	11,000 00
76	Tremont Nat'l Bank, Boston, .	7,600	8,436 00	7,600 00
5	Nat'l Union Bank, Boston, .	500	710 00	500 00
67	Nat'l Webster Bank, Boston, .	6,700	7,370 00	6,700 00
26	Nat'l City Bank, Cambridge, .	2,600	2,600 00	2,600 00
24	Charles River National Bank, Cambridge,	2,400	2,400 00	2,400 00
51	Lechmere Nat'l Bank, Cam- bridge,	5,100	7,650 00	5,066 67
13	Newton Nat'l Bank, Newton, .	1,300	1,300 00	1,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,100 00	1,100 00
25	First National Bank, Malden,	2,500	2,500 00	2,500 00
15	First Nat'l Bank, Marlboro', .	1,500	1,500 00	650 00
30	Merchants' Nat'l Bank, New- buryport,	600	600 00	600 00
33	Concord Nat'l Bank, Concord,	3,300	3,300 00	3,300 00
		\$130,300	\$158,607 00	\$128,416 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$8,500	\$10,425 00	\$4,000 00*
Boston & Albany R.R. 7s,	15,000	16,425 00	15,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
	\$43,500	\$46,850 00	\$39,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

CAMBRIDGE, NOV. 12, 1888.

Personally appeared Mary L. Stone, Treasurer of the East Cambridge Five Cents Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

JOS. H. TYLER, *Justice of the Peace.*

MIDDLESEX, SS., NOV. 12, 1888.

Personally appeared George Stevens, President, and Alvin F. Sortwell, Jas. M. Price, J. G. Ferguson, Silas B. Buck, Andrew J. Green, B. F. Thompson, Horatio N. Hovey and J. B. Taylor, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOS. H. TYLER, *Justice of the Peace.*

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated 1869. Present number of corporators, 29.

JOHN MAYHER, *President.*

SAML. T. SEELYE, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN MAYHER,

F. C. GREENE,

G. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$6,000 00	Deposits,	\$462,203 33
Bank stock as per schedule,	116,996 75	Earnings undivided,	3,609 68
Loans on bank stock,	4,300 00	Guaranty fund,	23,000 00
Railroad bonds as per schedule,	43,775 33		
Loans on real estate,	242,380 00		
Loans on personal security,	50,203 00		
Loans to counties, cities or towns (notes),	9,000 00		
Deposit in bank, not on interest,	15,539 43		
Expense account,	618 50		
	\$488,813 01		\$488,813 01

Loans on Bank Stock, amount on each :—

On 13 shares First National Bank, Easthampton,	\$1,300 00
On 30 shares Hampshire County National Bank, Northampton,	3,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	198
Aggregate amount of the same,	\$178,005 00

Cash on Deposit in Bank :—

First National Bank, Easthampton,	\$15,539 43
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$26,186 55
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 8,243 62 } 2 per cent., { 8,417 14

Times for the dividends fixed by the by-laws: January 23 and July 23.

Date of the last extra dividend: July, 1876.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,624	113,527 14
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,012	102,032 34

Number of accounts opened during the year ending Oct. 31, 1888,	315
Number of accounts closed during the year ending Oct. 31, 1888,	213
Number of open accounts Oct. 31, 1888,	1,634
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$1,879 70
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: April 9.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,000 00	4½ per cent.	\$3,200 00	5¼ per cent.	\$89,438 00	6 per cent.
142,350 00	5 “	60,725 00	5½ “	1,170 00	6½ “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s,	\$6,000	\$7,000 00	\$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
125	First Nat'l Bank, Easthampton,	\$12,500	\$18,125 00	\$13,175 00
102	First N'l Bank, Northampton,	10,200	13,060 00	10,200 00
100	Northampton N'l Bank, Northampton,	10,000	17,500 00	11,314 00
10	Hampshire Co. N'l B'k, Northampton,	1,000	1,250 00	1,000 00
50	First Nat'l Bank, Westfield,	5,000	7,265 00	7,000 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	14,000 00	10,000 00
10	Chicopee N'l B'k, Springfield,	1,000	1,700 00	1,000 00
30	First Nat'l Bank, Springfield,	3,000	4,500 00	4,890 00
23	Agawam N'l B'k, Springfield,	2,300	2,691 00	2,691 00
30	Housatonic Nat'l Bank, Stockbridge,	3,000	5,880 00	5,880 00
44	First Nat'l Bank, Lynn,	4,400	5,500 00	4,400 00
22	Blackstone Nat'l Bank, Boston,	2,200	2,500 00	2,200 00
50	Second Nat'l Bank, Boston,	5,000	7,500 00	6,657 50
20	North Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
7	N'l Bank of Commerce, Boston,	700	840 00	700 00
100	N'l B'k Commonw'lth, Boston,	10,000	13,500 00	10,000 00
25	State Nat'l Bank, Boston,	2,500	3,181 00	3,181 25
22	Pittsfield N'l B'k, Pittsfield,	2,200	3,608 00	3,608 00
50	First Nat'l Bank, West Newton,	5,000	5,000 00	5,000 00
80	First Nat'l Bank, Adams,	8,000	12,100 00	12,100 00
		\$100,000	\$142,300 00	\$116,996 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$7,000	\$7,600 00	\$7,600 00
Boston & Albany R.R. 6s, . . .	1,000	1,133 33	1,133 33
Old Colony R.R. 7s,	15,000	17,000 00	17,000 00
Old Colony R.R. 4s,	3,000	3,042 00	3,042 00
Boston & Maine R.R. 7s,	13,000	14,000 00	14,000 00
Boston & Lowell R.R. 7s,	1,000	1,090 00	1,000 00
	\$40,000	\$43,865 33	\$43,775 33

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 17, 1888.

Personally appeared Samuel T. Seelye, Treasurer of the Easthampton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public.*

HAMPSHIRE, ss., Nov. 17, 1888.

Personally appeared John Mayher, President, and Joseph W. Wilson, Francis C. Greene, Joseph Green, Jr., A. J. Lyman and O. G. Webster, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public.*

EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated 1872. Present number of corporators, 36.

ZECHARIAH L. BICKNELL, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ZECHARIAH L. BICKNELL,

CHARLES H. PRATT,

JOSEPH TOTMAN,

JOHN P. BURRELL,

NATH'L D. CANTERBURY,

HENRY F. BICKNELL,

JOSEPH A. CUSHING.

Open for business every business day except Saturday, 2 to 5 P.M. ; Saturday, 2 to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$72,000 00	Deposits,	\$366,565 94
Bank stock as per schedule,	7,300 00	Earnings undivided,	1,480 00
Railroad bonds as per schedule,	51,000 00	Guaranty fund,	13,518 00
Loans on real estate,	236,396 37		
Loans on personal security,	5,200 00		
Deposit in bank, on interest,	7,819 78		
Expense account,	905 69		
Cash on hand,	942 10		
	<hr/>		<hr/>
	\$381,563 94		\$381,563 94

Number of outstanding loans which are of an amount not exceeding
 \$3,000 each, 209
 Aggregate amount of the same, \$168,747 37

Cash on Deposit in Bank : —
 Manufacturers' National Bank, Boston, \$7,819 78

Gross amount of interest or profits received or earned during year ending
 Oct. 31, 1888 (as per books), \$18,451 12
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 6,823 47
 ending Oct. 31, 1888, } 2 per cent., { 6,860 79

Times for the dividends fixed by the by-laws: April and October.
 Date of the last extra dividend: April, 1877.

Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 1,127 67,731 20
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 690 69,096 86
 Number of accounts opened during the year ending Oct. 31, 1888, 223
 Number of accounts closed during the year ending Oct. 31, 1888, 164
 Number of open accounts Oct. 31, 1888, 1,312

Amount of expenses of the corporation during the year ending Oct. 31,

1888 (exclusive of taxes), \$1,218 21

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: July 30.

*Total Amount of Loans with each specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,819 78	2½ per cent.	\$5,800 00	5½ per cent.	\$23,247 66	7 per cent.
1,450 00	4½ "	188,983 71	6 "	1,875 00	8 "
3,000 00	5 "	17,240 00	6½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Weymouth 4s,	\$11,000	\$11,330 00	\$11,000 00
of South Abington 4s,	5,000	5,150 00	5,000 00
City of Brockton, Mass., 4s,	10,000	10,300 00	10,000 00
of Dayton, Ohio, 4s,	3,000	3,015 00	3,000 00
of Newton, Mass., 6s,	2,000	2,550 00	2,000 00
of Detroit, Mich., 7s,	2,000	2,700 00	2,000 00
of Detroit, Mich., 6s,	1,000	1,260 00	1,000 00
of Springfield, Mass., 6s,	1,000	1,270 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,370 00	1,000 00
of Grand Rapids, Mich., 8s,	4,000	4,950 00	4,000 00
of Fall River, Mass., 6s,	2,000	2,540 00	2,000 00
of Charlestown, Mass., 6s,	7,000	7,290 00	7,000 00
of Portland, Me., 6s,	3,000	3,690 00	3,000 00*
of Cleveland, Ohio, 5s,	3,000	3,390 00	3,000 00
of Lynn, Mass., 5s,	1,000	1,150 00	1,000 00
of Boston, Mass., 4s.,	10,000	10,250 00	10,000 00
of Providence, R. I., 5s,	2,000	2,320 00	2,000 00
District of Columbia 7s,	4,000	5,280 00	4,000 00
	\$72,000	\$79,805 00	\$72,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
68	Union Nat'l Bank, Weymouth,	\$6,800	\$7,616 00	\$6,800 00
10	Central Nat'l Bank, Boston, .	1,000	1,350 00	500 00
		\$7,800	\$8,966 00	\$7,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$7,000	\$8,050 00	\$7,000 00
Old Colony R.R. 4½s,	5,000	5,300 00	5,000 00
Boston, Clinton & Fitchburg R.R. 5s,	14,000	15,820 00	14,000 00
Fitchburg R.R. 4s,	5,000	4,700 00	5,000 00
Boston & Lowell R.R. 5s,	3,000	3,240 00	3,000 00
Boston & Lowell R.R. 6s,	3,000	3,375 00	3,000 00
Maine Central R.R. 7s,	7,000	8,540 00	7,000 00
Boston & Maine R.R. 7s,	3,000	3,420 00	3,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,140 00	1,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,250 00	1,000 00.
	\$51,000	\$56,975 00	\$51,000 00

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 15, 1888.

Personally appeared John A. Raymond, Treasurer of the East Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

MARTIN E. HAWES, *Justice of the Peace.*

NORFOLK, ss., Nov. 15, 1888.

Personally appeared Zechariah L. Bicknell, President, and C. H. Pratt, George W. Fay, E. G. Bates, Joseph A. Cushing and P. W. French, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

MARTIN E. HAWES, *Justice of the Peace.*

ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 63.

JOHN CARR, *President.*

GEO. C. LEACH, *Treasurer.*

JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CARR,	WM. S. LELAND,
IVORY HARMON,	GORHAM ROGERS,
S. B. HOPKINS,	GREENLEAF C. GEORGE.

Open for business every business day, 9 A.M. to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$292,100 00	Deposits,	\$2,169,373 14
Loans on public funds,	3,700 00	Earnings undivided,	8,654 37
Bank stocks as per schedule,	57,200 00	Guaranty fund,	48,781 20
Loans on bank stock,	2,600 00	Surplus account,	328 21
Railroad bonds as per schedule,	168,000 00	Tax account,	3,400 00
Loans on real estate,	903,758 99		
Loans on personal security,	759,500 00*		
Loans to counties, cities or towns (notes),	15,000 00		
Loans on depositors' books,	450 00		
Deposit in bank, not on interest,	19,958 11		
Expense account,	474 45		
Suspense account,	3,757 08		
Cash on hand,	4,038 29		
	\$2,230,536 92		\$2,230,536 92

* Reduced within the legal limit.

Loans on Public Funds, amount on each :—

On \$3,300 United States 4s and \$500 United States 4½s,	\$3,500 00
On \$500 United States 4s,	200 00

Loans on Bank Stock, amount on each :—

On 2 shares People's National Bank, Boston,	\$200 00
On 4 shares People's National Bank, Boston,	400 00
On 10 shares People's National Bank, Boston,	1,000 00
On 10 shares National Exchange Bank, Boston,	1,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	90
Aggregate amount of the same,	\$148,875 65

Cash on Deposit in Bank :—

People's National Bank, Boston,	\$19,958 11
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),

\$106,247 86	
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 38,775 09
	} 2 per cent., { 39,801 60

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Date of the last extra dividend: May 1, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	9,042	\$550,775 30
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	5,970	518,946 21
Number of accounts opened during the year ending Oct. 31, 1888,	1,255	
Number of accounts closed during the year ending Oct. 31, 1888,	670	
Number of open accounts Oct. 31, 1888,	7,967	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		7,291 51
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: April 26.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$268,600 00	4 per cent.	\$153,100 00	4 $\frac{3}{4}$ per cent.	\$63,040 65	6 per cent.
28,500 00	4 $\frac{1}{4}$ "	378,318 34	5 "	1,300 00	6 $\frac{1}{2}$ "
15,000 00	4 $\frac{3}{8}$ "	179,500 00	5 $\frac{1}{2}$ "	1,300 00	7 "
569,800 00	4 $\frac{1}{2}$ "	25,000 00	5 $\frac{3}{4}$ "	1,550 00	8 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s,	\$1,000	\$1,012 50	\$1,000 00
of New Hampshire 6s,	2,600	2,938 00	2,600 00
City of Boston, Mass., 4s,	42,600	43,452 00	42,600 00
of Boston, Mass., 5s,	25,000	29,000 00	25,000 00
of Boston, Mass., 6s,	35,000	39,650 00	35,000 00
of Bangor, Me., 6s,	4,000	4,840 00	4,000 00*
of Providence, R. I., 5s,	20,000	22,220 00	20,000 00
of Providence, R. I., 4 $\frac{1}{2}$ s,	5,000	5,300 00	5,000 00
of Lynn, Mass., 5s,	10,000	11,500 00	10,000 00
of Portsmouth, N. H., 6s,	10,000	10,750 00	10,000 00*
of Dover, N. H., 6s,	5,900	6,342 50	5,900 00
of Springfield, Mass., 6s,	20,000	25,400 00	20,000 00
of Taunton, Mass., 6s,	10,000	11,400 00	10,000 00
of Taunton, Mass., 5s,	10,000	10,700 00	10,000 00
of Lowell, Mass., 6s,	13,000	13,520 00	13,000 00
of Lawrence, Mass., 6s,	15,000	16,650 00	15,000 00
of Fall River, Mass., 6s,	10,000	12,700 00	10,000 00
of Chelsea, Mass., 6s,	15,000	16,700 00	15,000 00
of Manchester, N. H., 6s,	10,000	11,150 00	10,000 00
Town of Woburn, Mass., 6s,	8,000	8,800 00	8,000 00
of Marlborough, Mass., 4s,	9,000	9,225 00	9,000 00
of Brookline, Mass., 7s,	4,000	5,000 00	4,000 00
District of Columbia 5s,	7,000	7,735 00	7,000 00
	\$292,100	\$325,985 00	\$292,100 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
171	People's Nat'l Bank, Boston, .	\$17,100	\$27,702 00	\$17,100 00
43	Shawmut Nat'l Bank, Boston, .	4,300	5,321 00	4,300 00
30	Market Nat'l Bank, Boston, .	3,000	2,700 00	3,000 00
30	Merchants' Nat'l Bank, Boston, .	3,000	4,200 00	3,000 00
61	Mt. Vernon N'l Bank, Boston, .	6,100	7,930 00	6,100 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,300 00	1,000 00
50	Continental N'l Bank, Boston, .	5,000	6,000 00	5,000 00
70	Atlas Nat'l Bank, Boston, .	7,000	8,190 00	7,000 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,270 00	1,000 00
14	State Nat'l Bank, Boston, .	1,400	2,178 00	1,400 00
10	Nat'l Eagle Bank, Boston, .	1,000	1,040 00	1,000 00
20	Columbian N'l Bank, Boston, .	2,000	2,540 00	2,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,391 00	1,300 00
10	Naumkeag Nat'l Bank, Salem, .	1,000	1,400 00	1,000 00
10	N'l B'k of N. America, Boston, .	1,000	1,080 00	1,000 00
20	N'l B'k of Redemption, Boston, .	2,000	2,560 00	2,000 00
		\$57,200	\$76,802 00	\$57,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut & Passumpsic Rivers R.R. 7s,	\$20,000	\$21,500 00	\$20,000 00*
Newport & Richford R.R. 5s,	22,000	22,440 00	22,000 00*
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,430 00	11,000 00
Boston & Lowell R.R. 7s,	9,000	9,810 00	9,000 00
Boston & Lowell R.R. 6s,	3,000	3,375 00	3,000 00
Salem & Lowell R.R. 6s,	20,000	22,000 00	20,000 00
Old Colony R.R. 6s,	6,000	6,690 00	6,000 00
Fitchburg R.R. 5s,	4,000	4,120 00	4,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Boston & Albany R.R. 7s,	10,000	10,900 00	10,000 00
Vermont & Massachusetts R.R. 5s,	37,000	39,590 00	37,000 00
Boston & Providence R.R. 7s,	1,000	1,130 00	1,000 00
	\$168,000	\$178,985 00	\$168,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 5, 1888.

Personally appeared George C. Leach, Treasurer of the Eliot Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JOSEPH GODDARD, *Justice of the Peace.*

SUFFOLK, ss., Nov. 5, 1888.

Personally appeared John Carr, President, and F. O. White, Samuel B. Hopkins, Timothy Smith, Edward G. Morse, John F. Newton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JOSEPH GODDARD, *Justice of the Peace.*

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Present number of corporators, 34.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK,

JAMES H. KIDDER,

SAMUEL WHITE,

GEORGE E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$453,000 00	Deposits,	\$5,354,054 87
Bank stock as per schedule,	310,050 00	Earnings undivided,	137,675 65
Loans on bank stock,	19,700 00	Guaranty fund,	160,000 00
Railroad bonds as per schedule,	458,500 00		
Loan on railroad bonds,	40,000 00		
Railroad notes,	100,000 00		
Real estate (for banking purposes),	5,000 00		
Loans on real estate,	2,683,604 40		
Loans on personal security,	1,433,850 00		
Loans to counties, cities or towns (notes),	60,000 00		
Loans on depositors' books,	500 00		
Deposit in bank, on interest,	69,812 68		
Deposit in bank, not on interest,	11,631 58		
Cash on hand,	6,081 86		
	\$5,651,730 52		\$5,651,730 52

Loans on Bank Stock, amount on each:—

On 30 shares Lawrence National Bank, Lawrence,	\$1,900 00
On 106 shares Bay State National Bank, Lawrence,	7,900 00
On 77 shares Pacific National Bank, Lawrence,	6,900 00
On 11 shares National Pemberton Bank, Lawrence,	1,000 00
On 20 shares Andover National Bank, Andover,	2,000 00

Loan on Railroad Bonds:—

On \$50,000 Boston & Maine Railroad 4s,	\$40,000 00
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Invested in real estate (for banking purposes),	\$5,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	29,350 00

Net income received from same during year ending Oct. 31, 1888, . . .	\$1,677 33
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	429
Aggregate amount of the same,	447,746 00

Cash on Deposit in Banks, amount in each :—

National Hide & Leather Bank, Boston,	\$69,812 68
Bay State National Bank, Lawrence,	11,631 58

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$288,780 29
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2½ per cent., { 120,332 43
	2½ per cent., { 124,217 26
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Date of the last extra dividend: Oct. 1, 1876.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	21,742	1,153,768 10
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	10,302	1,051,992 54
Number of accounts opened during the year ending Oct. 31, 1888,	3,289	
Number of accounts closed during the year ending Oct. 31, 1888,	2,516	
Number of open accounts Oct. 31, 1888,	15,998	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		11,594 86
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: September 27.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$69,812 68	2½ per cent.	\$1,996,408 40	5 per cent.	\$570,450 00	5½ per cent.
205,000 00	4 “	75,000 00	5¼ “	1,038,796 00	6 “
452,000 00	4½ “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$80,000	\$96,000 00	\$80,000 00
United States 4s,	100,000	127,000 00	100,000 00
District of Columbia 6s,	50,000	53,000 00	50,000 00
City of Lawrence, Mass., 6s,	38,000	40,500 00	38,000 00
of Lawrence, Mass., 4s,	80,000	82,000 00	80,000 00
of Fall River, Mass., 6s,	25,000	30,000 00	25,000 00
of Lynn, Mass., 6s,	50,000	57,000 00	50,000 00
of Newton, Mass., 5s,	16,000	17,000 00	16,000 00
of Rockland, Me., 6s,	14,000	14,000 00	14,000 00*
	\$453,000	\$516,500 00	\$453,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas Nat'l Bank, Boston, .	\$13,000	\$15,000 00	\$13,000 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,300 00	4,000 00
300	Bay State N'l B'k, Lawrence, .	22,500	37,500 00	22,500 00
10	Blackstone Nat'l B'k, Boston, .	1,000	1,050 00	1,000 00
30	Boston Nat'l Bank, Boston, .	3,000	3,600 00	3,000 00
40	Nat'l Bank of the Commonwealth, Boston, .	4,000	5,400 00	4,000 00
75	N'l B'k of Commerce, Boston, .	7,500	9,000 00	7,500 00
20	Continental N'l Bank, Boston, .	2,000	2,400 00	2,000 00
130	National City Bank, Boston, .	13,000	13,650 00	13,000 00
80	Eliot National Bank, Boston, .	8,000	10,400 00	8,000 00
100	Everett Nat'l Bank, Boston, .	10,000	9,500 00	10,000 00
47	Globe Nat'l Bank, Boston, .	4,700	4,300 00	4,700 00
232	Howard Nat'l Bank, Boston, .	23,200	24,800 00	23,200 00
100	N'l Hide&Leather B'k, Boston, .	10,000	11,400 00	10,000 00
110	Lawrence N'l B'k, Lawrence, .	11,000	13,200 00	11,000 00
25	Lincoln Nat'l Bank, Boston, .	2,500	2,700 00	2,500 00
15	Massachusetts N'l B'k, Boston, .	3,750	3,850 00	3,750 00
51	Maverick Nat'l Bank, Boston, .	5,100	11,400 00	5,100 00
200	Merchants' Nat'l Bank, Boston, .	20,000	27,600 00	20,000 00
46	Mt. Vernon N'l B'k, Boston, .	4,600	6,100 00	4,600 00
150	N'l B'k of No. Amer., Boston, .	15,000	15,300 00	15,000 00
100	North Nat'l Bank, Boston, .	10,000	13,200 00	10,000 00
225	Nat'l Revere Bank, Boston, .	22,500	28,100 00	22,500 00
250	N'l B'k of the Republic, Boston, .	25,000	34,500 00	25,000 00
27	Shawmut Nat'l Bank, Boston, .	2,700	3,300 00	2,700 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,500 00	10,000 00
100	State Nat'l Bank, Boston, .	10,000	11,500 00	10,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
60	Traders' Nat'l Bank, Boston, .	6,000	5,600 00	6,000 00
10	Nat'l Union Bank, Boston, .	1,000	1,400 00	1,000 00
250	Nat'l Webster Bank, Boston, .	25,000	25,250 00	25,000 00
		\$310,050	\$377,800 00	\$310,050 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$105,000	\$109,300 00	\$105,000 00
Boston & Lowell R.R. 7s,	50,000	54,000 00	50,000 00
Boston & Lowell R.R. 4½s,	50,000	52,000 00	50,000 00
Boston & Maine R.R. 7s,	200,000	222,000 00	200,000 00
Eastern R.R. 6s,	53,500	64,000 00	53,500 00*
	\$458,500	\$501,300 00	\$458,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

LAWRENCE, Nov. 2, 1888.

Personally appeared James H. Eaton, Treasurer of the Essex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. H. EATON, *Justice of the Peace.*

ESSEX, ss.

LAWRENCE, Nov. 2, 1888.

Personally appeared Joseph Shattuck, President, and J. H. Kidder, Geo. L. Davis, Geo. E. Davis, Samuel White, H. M. Whitney and Chas. U. Bell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. H. EATON, *Justice of the Peace.*

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated May 10, 1832. Present number of corporators, 39.

GEO. H. TABER, *President.*

CHAS. H. MORTON, *Treasurer.*

CHAS. H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. H. TABER,

CYRUS D. HUNT,

W. P. WINDSOR,

LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$24,500 00	Deposits,	\$422,685 34
Bank stock as per schedule,	126,620 00	Earnings undivided,	3,684 61
Loans on bank stock,	325 00	Guaranty fund,	15,410 63
Real estate (for banking purposes),	4,847 45		
Real estate by foreclosure,	31,516 32		
Loans on real estate,	149,667 94		
Loans on personal security,	80,915 00		
Deposits in banks, on interest,	18,154 95		
Deposit in bank, not on interest,	233 83		
Expense account,	19 00		
Stock of Sea View Hotel and Wharf Company,	4,903 96		
Cash on hand,	77 13		
	\$441,780 58		\$441,780 58

Loans on Bank Stock, amount on each : —

On 3 shares National Bank of Commerce, New Bedford,	\$225 00
On 5 shares National Bank of Fairhaven, Fairhaven,	100 00

Invested in real estate (for banking purposes),	\$4,847 45
Estimated value of the same,	4,847 45
Assessed value of the same,	3,700 00
Net income received from same during year ending Oct. 31, 1888,	50 00
Value (by books) of other real estate, held by foreclosure or otherwise,	31,516 32
Assessed value of the same,	15,000 00
Net income received from same during year ending Oct. 31, 1888,	47 50

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	117	
Aggregate amount of the same,		\$97,717 27
Amount of investments from which no income is received,		4,903 96

Cash on Deposit in Banks, amount in each:—

First National Bank, New Bedford,	\$8,154 95
National Bank of Fairhaven,	10,233 83

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$20,824 42
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 8,311 48 } 2 per cent., { 8,209 65
Times for the dividends fixed by the by-laws: last Monday in April and October.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	248	51,684 52
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	448	74,542 25
Number of accounts opened during the year ending Oct. 31, 1888,	78	
Number of accounts closed during the year ending Oct. 31, 1888,	96	
Number of open accounts Oct. 31, 1888,	798	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,751 28
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: July 19.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	3 per cent.	\$10,000 00	5½ per cent.	\$117,656 94	6 per cent.
8,154 95	3½ “	16,300 00	5½ “	2,625 00	6½ “
65,900 00	5 “	7,956 00	5¾ “	10,470 00	7 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$5,000	\$5,000 00	\$5,000 00*
of Belfast, Me., 6s,	6,500	6,500 00	6,500 00*
Town of Fairhaven, Mass., 7s,	13,000	15,600 00	13,000 00
	\$24,500	\$27,100 00	\$24,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
158	Nat'l Bank of Fairhaven, . .	\$12,640	\$12,640 00	\$12,640 00
68	Mechanics' N'l B'k, New Bedford,	6,800	11,900 00	10,880 00
90	First N'l Bank, New Bedford,	9,000	13,050 00	12,150 00
80	Citizens' N'l B'k, New Bedford,	8,000	10,800 00	10,400 00
40	Nat'l Bank of Commerce, New Bedford,	4,000	4,200 00	4,800 00
90	N'l B'k of Commerce, Boston,	9,000	11,340 00	10,350 00
50	Eliot Nat'l Bank, Boston,	5,000	6,200 00	6,500 00
40	North Nat'l Bank, Boston,	4,000	5,400 00	5,160 00
60	Nat'l Bank of the Republic, Boston,	6,000	9,000 00	7,740 00
80	State National Bank, Boston,	8,000	10,240 00	9,200 00
50	Howard Nat'l Bank, Boston,	5,000	5,400 00	5,500 00
80	N'l B'k of N. America, Boston,	8,000	8,960 00	8,000 00
50	Continental N'l Bank, Boston,	5,000	5,950 00	5,300 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,325 00	3,500 00
25	Nat'l Webster Bank, Boston,	2,500	2,775 00	2,500 00
100	Boston National Bank, Boston,	10,000	12,200 00	12,000 00
		\$106,440	\$133,380 00	\$126,620 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 14, 1888.

Personally appeared Charles H. Morton, Treasurer of the Fairhaven Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EBEN AKIN, JR., *Justice of the Peace.*

BRISTOL, ss., Nov. 14, 1888.

Personally appeared George H. Taber, President, and J. W. L. Hillman, C. D. Hunt, Reuben Nye, Levi M. Snow and George D. Hammond, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EBEN AKIN, JR., *Justice of the Peace.*

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated 1828. Present number of corporators, 124.

C. E. LINDSEY, *Vice-President.*

C. A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT C. BROWN,

JAMES C. EDDY,

G. H. HATHAWAY,

H. C. HAWKINS,

ROBERT HENRY.

Open for business every business day, from 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$1,049,800 00	Deposits,	\$5,576,848 44
Bank stock as per schedule,	747,431 00	Earnings undivided,	31,350 95
Loans on bank stock,	1,090 00	Guaranty fund,	155,500 00
Railroad bonds as per schedule,	400,000 00	Suspense account,	15,925 00*
Railroad notes,	50,000 00		
Real estate (for banking purposes),	45,000 00		
Loans on real estate,	1,941,107 00		
Loans on personal security,	1,431,645 00		
Loans to counties, cities or towns (notes),	64,800 00		
Deposits in banks, on interest,	46,500 00		
Expense account,	874 12		
Cash on hand,	1,377 27		
	\$5,779,624 39		\$5,779,624 39

* Due sundry persons on account of real estate loans.

Loans on Bank Stock, amount on each :—

On 10 shares Pocasset National Bank, Fall River,	\$1,000 00
On 1 share Fall River National Bank, Fall River,	90 00
Invested in real estate (for banking purposes),	\$45,000 00
Estimated value of the same,	45,400 00
Assessed value of the same,	45,400 00
Net income received from same during year ending Oct. 31, 1888,	500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	632
Aggregate amount of the same,	833,607 00

Cash on Deposit in Banks, amount in each :—

Chapin National Bank, Springfield,	\$25,000 00
Third National Bank, Springfield,	20,000 00
National Bank of Redemption, Boston,	1,500 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$306,118 33

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { \$133,802 79
 ending Oct. 31, 1888, } 2¼ per cent. , { 121,832 36

Times for the dividends fixed by the by-laws: first Monday in April and October.

Date of the last extra dividend: Oct. 2, 1882.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	9,079	768,581 65
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	8,441	906,991 89
Number of accounts opened during the year ending Oct. 31, 1888,	1,874	
Number of accounts closed during the year ending Oct. 31, 1888,	1,616	
Number of open accounts Oct. 31, 1888,	11,253	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		12,860 49
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: July 20.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,500 00	2 per cent.	\$25,000 00	4 per cent.	\$1,330,093 00	5½ per cent.
20,000 00	3 "	376,800 00	4½ "	50,000 00	5¾ "
5,000 00	3¼ "	338,000 00	4¾ "	37,284 00	6 "
38,000 00	3½ "	1,313,265 00	5 "	200 00	10 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$150,000	\$191,250 00	\$150,000 00
District of Columbia 7s,	3,000	3,900 00	3,000 00
County of Hampden, Mass., 3s,	15,000	13,500 00	15,000 00
of Bristol, Mass., 3½s,	30,000	30,000 00	30,000 00
of Bristol, Mass., 3¾s,	40,000	40,000 00	40,000 00
of Bristol, Mass., 4½s,	20,000	20,900 00	20,000 00
of Essex, Mass., 3¾s,	50,000	50,000 00	50,000 00
City of Boston, Mass., 4s,	200,000	216,000 00	203,500 00
of Boston, Mass., 5s,	100,000	118,000 00	100,000 00
of Cambridge, Mass., 4s,	80,000	82,400 00	80,000 00
of Cambridge, Mass., 3½s,	61,000	59,330 00	61,000 00
of New Bedford, Mass., 3½s,	30,000	29,025 00	30,000 00
of Lynn, Mass., 4s,	10,000	10,400 00	10,000 00
of Waltham, Mass., 4s,	72,000	73,185 00	72,000 00
of Gloucester, Mass., 4s,	40,000	40,600 00	40,000 00
of Somerville, Mass., 5s,	9,000	9,360 00	9,000 00
of Fall River, Mass., 4s,	46,000	46,590 00	46,000 00
of Fall River, Mass., 5s,	9,000	11,000 00	9,000 00
of Fall River, Mass., 6s,	32,000	39,040 00	32,000 00
Town of Freetown, Mass., 4½s,	4,050	4,050 00	4,050 00
of Hyde Park, Mass., 4s,	7,000	7,000 00	7,000 00
of Ashland, Mass., 4s,	5,000	5,000 00	5,000 00
of Belmont, Mass., 4s,	33,250	33,250 00	33,250 00
	\$1,046,300	\$1,133,780 00	\$1,049,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
330	First Nat'l Bank, Boston, .	\$33,000	\$78,210 00	\$61,050 00
232	Second Nat'l Bank, Boston, .	23,200	37,120 00	31,900 00
150	Eliot Nat'l Bank, Boston, .	15,000	18,450 00	15,000 00
400	Faneuil Hall N'l Bank, Boston,	40,000	56,000 00	46,000 00
300	Howard Nat'l Bank, Boston, .	30,000	32,100 00	30,000 00
160	Merchants' Nat'l Bank, Boston,	16,000	22,720 00	20,400 00
200	Washington N'l Bank, Boston,	20,000	24,000 00	22,000 00
250	N'l Hide & Leather B'k, Boston,	25,000	30,250 00	25,000 00
400	N'l B'k of No. America, Boston,	40,000	44,800 00	40,000 00
300	Nat'l Revere Bank, Boston, .	30,000	38,400 00	30,000 00
107	N'l B'k of Redemption, Boston,	10,700	14,231 00	14,231 00
200	N'l B'k of Commerce, Boston,	20,000	24,800 00	20,000 00
500	First Nat'l Bank, New Bedford,	50,000	70,000 00	55,000 00
220	Merchants' Nat'l Bank, New Bedford,	22,000	40,700 00	28,600 00
420	Nat'l Bank of Commerce, New Bedford,	42,000	44,100 00	46,200 00
715	Fall River N'l B'k, Fall River,	71,500	78,650 00	78,650 00
925	Metacomet N'l B'k, Fall River,	92,500	111,000 00	103,600 00
432	Massasoit N'l Bank, Fall River,	43,200	71,280 00	64,800 00
150	Second Nat'l Bank, Fall River,	15,000	21,000 00	15,000 00
		\$639,100	\$857,811 00	\$747,431 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$100,000	\$110,500 00	\$100,000 00
Boston & Albany R.R. 7s, . . .	25,000	27,000 00	25,000 00
Fitchburg R.R. 5s,	15,000	15,750 00	15,000 00
Old Colony R.R. 6s,	77,000	87,930 00	77,000 00
Old Colony R.R. 7s,	13,000	14,820 00	13,000 00
Old Colony R.R. 4½s,	50,000	52,500 00	50,000 00
Boston, Clinton & Fitchburg R.R. 5s,	20,000	22,800 00	20,000 00
New Bedford R.R. 7s,	5,000	5,800 00	5,000 00
N. Y., Boston & Providence R.R. 7s,	10,000	12,450 00	10,000 00
Boston & Providence R.R. 7s, . . .	10,000	11,200 00	10,000 00
Leeds & Farmington R.R. 6s, . . .	15,000	16,800 00	15,000 00
Androscoggin & Kennebec R.R. 6s, .	10,000	10,400 00	10,000 00
Boston & Lowell R.R. 4s,	25,000	25,000 00	25,000 00
Boston, Clinton & Fitchburg R.R. 7s,	10,000	10,300 00	10,000 00
Worcester, Nash. & Rochester R.R. 4s,	15,000	15,000 00	15,000 00
	\$400,000	\$438,250 00	\$400,000 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, Nov. 5, 1888.

Personally appeared C. A. Bassett, Treasurer of the Fall River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

I. P. GARDNER, Justice of the Peace.

BRISTOL, ss.

FALL RIVER, Nov. 5, 1888.

Personally appeared C. E. Lindsey, Vice-President, and Wm. Lindsey, H. C. Hawkins, George N. Durfee, Benj. S. C. Gifford and F. H. Gifford, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief, with the exception of Benj. S. C. Gifford, who affirmed.

Before me,

I. P. GARDNER, Justice of the Peace.

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 57.

WALTER C. DURFEE, *President.*

CHAS. J. HOLMES, *Treasurer.*

JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE, EDWIN SHAW,
 SAM'L M. BROWN, LEONTINE LINCOLN,
 CHAS. E. GIFFORD.

Open for business every business day, 9 A.M to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$40,000 00	Deposits,	\$1,922,010 42
Bank stock as per schedule,	401,100 00	Earnings undivided,	60,083 39
Railroad bonds as per schedule,	120,000 00	Guaranty fund,	36,861 63
Real estate (for banking purposes),	45,000 00		
Real estate by foreclosure,	54,129 25		
Loans on real estate,	765,340 00		
Loans on personal security,	498,600 00		
Loans to counties, cities or towns (notes),	800 00		
Deposits in banks, on interest,	55,999 95		
Deposit in bank, not on interest,	6,641 74		
Expense account,	2,654 39		
Stock of Granite Mills, Fall River,	15,750 00*		
Stock of Border City M'f'g Co., Fall River,	12,500 00*		
Cash on hand,	440 11		
	<u>\$2,018,955 44</u>		<u>\$2,018,955 44</u>

* Taken to secure indebtedness.

Invested in real estate (for banking purposes),	\$45,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	57,000 00
Net income received from same during year ending Oct. 31, 1888,	2,262 88
Value (by books) of other real estate, held by foreclosure or otherwise,	54,129 25
Assessed value of the same,	51,675 00
Number of outstanding loans, which are of an amount not exceeding \$3,000 each,	311
Aggregate amount of the same,	502,640 00

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$30,999 95
Metacomet National Bank, Fall River,	25,000 00
Second National Bank, Fall River,	6,641 74

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888, as per books,	\$109,313 22
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2½ per cent., { 40,318 33 2½ per cent., { 42,952 47

Times for the dividends fixed by the by-laws: second Monday in June and December.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	10,271	472,992 42
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	4,326	342,580 67
Number of accounts opened during the year ending Oct. 31, 1888,	1,665	
Number of accounts closed during the year ending Oct. 31, 1888,	837	
Number of open accounts Oct. 31, 1888,	7,609	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,120 87
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: July 21.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,999 95	3 per cent.	\$272,500 00	4¾ per cent.	\$761,740 00	5½ per cent.
25,000 00	4 “	118,700 00	5 “	25,000 00	6 “
75,800 00	4½ “	11,000 00	5¼ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. Currency 6s,	\$40,000	\$52,000 00	\$40,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,650 00	\$5,000 00
200	Atlas Nat'l Bank, Boston, .	20,000	24,600 00	20,000 00
120	Blackstone N'l Bank, Boston, .	12,000	13,200 00	12,000 00
40	Boston Nat'l Bank, Boston, .	4,000	4,800 00	4,000 00
100	Nat'l City Bank, Boston, .	10,000	10,400 00	10,000 00
	<i>Amounts carried forward,</i>	\$51,000	\$59,650 00	\$51,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$51,000	\$59,650 00	\$51,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,250 00	1,000 00
215	Continental Nat'l B'k, Boston,	21,500	25,800 00	21,500 00
15	Eliot Nat'l Bank, Boston, .	1,500	1,845 00	1,500 00
130	Everett Nat'l Bank, Boston, .	13,000	12,350 00	13,000 00
130	Nat'l Exchange Bank, Boston,	13,000	16,900 00	13,000 00
100	Faneuil Hall N'l B'k, Boston,	10,000	14,200 00	10,000 00
50	First Nat'l Bank, Boston, .	5,000	11,750 00	5,000 00
195	N'l Hide&Leather B'k, Boston,	19,500	23,595 00	19,500 00
200	Howard Nat'l Bank, Boston, .	20,000	21,400 00	20,000 00
146	Lincoln Nat'l Bank, Boston, .	14,600	16,060 00	14,600 00
13	Maverick Nat'l Bank, Boston,	1,300	2,860 00	1,300 00
111	Merchandise N'l B'k, Boston,	11,100	9,990 00	11,100 00
144	Metropolitan N'l B'k, Boston,	14,400	15,984 00	14,400 00
85	Monument Nat'l B'k, Boston,	8,500	18,700 00	8,500 00
106	N'l B'k of No. America, Boston,	10,600	11,872 00	10,600 00
100	N'l B'k of Redemption, Boston,	10,000	13,300 00	10,000 00
80	Nat'l Revere Bank, Boston, .	8,000	10,320 00	8,000 00
120	Shawmut Nat'l Bank, Boston,	12,000	15,600 00	12,000 00
250	Shoe&Leather N'l B'k, Boston,	25,000	25,750 00	25,000 00
100	Third Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
168	Traders' Nat'l Bank, Boston,	16,800	15,120 00	16,800 00
30	Nat'l Webster Bank, Boston, .	3,000	3,300 00	3,000 00
300	First National Bank, Chelsea,	30,000	40,500 00	30,000 00
100	First National Bank, Malden,	10,000	13,500 00	10,000 00
94	Metacomet N'l B'k, Fall River,	9,400	11,280 00	9,400 00
50	Nat'l Union Bank, Fall River,	5,000	3,750 00	5,000 00
412	Second Nat'l B'k, Fall River,	41,200	57,680 00	41,200 00
20	Oxford Nat'l Bank, Oxford, .	2,000	2,240 00	2,000 00
27	Palmer Nat'l Bank, Palmer, .	2,700	2,970 00	2,700 00
		\$401,100	\$490,016 00	\$401,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Rutland R.R. 5s,	\$100,000	\$95,000 00	\$70,000 00*
Old Colony R.R. 4s,	50,000	51,000 00	50,000 00
	\$150,000	\$146,000 00	\$120,000 00

* A legal investment when made. .

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 9, 1888.

Personally appeared Chas. J. Holmes, Treasurer of the Fall River Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY H. EARL, *Justice of the Peace.*

BRISTOL, ss., Nov. 15, 1888.

Personally appeared Walter C. Durfee, President, and Sam'l M. Brown, Edwin Shaw, Leontine Lincoln, Chas. E. Fisher and Chas. E. Gifford, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY H. EARL, *Justice of the Peace.*

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 26.

WILLARD HOWE, *President.*

GEO. E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. E. CUTLER,

WILLIS M. RANNEY,

JOS. W. BULLARD,

H. L. SAWYER,

FRANKLIN ENSLIN,

CHAS. D. LEWIS.

Open for business every business day, except Saturday, 8 A.M. to 12 M., 2 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$22,614 75	Deposits,	\$305,354 77
Loans on real estate,	219,069 00*	Guaranty fund,	2,660 00
Loans on personal security,	56,696 00		
Deposit in bank, on interest,	5,000 00		
Deposit in bank, not on interest,	3,800 48		
Interest account,	392 20		
Furniture account,	178 00		
Cash on hand,	264 34		
	<hr/>		
	\$308,014 77		\$308,014 77

* This amount has been reduced within the legal limit.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 170

Aggregate amount of the same, \$169,251 00

Cash on Deposit in Banks, amount in each : —

Holliston National Bank, Holliston, \$5,000 00

Framingham National Bank, So. Framingham, 3,800 48

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$14,220 64

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 5,664 33
ending Oct. 31, 1888, } 2½ per cent., { 6,469 62

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,885 134,773 82

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 972 81,915 95

Number of accounts opened during the year ending Oct. 31, 1888, 394

Number of accounts closed during the year ending Oct. 31, 1888, 159

Number of open accounts Oct. 31, 1888, 1,259

Amount of expenses of the corporation during the year ending Oct. 31,

1888 (exclusive of taxes), \$1,267 05
 Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 8.

*Total Amount of Loans with each specified Rate of Interest, including
 Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2½ per cent.	\$19,700 00	5½ per cent.	-	-
66,300 00	5 "	189,765 00	6 "	-	-

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Framingham Nat'l Bank, So. Framingham,	\$2,400	\$3,480 00	\$3,345 75
26	Holliston N'l Bank, Holliston,	2,600	3,120 00	3,142 25
9	Northborough National Bank, Northborough,	900	1,125 00	1,134 00
10	First Nat'l Bank, W. Newton,	1,000	1,050 00	1,000 00
5	First Nat'l Bank, Chelsea,	500	660 00	650 00
6	Shawmut Nat'l Bank, Boston,	600	768 00	724 50
9	Second Nat'l Bank, Boston,	900	1,458 00	1,358 25
40	Market Nat'l Bank, Boston,	4,000	3,640 00	3,908 25
10	Nat'l Revere Bank, Boston,	1,000	1,290 00	1,252 50
16	Eliot Nat'l Bank, Boston,	1,600	2,048 00	2,084 00
21	Continental Nat'l B'k, Boston,	2,100	2,562 00	2,525 25
10	Freeman's Nat'l Bank, Boston,	1,000	960 00	950 00
5	So. Framingham Nat'l Bank, So. Framingham,	500	500 00	540 00
		\$19,100	\$22,661 00	\$22,614 75

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 19, 1888.

Personally appeared Geo. E. Cutler, Treasurer of the Farmers' and Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

B. JUDD, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 19, 1888.

Personally appeared Willard Howe, President, and Geo. E. Cutler, S. A. Phillips, Chas. D. Lewis, J. W. Bullard and Henry L. Sawyer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

B. JUDD, *Justice of the Peace.*

FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 53.

THORNTON K. WARE, *President.*

CHARLES J. BILLINGS, *Treasurer.*

EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RODNEY WALLACE,

REUBEN R. CONN,

SAMUEL E. CROCKER,

DANIEL CROSS,

CARMI M. PARKER.

Open for business every business day, 9 A.M. to 3 P.M., except Saturday, close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$223,222 50	Deposits,	\$2,372,453 45
Bank stock as per schedule,	218,196 00	Earnings undivided,	40,053 91
Loans on bank stock,	8,600 00	Guaranty fund,	79,000 00
Railroad bonds as per schedule,	168,600 00		
Real estate (for banking purposes),	145,000 00		
Real estate by foreclosure,	32,150 00		
Loans on real estate,	877,875 00		
Loans on personal security,	774,450 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest,	12,446 68		
Deposit in bank, not on interest,	5,000 00		
Expense account,	379 17		
Cash on hand,	588 01		
	<hr/>		<hr/>
	\$2,491,507 36		\$2,491,507 36

Loans on Bank Stock, amount on each : —

On 112 shares Safety Fund National Bank, Fitchburg,	\$8,100 00
On 5 shares Fitchburg National Bank, Fitchburg,	500 00
Invested in real estate (for banking purposes),	\$145,000 00
Estimated value of the same,	145,000 00
Assessed value of the same,	120,000 00
Net income received from same during year ending Oct. 31, 1888,	2,562 77
Value (by books) of other real estate, held by foreclosure or otherwise,	32,150 00
Assessed value of the same,	28,225 00
Net income received from same during year ending Oct. 31, 1888,	1,222 80
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	274
Aggregate amount of the same,	362,975 00
Amount of investments from which no income is received,	12,150 00

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston,	\$11,446 68
Fitchburg National Bank, Fitchburg,	6,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$129,764 70
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	45,208 73
ending Oct. 31, 1888, } 2 per cent., {	46,134 39

Times for the dividends fixed by the by-laws : January 1 and July 1.

Date of the last extra dividend : June 1, 1871.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 3,582 392,246 73

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,948 442,642 32

Number of accounts opened during the year ending Oct. 31, 1888, 913

Number of accounts closed during the year ending Oct. 31, 1888, 821

Number of open accounts Oct. 31, 1888, 5,888

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 5,145 54

Amount of treasurer's bond, 25,000 00

Date of examination by commissioner : October 11.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,446 68	2½ per cent.	\$90,000 00	4¾ per cent.	\$82,325 00	6 per cent.
1,000 00	3 " "	786,150 00	5 " "	500 00	6½ " "
34,800 00	4 " "	562,650 00	5½ " "	700 00	7 " "
78,800 00	4½ " "	50,000 00	5¾ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$63,500 00	\$50,000 00
City of Fitchburg 6s,	52,000	56,680 00	48,625 00
of Fitchburg 3½s,	15,000	14,700 00	15,000 00
of Norwich, Conn., 7s,	17,000	24,310 00	17,935 00
of Portland, Me., 6s,	5,000	6,100 00	4,662 50*
of Keene, N. H., 3½s,	12,000	11,400 00	12,000 00
of New Bedford, Mass., 4s,	25,000	25,750 00	25,000 00
Town of Turner's Falls, Mass., 4s,	30,000	30,000 00	30,000 00
of Leominster, Mass., 4s,	20,000	20,300 00	20,000 00
	\$226,000	\$252,740 00	\$223,222 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
153	Fitchburg N'l B'k, Fitchburg,	\$15,300	\$22,491 00	\$16,736 00
113	Rollstone N'l B'k, Fitchburg,	11,300	16,950 00	12,210 00
170	Safety Fund Bank, Fitchburg,	17,000	18,700 00	18,050 00
20	First Nat'l Bank, Leominster,	2,000	1,000 00	2,200 00*
100	First Nat'l B'k, Ashburnham,	10,000	10,500 00	10,000 00
5	Townsend N'l B'k, Townsend,	500	550 00	500 00
100	City Nat'l Bank, Worcester, .	10,000	13,700 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,690 00	3,000 00
200	Crocker Nat'l Bank, Turner's Falls,	20,000	26,000 00	20,000 00
200	Merchants' N'l Bank, Boston,	20,000	28,400 00	20,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,031 25	15,000 00
133	Boston Nat'l Bank, Boston, .	13,300	15,960 00	13,300 00
116	North National Bank, Boston,	11,600	15,660 00	11,600 00
100	Lincoln Nat'l Bank, Boston, .	10,000	11,100 00	10,000 00
150	Nat'l Revere Bank, Boston, .	15,000	19,312 50	15,000 00
100	Nat'l Hide & Leather Bank, Boston,	10,000	12,125 00	11,600 00
66	N'l B'k of No. America, Boston,	6,600	7,408 50	6,600 00
100	N'l B'k of Commerce, Boston,	10,000	10,537 50	12,400 00
100	Citizens' N'l B'k, New Bedf'd,	10,000	13,850 00	10,000 00
		\$210,600	\$263,965 75	\$218,196 00

* The affairs of this bank are in liquidation; 90 per cent. has been paid to the stockholders.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$54,000	\$56,020 00	\$56,600 00
Fitchburg R.R. 4½s,	45,000	45,000 00	45,000 00
Fitchburg R.R. 4s,	50,000	47,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	16,000	17,120 00	17,000 00
	\$165,000	\$165,140 00	\$168,600 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Charles J. Billings, Treasurer of the Fitchburg Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EBENEZER BAILEY, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Thornton K. Ware, President, and Rodney Wallace, Samuel E. Crocker, Reuben R. Conn, Daniel Cross and Carmi M. Parker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EBENEZER BAILEY, *Justice of the Peace.*

FLORENCE SAVINGS BANK — FLORENCE.

Incorporated 1873. Present number of corporators, 38.

A. T. LILLY, *President.*

M. W. BOND, *Treasurer.*

M. W. BOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. T. LILLY,

H. F. CUTLER,

SAM'L PORTER,

L. F. PLIMPTON,

W. L. WILCOX.

Open for business every business day, 10 A. M. to 2 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$8,000 00	Deposits,	\$233,296 99
Bank stock as per schedule,	15,300 00	Earnings undivided,	548 02
Railroad bonds as per schedule,	13,000 00	Guaranty fund,	7,466 67
Loans on real estate,	114,872 67		
Loans on personal security,	64,470 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	23,817 88		
Expense account,	80 18		
Premium account,	800 00		
Cash on hand,	870 95		
	<hr/>		<hr/>
	\$241,311 68		\$241,311 68

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 143

Aggregate amount of the same, \$98,042 67

Cash on Deposit in Banks, amount in each : —

Hampshire County National Bank, Northampton,	\$8,297 63
First National Bank, Northampton,	8,000 61
First National Bank, Easthampton,	4,000 00
Northampton National Bank, Northampton,	1,500 00
Home National Bank, Holyoke,	2,019 64

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$11,809 50

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 4,057 60
 ending Oct. 31, 1888, } 2 per cent., { 4,307 63

Times for the dividends fixed by the by-laws: second Tuesday in April and October.

Date of the last extra dividend : April 8, 1884.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,667	\$62,770 35
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	696	47,348 40
Number of accounts opened during the year ending Oct. 31, 1888,	207	
Number of accounts closed during the year ending Oct. 31, 1888,	113	
Number of open accounts Oct. 31, 1888,	1,206	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,241 37
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: January 14.		

Total Amount of Loans with each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,500 00	3 per cent.	\$16,298 24	4 per cent.	\$104,992 67	6 per cent.
2,019 64	3½ " "	74,450 00	5 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s,	\$8,000	\$8,190 00	\$8,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Hampshire County Nat'l B'k, Northampton,	\$6,000	\$7,200 00	\$6,000 00
38	First N'l Bank, Northampton,	3,800	4,764 00	3,800 00
55	Home Nat'l Bank, Holyoke,	5,500	5,720 00	5,500 00
		\$15,300	\$17,684 00	\$15,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s,	\$1,000	\$1,108 00	\$1,000 00
Old Colony R.R. 6s,	1,000	1,142 00	1,000 00
New Bedford R.R. 7s,	1,000	1,178 00	1,000 00
Boston & Providence R.R. 4s,	10,000	10,300 00	10,000 00
	\$13,000	\$13,728 00	\$13,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 16, 1888.

Personally appeared M. W. Bond, Treasurer of the Florence Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

S. B. FULLER, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 16, 1888.

Personally appeared A. T. Lilly, President, and Louis F. Plimpton, W. L. Wilcox, Nelson A. Davis, Geo. H. Ray and Geo. S. Graves, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

S. B. FULLER, *Justice of the Peace.*

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated 1855. Present number of corporators, 33.

CHAS. W. HODGES, *President.*

ELI PHELPS, *Treasurer.*

EDWD. M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. W. HODGES,

WM. H. YOUNG,

WM. CARPENTER,

A. H. MESSINGER,

I. P. CARPENTER.

Open for business every business day, 9 A.M. to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$27,500 00	Deposits,	\$147,615 03
Loan on public funds,	200 00	Earnings undivided,	2,048 14
Bank stock as per schedule,	27,150 00	Guaranty fund,	4,500 00
Railroad bonds as per schedule,	21,700 00		
Real estate by foreclosure,	900 00		
Loans on real estate,	64,560 00		
Loans on personal security,	805 00		
Deposits in banks, on interest,	9,374 25		
Cash on hand,	1,973 92		
	<hr/>		<hr/>
	\$154,163 17		\$154,163 17

Loan on Public Funds:—

On \$200 United States 4s,	\$200 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$900 00
Assessed value of the same,	1,360 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	94
Aggregate amount of the same,	58,065 00

Cash on Deposit in Banks, amount in each:—

Merchandise National Bank, Boston,	\$6,473 16
Boston Safe Deposit and Trust Company, Boston,	2,901 09

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$7,692 64
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 2,371 12
	2 per cent., { 2,547 90
Rate and amount of any extra dividend for the year ending Oct. 31, 1888:	
9 1-11 per cent.,	10,082 71

Times for the dividends fixed by the by-laws: June and December.

Date of the last extra dividend: June, 1888.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	692	46,597 57
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	491	32,772 49
Number of accounts opened during the year ending Oct. 31, 1888,	151	
Number of accounts closed during the year ending Oct. 31, 1888,	87	
Number of open accounts Oct. 31, 1888,	723	

Amount of expenses of the corporation during the year ending Oct. 31,

1888 (exclusive of taxes), \$514 77

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: March 27.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,374 25	2½ per cent.	\$61,885 00	6 per cent.	\$3,680 00	7 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	\$2,000	\$2,330 00	\$2,000 00
of Keene, N. H., 4s,	2,000	2,030 00	2,000 00
of Dover, N. H., 6s,	1,000	1,075 00	1,000 00
of Lynn, Mass., 5s,	9,000	10,305 00	9,000 00
of South Norwalk, Conn., 6s,	5,000	5,600 00	5,000 00
of Keene, N. H., 5s,	2,500	2,725 00	2,500 00
of East Saginaw, Mich., 5s,	5,000	5,425 00	5,000 00
Town of Winthrop, Mass., 5s,	1,000	1,120 00	1,000 00
	\$27,500	\$30,610 00	\$27,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Boylston Nat'l Bank, Boston,	\$2,200	\$3,047 00	\$2,200 00
15	N'l Hide&Leather B'k, Boston,	1,500	1,818 75	1,500 00
30	Merchandise N'l B'k, Boston,	3,000	2,685 00	3,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,120 00	1,000 00
8	Faneuil Hall N'l B'k, Boston,	800	1,136 00	800 00
35	Blackstone N'l Bank, Boston,	3,500	3,911 25	3,500 00
14	Old Boston N'l Bank, Boston,	1,400	1,708 00	1,400 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,568 75	2,500 00
10	National City Bank, Boston, .	1,000	1,047 50	1,000 00
29	Market Nat'l Bank, Boston, .	2,900	2,675 25	2,900 00
8	Suffolk Nat'l Bank, Boston, .	800	1,016 00	800 00
20	Everett Nat'l Bank, Boston, .	2,000	1,910 00	2,000 00
6	Continental Nat'l B'k, Boston,	600	720 00	600 00
36	Dedham Nat'l Bank, Dedham,	3,600	4,104 00	3,600 00
5	N'l B'k of Wrentham, Wrent'm,	350	400 00	350 00
		\$27,150	\$29,867 50	\$27,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. R R. 5s,	\$5,000	\$5,350 00	\$5,000 00
B. C. Fitchburg & N. Bedford R R. 5s,	2,000	2,260 00	2,000 00
Salem & Lowell R R. 6s,	700	808 50	700 00
Old Colony R.R. 6s,	4,000	4,530 00	4,000 00
Boston & Providence R.R. 7s,	5,000	5,650 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
	\$21,700	\$23,848 50	\$21,700 00

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 10, 1888.

Personally appeared Eli Phelps, Treasurer of the Foxborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWD. M. PHELPS, *Justice of the Peace.*

NORFOLK, ss., Nov. 10, 1888.

Personally appeared Chas. W. Hodges, President, and Wm. Carpenter, Wm. H. Torrey, John Q. Lynch, A. H. Messinger, I. P. Carpenter and Wm. M. Crocker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD M. PHELPS, *Justice of the Peace.*

FRAMINGHAM SAVINGS BANK—SO. FRAMINGHAM.

Incorporated 1846. Present number of corporators, 53.

ADOLPHUS MERRIAM, *President.*

LUTHER F. FULLER, *Treasurer.*

LUTHER F. FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ADOLPHUS MERRIAM,
FRANKLIN E. GREGORY,
J. HENRY ROBINSON,

SAML. B. BIRD,
ADRIAN FOOTE,
FRANCIS C. STEARNS,

FRANKLIN MANSON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$184,500 00	Deposits,	\$1,858,406 42
Bank stock as per schedule,	169,500 00	Deposits (contingent),	7,750 33
Loan on bank stock,	600 00	Earnings undivided,	11,226 68
Railroad bonds as per schedule,	76,000 00		
Real estate by foreclosure,	33,900 00		
Loans on real estate,	537,987 78		
Loans on personal security,	347,295 93		
Loans to counties, cities or towns (notes),	16,500 00		
Loans on depositors' books,	270,183 71		
Interest on loans on deposit books,	20,671 52		
Deposits in banks, on interest,	28,604 35		
Commonwealth Ave. Land Co.,	3,846 00		
Accrued interest,	9,911 10		
Overdue interest, October 1,	3,226 51		
Premium account,	65,879 50		
Furniture account,	1,285 00		
Trustees C. C. Esty estate,	107,251 97		
Cash on hand,	240 06		
	<hr/>		<hr/>
	\$1,877,383 43		\$1,877,383 43

Loan on Bank Stock :—

On 6 shares Waltham National Bank, Waltham, \$600 00

Value (by books) of real estate, held by foreclosure or otherwise, \$33,900 00

Assessed value of the same, 29,157 00

Net income received from same during year ending Oct. 31, 1888, 3,933 14

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	343
Aggregate amount of the same,	\$300,266 15
Amount of investments from which no income is received,	57,000 00

Cash on Deposit in Banks, amount in each :—

Framingham National Bank, South Framingham,	\$20,604 35
Boston Safe Deposit and Trust Company,	8,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$81,493 00

Times for the dividends fixed by the by-laws: May and November.

Date of the last extra dividend: 1876.

Number of accounts closed during the year ending Oct. 31, 1888:

20 regular and 210 contingent.

Number of open accounts Oct. 31, 1888: 4,351 regular, 93 contingent, 4,444

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 3,343 29

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: November 19.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,604 35	2½ per cent.	\$58,000 00	4½ per cent.	\$50,000 00	5¼ per cent.
4,000 00	4 “	71,521 42	4¾ “	614,362 29	6 “
12,500 00	4¼ “	362,183 71	5 “		

Detailed Statement of Public Funds.

	Par Value.	Estimated. Market Value.	Amount Invested.
City of Providence, R. I., 5s,	\$25,000	\$29,966 67	\$25,000 00
of Providence, R. I., 4½s,	5,000	5,356 25	5,000 00
Town of Spencer, Mass., 4s,	20,000	20,600 00	20,000 00
of Norwalk, Conn., 4s,	30,000	31,300 00	30,000 00
City of Portsmouth, N. H., 4s,	2,000	2,206 66	2,000 00*
Town of Marlborough, Mass., 4s,	20,000	20,633 33	20,000 00
City of Boston, Mass., 4s,	20,000	20,466 67	20,000 00
of Lewiston, Me., 5s,	9,000	10,054 50	9,000 00
of Keene, N. H., 4s,	23,000	23,766 67	23,000 00
of Lowell, Mass., 4s,	20,000	20,466 67	20,000 00
United States 4½s,	10,000	10,812 50	10,000 00
United States 4s,	500	553 00	500 00
	\$184,500	\$196,182 92	\$184,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas Nat'l Bank, Boston, .	\$600	\$708 00	\$600 00
19	Blackstone N'l Bank, Boston,	1,900	2,056 75	1,900 00
33	Boston Nat'l Bank, Boston, .	3,300	3,960 00	3,300 00
119	N'l B'k of Commerce, Boston,	11,900	14,845 25	11,900 00
100	Continental N'l Bank, Boston,	10,000	11,875 00	10,000 00
155	Eliot Nat'l Bank, Boston, .	15,500	19,142 50	15,500 00
30	Freeman's Nat'l Bank, Boston,	3,000	2,997 50	3,000 00
165	First Nat'l Bank, Boston, .	16,500	39,187 50	16,500 00
15	Globe Nat'l Bank, Boston, .	1,500	1,387 50	1,500 00
136	Howard Nat'l Bank, Boston, .	13,600	14,416 00	13,600 00
180	N'l Hide & Leather B'k, Boston,	18,000	21,465 00	18,000 00
85	Mt. Vernon N'l Bank, Boston,	8,500	11,071 25	8,500 00
30	Market Nat'l Bank, Boston, .	3,000	2,700 00	3,000 00
10	N'l B'k of N. America, Boston,	1,000	1,122 50	1,000 00
90	N'l B'k of the Republic, Boston,	9,000	13,500 00	9,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,125 00	5,000 00
30	Second Nat'l Bank, Boston, .	3,000	4,807 50	3,000 00
100	Traders' Nat'l Bank, Boston, .	10,000	9,025 00	10,000 00
65	Nat'l Webster Bank, Boston, .	6,500	7,150 00	6,500 00
98	Framingham N'l Bank, South Framingham,	9,800	13,965 00	9,800 00
100	Central Nat'l Bank, Boston, .	10,000	13,500 00	10,000 00
92	Merchants' Nat'l Bk, Portland, Me.,	6,900	11,040 00	6,900 00
100	South Framingham Nat'l B'k, South Framingham,	1,000	1,000 00	1,000 00
		\$169,500	\$226,047 25	\$169,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s,	\$20,000	\$20,933 33	\$20,000 00*
Fitchburg R.R. 5s,	20,000	20,833 33	20,000 00
Fitchburg R.R. 4s,	25,000	23,583 33	25,000 00
Salem & Lowell R.R. 6s,	5,000	5,097 00	5,000 00
Boston & Lowell R.R. 5s,	3,000	3,290 00	3,000 00
Boston & Lowell R.R. 7s,	3,000	3,550 00	3,000 00
	\$76,000	\$77,286 99	\$76,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 23, 1888.

Personally appeared Luther F. Fuller, Treasurer of the Framingham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED L. OAKES, *Notary Public*.

MIDDLESEX, ss., Nov. 23, 1888.

Personally appeared Franklin E. Gregory, Vice-President, and Franklin Manson, John S. Cullen, Francis C. Stearns, Adrian Foote, Geo. C. Travis and S. B. Bird, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED L. OAKES, *Notary Public*

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated 1861. Present number of corporators, 82.

NATH'L J. BRADLEE, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NATH'L J. BRADLEE,

MARTIN L. BRADFORD,

AUGUSTUS PARKER,

ABRAHAM AVERY,

THOMAS J. WHIDDEN,

D. R. EMERSON.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, 3 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$338,000 00	Deposits,	\$5,442,833 09
Loan on public funds,	3,500 00	Earnings undivided,	33,726 67
Bank stock as per schedule,	363,174 12	Guaranty fund,	146,000 00
Loans on bank stock,	41,750 00	Profit and loss account,	32,918 78
Railroad bonds as per schedule,	147,000 00		
Real estate by foreclosure,	18,796 27		
Loans on real estate,	3,220,044 27		
Loans on personal security,	1,244,329 45		
Loans to counties, cities or towns (notes),	105,000 00		
Deposits in banks, on interest,	160,278 57		
Expense account,	4,372 31		
Cash on hand,	9,233 55		
	\$5,655,478 54		\$5,655,478 54

Loan on Public Funds : —

On \$3,500 United States 4s and 4½s, \$3,500 00

Loans on Bank Stock, amount on each : —

On 40 shares First National Bank, So. Weymouth,	\$1,200 00
On 195 shares Broadway National Bank, Boston,	16,000 00
On 125 shares Broadway National Bank, Boston,	} 20,000 00
On 125 shares Fourth National Bank, Boston,	
On 26 shares North National Bank, Boston,	2,600 00
On 20 shares Continental National Bank, Boston,	1,950 00

Value (by books) of real estate, held by foreclosure or otherwise, \$18,796 27

Assessed value of the same, 22,000 00

Net income received from same during year ending Oct. 31, 1888, 1,385 20

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 273

Aggregate amount of the same, 532,491 25

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston,	\$97,436 13
Globe National Bank, Boston,	50,000 00
National Revere Bank, Boston,	12,842 44

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$260,655 08
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	96,625 61
ending Oct. 31, 1888, } 2 per cent., {	99,848 44

Times for the dividends fixed by the by-laws : February 1 and August 1.

Date of the last extra dividend : Aug. 1, 1873.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 10,879 1,156,072 76

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 8,474 1,001,995 64

Number of accounts opened during the year ending Oct. 31, 1888, 2,021

Number of accounts closed during the year ending Oct. 31, 1888, 1,365

Number of open accounts Oct. 31, 1888, 11,941

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 18,119 77

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner : September 20.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$160,278 57	3 per cent.	\$278,300 00	4 $\frac{3}{4}$ per cent.	\$85,000 00	5 $\frac{3}{4}$ per cent.
126,000 00	4 "	2,617,705 57	5 "	226,038 70	6 "
30,000 00	4 $\frac{1}{2}$ "	25,000 00	5 $\frac{1}{2}$ "	6,650 00	6 $\frac{1}{2}$ "
750,700 00	4 $\frac{1}{2}$ "	469,229 45	5 $\frac{1}{2}$ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville, Mass., 5s,	\$50,000	\$53,500 00	\$50,000 00
of Springfield, Mass., 7s.,	10,000	13,600 00	10,000 00
of Boston, Mass., 5s,	3,000	3,470 00	3,000 00
of Boston, Mass., 6s,	2,000	2,490 00	2,000 00
of Providence, R. I., 5s,	6,000	6,735 00	6,000 00
of Cambridge, Mass., 6s,	1,000	1,260 00	1,000 00
of Fall River, Mass., 6s,	4,000	5,140 00	4,000 00
of Newton, Mass., 4s,	43,000	44,720 00	43,000 00
of Columbus, Ohio, 4s,	40,000	40,200 00	40,000 00
of Cleveland, Ohio, 4s,	20,000	20,100 00	20,000 00
Town of Spencer, Mass., 4s,	80,000	82,000 00	80,000 00
of Brookline, Mass., 4s,	56,000	56,000 00	56,000 00
District of Columbia 6s,	14,000	14,950 00	14,000 00
of Columbia 7s,	9,000	11,710 00	9,000 00
	\$338,000	\$355,875 00	\$338,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Old Boston Nat'l Bank, Boston,	\$20,000	\$24,400 00	\$20,000 00
235	Continental N'l Bank, Boston,	23,500	28,200 00	23,500 00
107	Freeman's Nat'l Bank, Boston,	10,700	10,700 00	10,700 00
200	Blackstone N'l Bank, Boston,	20,000	22,350 00	20,000 00
110	First Ward N'l Bank, Boston,	11,000	14,300 00	11,000 00
200	Shoe & Leather N'l B'k, Boston,	20,000	20,550 00	20,000 00
200	Atlas Nat'l Bank, Boston, .	20,000	24,650 00	20,000 00
130	State Nat'l Bank, Boston, .	13,000	16,700 00	13,000 00
205	Columbian Nat'l Bank, Boston,	20,500	25,625 00	20,500 00
200	Globe Nat'l Bank, Boston, .	20,000	18,500 00	19,619 50
172	North Nat'l Bank, Boston, .	17,200	23,220 00	17,200 00
209	Nat'l Webster Bank, Boston, .	20,900	23,016 12	20,900 00
129	Suffolk Nat'l Bank, Boston, .	12,900	16,383 00	12,900 00
22	Eliot Nat'l Bank, Boston, .	2,200	2,717 00	2,200 00
55	Second Nat'l Bank, Boston, .	5,500	8,814 25	5,500 00
56	Fourth Nat'l Bank, Boston, .	5,600	6,132 00	5,600 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,453 00	4,100 00
23	Boylston Nat'l Bank, Boston, .	2,300	3,185 50	2,300 00
81	Everett Nat'l Bank, Boston, .	8,100	7,654 50	7,873 62
48	Merchandise N'l B'k, Boston,	4,800	4,296 00	4,781 00
20	Nat'l Union Bank, Boston, .	2,000	2,825 00	2,000 00
60	N'l B'k of Commerce, Boston,	6,000	7,485 00	6,000 00
201	Nat'l Exchange Bank, Boston,	20,100	26,130 00	20,100 00
200	National City Bank, Boston, .	20,000	20,950 00	20,000 00
200	N'l B'k of N. America, Boston,	20,000	22,450 00	20,000 00
200	Nat'l Revere Bank, Boston, .	20,000	25,750 00	20,000 00
50	Third Nat'l Bank, Springfield,	5,000	8,775 00	5,000 00
84	Naumkeag Nat'l Bank, Salem,	8,400	11,403 00	8,400 00
		<u>\$363,800</u>	<u>\$432,614 37</u>	<u>\$363,174 12</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$114,000	\$116,850 00	\$114,000 00
Boston & Maine R.R. 7s,	30,000	34,200 00	30,000 00
Old Colony R.R. 6s,	3,000	3,450 00	3,000 00
	<u>\$147,000</u>	<u>\$154,500 00</u>	<u>\$147,000 00</u>

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 14, 1888.

Personally appeared Ebenezer Alexander, Treasurer of the Franklin Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. E. HOOPER, *Justice of the Peace.*

SUFFOLK, ss., Nov. 14, 1888.

Personally appeared Nath'l J. Bradley, President, and Augustus Parker, Abraham Avery, James Longley, Geo. V. Leverett and Wm. H. Baldwin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. E. HOOPER, *Justice of the Peace.*

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 20.

SAM'L O. LAMB, *President.*

WM. H. ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAM'L O. LAMB,

HENRY F. NASH,

JOSEPH W. STEVENS,

JOSEPH GRISWOLD,

LUCIUS NIMS.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$1,014,250 00	Deposits,	\$3,092,038 48
Loans on public funds,	1,100 00	Earnings undivided,	60,010 60
Bank stock as per schedule,	68,600 00	Guaranty fund,	117,450 00
Loans on bank stock,	48,989 63		
Railroad bonds as per schedule,	312,500 00		
Loans on railroad stocks,	500 00		
Railroad notes,	25,000 00		
Loans on real estate,	680,125 60		
Loans on personal security,	771,352 35		
Loans to counties, cities or towns (notes),	121,500 00		
Loans on depositors' books,	3,751 00		
Deposits in banks, on interest,	216,156 71		
Expense account,	2,193 68		
Unpaid interest,	2,416 40		
Cash on hand,	1,063 71		
	<u>\$3,269,499 08</u>		<u>\$3,269,499 08</u>

Loans on Public Funds, amount on each :—

On \$1,000 United States 4s,	\$800 00
On \$600 United States 4s,	200 00
On \$100 United States 4s,	100 00

Loans on Bank Stock, amount on each :—

On 10 shares City National Bank, Worcester,	\$800 00
On 98 shares Hampshire County National Bank, Northampton, and 26 shares First National Bank, Northampton,	12,400 00
On 37 shares First National Bank, Northampton,	2,889 63
On 3 shares First National Bank, Greenfield,	300 00
On 20 shares Crocker National Bank, Turner's Falls,	1,300 00

On 21 shares City National Bank, Worcester, and 28 shares Ware National Bank, Ware,	\$4,900 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	400 00
On 17 shares First National Bank, Greenfield,	1,700 00
On 25 shares First National Bank, Northampton,	2,500 00
On 125 shares Home National Bank, Holyoke,	10,000 00
On 50 shares City National Bank, Gloucester,	5,000 00
On 68 shares North National Bank, Boston,	6,800 00

Loan on Railroad Stock :—

On 5 shares Connecticut River R.R.,	\$500 00
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Number of outstanding loans which are of an amount not exceeding \$3,000 each,	562
Aggregate amount of the same,	\$463,372 18
Amount of investments from which no income is received,	916 22

Cash on Deposit in Banks, amount in each :—

First National Bank, Greenfield,	\$72,567 98
Packard National Bank, Greenfield,	8,000 00
National Hide and Leather Bank, Boston,	19,051 30
Vermont National Bank, Brattleboro', Vt.,	40,000 00
Chapin National Bank, Springfield,	20,000 00
City National Bank, Springfield,	25,000 00
Holyoke National Bank, Holyoke,	21,000 00
Home National Bank, Holyoke,	10,537 43

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$168,484 46
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 59,854 66
	} 2 per cent., { 60,285 21

Times for the dividends fixed by the by-laws: January 1 and July 1.
Date of the last extra dividend: January, 1872.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,279	283,797 27
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	3,435	366,739 29
Number of accounts opened during the year ending Oct. 31, 1888,	635	
Number of accounts closed during the year ending Oct. 31, 1888,	639	
Number of open accounts Oct. 31, 1888,	7,081	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		5,304 96
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: October 4.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$916 22	0 per cent.	\$321,000 00	4½ per cent.	\$856,152 36	5 per cent.
91,619 28	2½ "	30,000 00	4½ "	50,000 00	5½ "
283,837 43	4 "	55,000 00	4¾ "	50,000 00	5½ "
4,000 00	4¼ "	125,000 00	4¾ "	950 00	6 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s,	\$42,000	\$53,480 00	\$42,000 00
City of Boston, Mass, 6s,	43,000	50,810 00	43,000 00
of Boston, Mass., 5s,	29,000	34,341 00	29,000 00
of Lowell, Mass., 6s,	50,000	52,250 00	50,000 00
of Providence, R. I., 6s,	100,000	124,000 00	100,000 00
of Providence, R. I., 5s,	25,000	29,854 00	25,000 00
of Cambridge, Mass., 6s,	39,000	43,745 00	39,000 00
of Nashua, N. H., 6s,	75,000	93,375 00	75,000 00
of Lynn, Mass., 6s,	10,000	11,700 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,417 00	10,000 00
Town of Amherst, Mass., 7s,	25,000	27,520 00	25,000 00
City of Worcester, Mass., 5s,	18,000	21,135 00	18,000 00
Town of Adams, Mass, 6s,	25,000	27,937 00	25,000 00
City of Fitchburg, Mass., 6s,	13,000	14,040 00	13,000 00
of Fall River, Mass., 5s,	4,000	4,400 00	4,000 00
of Fall River, Mass., 6s,	21,000	25,800 00	21,000 00
of Fall River, Mass., 4s,	50,000	51,750 00	50,000 00
of Springfield, Mass., 7s,	30,000	39,474 00	30,000 00
of Springfield, Mass., 6s,	4,000	5,120 00	4,000 00
Town of Greenfield, Mass., 4s,	40,000	40,933 00	40,000 00
of Greenfield, Mass., 4½s,	31,250	31,250 00	31,250 00
of Everett, Mass., 6s,	25,000	27,375 00	25,000 00
City of Malden, Mass., 6s,	60,000	67,450 00	60,000 00
of Lawrence, Mass., 6s,	30,000	37,250 00	30,000 00
of Holyoke, Mass., 6s,	46,000	55,430 00	46,000 00
Town of Gill, Mass., 5s,	6,000	6,162 00	6,000 00
City of Taunton, Mass., 6s,	1,000	1,170 00	1,000 00
of Brockton, Mass., 5s,	28,000	32,772 00	28,000 00
Town of Chicopee, Mass., 4s,	7,000	7,147 00	7,000 00
of Chicopee, Mass., 4½s,	2,000	2,125 00	2,000 00
of Marblehead, Mass., 4s,	25,000	25,687 00	25,000 00
City of Peoria, Ill., 4½s,	25,000	27,093 00	25,000 00
Town of Chatham, Mass., 4½s,	5,000	5,517 00	5,000 00
City of E. Saginaw, Mich., 5s,	25,000	27,437 00	25,000 00
of E. Saginaw, Mich., 4s,	25,000	25,000 00	25,000 00
of Dayton, Ohio, 6s,	20,000	21,212 00	20,000 00
	\$1,014,250	\$1,162,158 00	\$1,014,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Greenfield,	\$10,000	\$19,000 00	\$10,000 00
25	Franklin County Nat'l Bank, Greenfield,	2,500	2,500 00	2,500 00
	<i>Amounts carried forward,</i>	\$12,500	\$21,500 00	\$12,500 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$12,500	\$21,500 00	\$12,500 00
49	First N'l Bank, Northampton,	4,900	6,370 00	4,900 00
30	Pittsfield N'l Bank, Pittsfield,	3,000	4,800 00	3,000 00
10	Adams N'l Bank, No. Adams,	1,000	1,300 00	1,000 00
153	N'l B'k of Commerce, Boston,	15,300	19,086 00	15,300 00
5	Faneuil Hall N'l Bank, Boston,	500	700 00	500 00
87	N'l B'k of No. America, Boston,	8,700	9,765 00	8,700 00
125	Nat'l Revere Bank, Boston, .	12,500	16,093 00	12,500 00
102	Nat'l Webster Bank, Boston, .	10,200	11,271 00	10,200 00
		\$68,600	\$90,885 00	\$68,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$50,000	\$53,000 00	\$50,000 00
Boston & Albany R.R. 7s, . . .	26,000	28,925 00	26,000 00
Boston & Albany R.R. 6s, . . .	4,000	4,560 00	4,000 00
Eastern R.R. 6s,	57,500	71,300 00	57,500 00*
Vermont Valley R.R. 5s,	50,000	53,958 00	50,000 00
Fitchburg R.R. 4s,	100,000	96,667 00	100,000 00
Boston & Lowell R.R. 6s,	25,000	28,750 00	25,000 00
	\$312,500	\$337,160 00	\$312,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS., Nov. 14, 1888.

Personally appeared Wm. H. Allen, Treasurer of the Franklin Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREEMAN C. GRISWOLD, *Justice of the Peace.*

FRANKLIN, SS., Nov. 15, 1888.

Personally appeared Samuel O. Lamb, President, and Joseph W. Stevens, Franklin G. Fessenden, L. Nims, Austin DeWolf and Henry F. Nash, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FREEMAN C. GRISWOLD, *Justice of the Peace.*

GARDNER SAVINGS BANK — GARDNER.

Incorporated July, 1868. Present number of corporators, 83.

FRANKLIN EATON, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANKLIN EATON,

EZRA OSGOOD,

JOHN EDGELL,

SIMEON W. A. STEVENS,

RODERIC L. BENT.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M., except Saturday, close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$22,250 00	Deposits,	\$1,026,924 53
Bank stock as per schedule,	108,800 00	Earnings undivided,	9,048 13
Loans on bank stock,	2,500 00	Guaranty fund,	38,896 34
Railroad bonds as per schedule,	96,000 00	Interest account,	14,473 04
Loans on real estate,	470,524 72		
Loans on personal security,	209,814 65		
Loans to counties, cities or towns (notes),	116,500 00		
Deposits in banks, on interest,	45,176 93		
Deposits in banks, not on interest,	17,000 00		
Expense account,	440 64		
Cash on hand,	335 10		
	<hr/>		<hr/>
	\$1,089,342 04		\$1,089,342 04

Loans on Bank Stock, amount on each :—

On 12 shares First National Bank, Gardner,	\$1,200 00
On 16 shares Westminster National Bank, Westminster,	1,300 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	661
Aggregate amount of the same,	\$423,416 87

Cash on Deposit in Banks, amount in each :—

First National Bank, Gardner,	\$37,000 00
Maverick National Bank, Boston,	15,000 00
Westminster National Bank, Westminster,	10,000 00
Pacific National Bank, Boston,	176 93

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$57,398 51
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 19,063 67 2 per cent., { 19,538 33

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,687	\$189,597 35
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,731	203,684 29
Number of accounts opened during the year ending Oct. 31, 1888,	555	
Number of accounts closed during the year ending Oct. 31, 1888,	442	
Number of open accounts Oct. 31, 1888,	3,430	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,735 28
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 26.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	2½ per cent.	\$118,850 00	5 per cent.	\$519,616 87	6 per cent.
134,800 00	4 “	56,072 50	5½ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$1,150	\$1,196 00	\$1,150 00
United States 4s,	1,100	1,397 00	1,100 00
City of Cleveland, Ohio, 7s,	5,000	5,800 00	5,000 00
of Cleveland, Ohio, 6s,	5,000	5,700 00	5,000 00
of Cleveland, Ohio, 4s,	10,000	10,100 00	10,000 00
	\$22,250	\$24,193 00	\$22,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Mechanics' N'l B'k, Worcester,	\$5,000	\$6,000 00	\$5,000 00
20	Citizens' N'l Bank, Worcester,	2,000	2,300 00	2,000 00
84	First Nat'l Bank, Gardner,	8,400	10,080 00	8,400 00
20	First N'l Bank, Ashburnham,	2,000	2,200 00	2,000 00
18	Miller's River N'l B'k, Athol,	1,800	3,150 00	1,800 00
100	Orange Nat'l Bank, Orange,	10,000	12,500 00	10,000 00
100	Crocker N'l B'k, Turner's Falls,	10,000	12,500 00	10,000 00
29	Rollstone N'l B'k, Fitchburg,	2,900	4,640 00	2,900 00
	<i>Amounts carried forward,</i>	\$42,100	\$53,370 00	\$42,100 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$42,100	\$53,370 00	\$42,100 00
35	First Nat'l Bank, Winchendon,	3,500	5,250 00	3,500 00
10	Metropolitan N'l B'k, Boston,	1,000	1,130 00	1,000 00
10	Central Nat'l Bank, Boston, .	1,000	1,250 00	1,000 00
25	Howard Nat'l Bank, Boston, .	2,500	2,675 00	2,500 00
125	Boston Nat'l Bank, Boston, .	12,500	14,875 00	12,500 00
15	Continental N'l Bank, Boston,	1,500	1,770 00	1,500 00
50	Merchandise N'l B'k, Boston,	5,000	4,500 00	5,000 00
50	State Nat'l Bank, Boston, .	5,000	5,750 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,250 00	5,000 00
5	New England N'l B'k, Boston,	500	700 00	500 00
11	Nat'l Eagle Bank, Boston, .	1,100	1,144 00	1,100 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	5,000 00
50	N'l B'k of the Commonwealth, Boston,	5,000	6,000 00	5,000 00
15	Mechanics' N'l Bank, Boston,	1,500	2,025 00	1,500 00
20	Merchants' N'l Bank, Boston,	2,000	2,600 00	2,000 00
50	Blackstone N'l Bank, Boston,	5,000	5,555 00	5,000 00
16	Nat'l Exchange Bank, Boston,	1,600	2,112 00	1,600 00
5	Everett Nat'l Bank, Boston, .	500	450 00	500 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,500 00	2,500 00
		\$108,800	\$133,406 00	\$108,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston and Albany R.R. 7s, . . .	\$13,000	\$14,300 00	\$13,000 00
Boston & Maine R.R. 7s,	5,000	5,500 00	5,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	5,000	5,500 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	11,000 00	10,000 00*
Old Colony R.R. 4½s,	5,000	5,250 00	5,000 00
Fitchburg R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s,	18,000	18,000 00	18,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
Old Colony R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
	\$96,000	\$100,350 00	\$96,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared John D. Edgell, Treasurer of the Gardner Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THATCHER B. DUNN, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Franklin Eaton, President, and Volney W. Howe, Roderic L. Bent, Alvin M. Greenwood, C. F. Richardson, Henry Heywood, Chas. W. Conant and Seth Heywood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THATCHER B. DUNN, *Justice of the Peace.*

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated 1868. Present number of corporators, 59.

JEREMIAH P. JONES, *President.*

ORLANDO B. TENNY, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN A. HOYT,

SHERMAN NELSON,

OLIVER S. BUTLER.

Open for business every business day, 9 A.M. to 12 M., 1.30 to 4 P.M., except Saturday,
9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$21,500 00	Deposits,	\$408,854 80
Bank stock as per schedule,	12,800 00	Earnings undivided,	2,560 61
Loan on bank stock,	2,000 00	Guaranty fund,	11,400 00
Railroad bonds as per schedule,	6,000 00		
Loan on railroad stocks,	950 00		
Real estate by foreclosure,	825 00		
Loans on real estate,	276,827 28		
Loans on personal security,	80,753 10		
Loans to counties, cities or towns (notes),	6,500 00		
Loans on depositors' books,	1,380 00		
Deposit in bank, on interest,	10,991 63		
Deposit in bank, not on interest,	2,000 00		
Cash on hand,	288 40		
	<hr/>		
	\$422,815 41		\$422,815 41

Loan on Bank Stock : —

On 25 shares Georgetown National Bank, Georgetown, \$2,000 00

Loan on Railroad Stock : —

On 9 shares Boston, Revere Beach & Lynn R.R., \$950 00

Value (by books) of real estate, held by foreclosure or otherwise, \$825 00

Assessed value of the same, 1,050 00

Net income received from same during year ending Oct. 31, 1888, 69 19

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 288

Aggregate amount of the same, 225,056 38

Cash on Deposit in Bank : —

Georgetown National Bank, Georgetown, \$12,991 63

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$23,067 74

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 8,882 43
ending Oct. 31, 1888, } 2½ per cent., { 9,543 36

Times for the dividends fixed by the by-laws: third Wednesday in April
and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	672	\$75,264 35
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	520	44,543 24
Number of accounts opened during the year ending Oct. 31, 1888,	166	
Number of accounts closed during the year ending Oct. 31, 1888,	76	
Number of open accounts Oct. 31, 1888,	1,129	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		989 44
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: June 28.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,991 63	3 per cent.	\$17,500 00	5½ per cent.	\$2,920 00	6½ per cent.
2,000 00	4½ " "	253,572 00	6 " "	40,370 38	7 " "
47,048 00	5 " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,500	\$2,550 00	\$2,500 00*
of Bangor, Me., 6s,	2,000	2,100 00	2,000 00*
of Bangor, Me., 7s,	2,000	2,100 00	2,000 00*
of Belfast, Me., 6s,	4,000	4,000 00	4,000 00*
of Portland, Me., 6s,	1,000	1,100 00	1,000 00*
of Rockland, Me., 6s,	3,000	3,000 00	3,000 00*
of Concord, N. H., 6s,	1,000	1,050 00	1,000 00
Town of Melrose, Mass., 7s,	2,000	2,200 00	2,000 00
Merrimack County, N. H., 6s,	4,000	4,080 00	4,000 00
	\$21,500	\$22,180 00	\$21,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Market Nat'l Bank, Boston,	\$1,000	\$930 00	\$1,000 00
13	Columbian Nat'l B'k, Boston,	1,300	1,600 00	1,300 00
30	Manufacturers' National B'k, Boston,	3,000	2,800 00	3,000 00
30	State Nat'l Bank, Boston,	3,000	3,600 00	3,000 00
45	Georgetown N'l B'k, Georgetown,	4,500	4,725 00	4,500 00
		\$12,800	\$13,655 00	\$12,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$6,000	\$6,000 00	\$6,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 12, 1888.

Personally appeared Orlando B. Tenny, Treasurer of the Georgetown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. E. JEWETT, *Justice of the Peace.*

ESSEX, ss., Nov. 16, 1888.

Personally appeared Jeremiah P. Jones, President, and Stephen Osgood, Hiram N. Harriman, John A. Hoyt, Oliver S. Butler, L. P. Palmer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. E. JEWETT, *Justice of the Peace.*

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$73,050 00	4 per cent.	\$29,500 00	5 per cent.	\$58,187 43	6 per cent.
45,000 00	4½ "				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Redemption, Boston,	\$3,000	\$3,990 00	\$4,187 75
30	Nat'l Revere Bank, Boston, .	3,000	3,904 00	3,814 00
20	State National Bank, Boston, .	2,000	2,580 00	2,040 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,305 00	1,222 75
13	Nat'l Webster Bank, Boston, .	1,300	1,430 00	1,476 12
15	Howard Nat'l Bank, Boston, .	1,500	1,710 00	1,744 50
10	North Nat'l Bank, Boston, .	1,000	1,340 00	1,206 25
38	Market Nat'l Bank, Boston, .	3,800	3,534 00	4,276 00
28	N'l B'k of N. America, Boston,	2,800	3,136 00	3,200 25
14	Traders' Nat'l Bank, Boston, .	1,400	1,400 00	1,949 50
5	Manufacturers' N'l B'k, Boston,	500	480 00	550 00
2	Massachusetts N'l B'k, Boston,	500	540 00	677 12
3	National City Bank, Boston, .	300	318 00	363 25
10	Eliot Nat'l Bank, Boston, .	1,000	1,250 00	1,230 00
5	Fourth National Bank, Boston,	500	555 00	500 00
10	Spencer Nat'l Bank, Spencer,	1,000	1,100 00	1,000 00
13	First Nat'l Bank, Grafton, .	1,300	1,560 00	1,462 50
63	Grafton Nat'l Bank, Grafton, .	6,300	7,245 00	6,575 00
		\$32,200	\$37,377 00	\$37,474 99

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 20, 1888.

Personally appeared Henry F. Wing, Treasurer of the Grafton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, D. WEBSTER NORCROSS, *Justice of the Peace.*

WORCESTER, ss., Nov. 20, 1888.

Personally appeared Geo. K. Nichols, President, and Geo. W. Fisher, W. E. Rice, Lewis W. Dodge, A. M. Bigelow, Silas Vinton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, D. WEBSTER NORCROSS, *Justice of the Peace.*

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated 1884. Present number of corporators, 44.

HENRY DENNIS, *President.*

NATHANIEL RICHARDSON, Jr., *Treasurer.*

WILLIAM H. COLBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY DENNIS,

FRANCIS TARR,

EBEN G. ABBOTT,

HIRAM J. PHILBROOK,

GEORGE A. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M., 2 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$3,727 50	Deposits,	\$37,843 69
Bank stock as per schedule,	1,096 00	Guaranty fund,	148 00
Railroad bonds as per schedule,	8,975 75	Profit and loss,	24 56
Loans on real estate,	20,545 00		
Loans on personal security,	2,700 00		
Deposit in bank, not on interest,	956 42		
Cash on hand,	15 58		
	\$38,016 25		\$38,016 25

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 46

Aggregate amount of the same, \$23,245 00

Cash on Deposit in Bank :—

Rockport National Bank, Rockport, \$956 42

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$1,356 36

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., {	508 62
	} 2 per cent., {	649 08

Times for the dividends fixed by the by-laws: April 1 and October 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 404 19,037 22

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 122 8,200 61

Number of accounts opened during the year ending Oct. 31, 1888, 129

Number of accounts closed during the year ending Oct. 31, 1888, 30

Number of open accounts, Oct. 31, 1888, 349

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 20 00

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: October 18.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	5 per cent.	\$21,245 00	6 per cent.	-	-

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Tilton, N. H., 6s, . . .	\$500	\$577 00	\$577 00
City of Keene, N. H., 4s, . . .	500	525 00	525 00
Town of Clinton, Mass., 4s, . . .	1,000	1,043 50	1,043 50
City of Waltham, Mass., 4s, . . .	1,000	1,042 50	1,042 50
District of Columbia 6s, . . .	500	539 50	539 50
	\$3,500	\$3,727 50	\$3,727 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Gloucester N'l B'k, Gloucester,	\$800	\$1,096 00	\$1,096 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$2,000	\$2,298 50	\$2,298 50
Fitchburg R.R. 4s, . . .	2,000	2,077 50	2,000 00
Fitchburg R.R. 5s, . . .	1,000	1,038 50	1,038 50
Boston & Lowell R.R. 6s, . . .	1,000	1,146 00	1,146 00
Maine Central R.R. 7s, . . .	1,000	1,233 75	1,233 75
Maine Central R.R. 6s, . . .	1,000	1,181 50	1,181 50
	\$8,000	\$8,975 75	\$8,975 75

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

ROCKPORT, Nov. 14, 1888.

Personally appeared Nathaniel Richardson, Jr., Treasurer of the Granite Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ZENO A. APPLETON, *Justice of the Peace.*

ESSEX, ss.

ROCKPORT, Nov. 14, 1888.

Personally appeared Eben G. Abbott, Vice-President, and Henry H. Thurston, J. L. Woodfall, Wm. H. Colby, George A. Lowe and Roger H. Tarr, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ZENO A. APPLETON, *Justice of the Peace.*

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 54.

GEORGE CHURCH, *President.*

CHAS. J. TAYLOR, *Treasurer.*

MERRITT I. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. C. COLLINS,

A. S. FASSETT,

CHAS. J. POTTER,

EDWIN D. STRONG,

CHAS. J. TAYLOR.

Open for business Tuesday, Thursday and Saturday, 9 A.M. to 12 M., and 1 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$11,000 00	Deposits,	\$383,556 70
Bank stock as per schedule,	49,576 92	Earnings undivided,	10,015 27
Loan on bank stock,	298 88	Guaranty fund,	10,909 13
Railroad bonds as per schedule,	11,000 00		
Real estate (for banking purposes),	13,000 00		
Real estate by foreclosure,	1,219 45		
Loans on real estate,	241,747 00		
Loans on personal security,	49,739 25		
Deposits in banks, on interest,	16,084 31		
Deposits in banks, not on interest,	9,332 62		
Expense account,	928 41		
Cash on hand,	554 26		
	\$404,481 10		\$404,481 10

Loan on Bank Stock : —

On 5 shares National Mahaiwe Bank, Great Barrington,	\$298 88
Invested in real estate (for banking purposes),	\$13,000 00
Estimated value of the same,	13,000 00
Assessed value of the same,	6,600 00
Net income received from same during year ending Oct. 31, 1888,	595 00
Value (by books) of other real estate, held by foreclosure or otherwise,	1,219 45
Assessed value of the same,	1,250 00
Net income received from same during year ending Oct. 31, 1888,	23 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	207
Aggregate amount of the same,	167,935 13
Amount of investments from which no income is received,	834 36

Cash on Deposit in Banks, amount in each : —

National Mahaiwe Bank, Great Barrington,	\$9,332 62
National Bank of Redemption, Boston,	754 01
Springfield Safe Deposit and Trust Company,	15,330 30

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$19,564 66
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 6,881 29
	2 per cent., { 7,091 42

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,409	91,991 52
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,119	85,258 30
Number of accounts opened during the year ending Oct. 31, 1888,	335	
Number of accounts closed during the year ending Oct. 31, 1888,	259	
Number of open accounts Oct. 31, 1888,	1,719	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,547 22
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 15.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$754 01	2½ per cent.	\$125,340 00	5 per cent.	-	-
15,330 30	4 " "	166,445 13	6 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$1,000	\$1,070 00	\$1,000 00
City of Bridgeport, Conn., 3½s,	10,000	10,000 00	10,000 00
	\$11,000	\$11,070 00	\$11,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Nat'l Mahaiwe Bank, Great Barrington,	\$4,000	\$5,200 00	\$5,000 00
48	Lee Nat'l Bank, Lee,	4,800	6,480 00	5,816 67
3	Pittsfield N'l Bank, Pittsfield,	300	480 00	405 00
10	First Nat'l Bank, Adams,	1,000	1,450 00	1,280 00
3	Housatonic Nat'l Bank, Stockbridge,	300	480 00	450 00
	<i>Amounts carried forward,</i>	\$10,400	\$14,090 00	\$12,951 67

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward, .</i>	\$10,400	\$14,090 00	\$12,951 67
10	Faneuil Hall N'l Bank, Boston,	1,000	1,380 00	1,300 00
13	Suffolk Nat'l Bank, Boston, .	1,300	1,495 00	1,300 00
59	N'l B'k of Redemption, Boston,	5,900	7,552 00	7,080 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,375 00	2,227 75
10	Atlantic Nat'l Bank, Boston, .	1,000	1,300 00	1,345 00
54	New England N'l B'k, Boston,	5,400	7,830 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	6,600 00	6,600 00
14	Nat'l Union Bank, Boston, .	1,400	1,960 00	1,890 00
42	N'l B'k of No. America, Boston,	4,200	4,410 00	4,200 00
25	Merchants' N'l Bank, Boston, .	2,500	3,450 00	3,392 50
		\$41,600	\$52,442 00	\$49,576 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,547 00	\$5,000 00
Boston & Albany R.R. 6s, . . .	1,000	1,115 00	1,000 00
Boston & Lowell R.R. 7s, . . .	3,000	3,328 00	3,000 00
Boston & Providence R.R. 7s, . . .	2,000	2,260 00	2,000 00
	\$11,000	\$12,250 00	\$11,000 00

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 5, 1888.

Personally appeared Charles J. Taylor, Treasurer of the Great Barrington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, DEMPSTER J. COLEMAN, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 5, 1888.

Personally appeared George Church, President, and A. C. Collins, A. S. Fassett, E. D. Strong, C. J. Burget and John C. Wheeler, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, DEMPSTER J. COLEMAN, *Justice of the Peace.*

GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated 1869. Present number of corporators, 30.

NEWELL SNOW, *President.*

ALBERT M. GLEASON, *Treasurer.*

C. C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI J. GUNN,

WM. A. FORBES,

ROBERT ABERCROMBIE,

F. M. THOMPSON,

A. M. GLEASON.

Open for business every business day, 9 A.M. to 12.30 P.M. ; 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$189,500 00	Deposits,	\$1,345,249 97
Loan on public funds,	500 00	Earnings undivided,	1,855 07
Bank stock as per schedule,	124,900 00	Guaranty fund,	33,300 00
Loans on bank stock,	23,350 00		
Railroad bonds as per schedule,	20,500 00		
Loans on real estate,	659,850 56		
Loans on personal security,	181,539 16		
Loans to counties, cities or towns (notes),	37,600 00		
Loans on depositors' books,	1,679 09		
Deposits in banks, on interest,	83,417 20		
Deposits in banks, not on interest,	9,700 81		
Expense account,	1,125 66		
Premium account,	45,000 00		
Unpaid interest,	350 71		
Furniture and fixtures,	1,000 00		
Cash on hand,	391 85		
	\$1,380,405 04		\$1,380,405 04

Loan on Public Funds :—

On \$500 State of New Hampshire 6s, \$500 00

Loans on Bank Stock, amount on each :—

On 60 shares Adams National Bank, North Adams, \$6,000 00

On 2 shares Crocker National Bank, Turner's Falls, 200 00

On 75 shares Conway National Bank, Conway, 6,010 00

On 2 shares Franklin County National Bank, Greenfield, 140 00

On 100 shares Home National Bank, Holyoke, 8,000 00

On 5 shares First National Bank, Northampton, 500 00

On 24 shares Packard National Bank, Greenfield, 2,000 00

On 10 shares Shelburne Falls National Bank, Shelburne Falls, 500 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 591

Aggregate amount of the same, \$423,714 96

Cash on Deposit in Banks, amount in each : —

Agawam National Bank, Springfield,	\$25,000 00
People's National Bank, Brattleboro', Vt.,	22,437 95
Packard National Bank, Greenfield,	11,747 35
Hampshire County National Bank, Northampton,	10,000 00
Holyoke National Bank, Holyoke,	10,000 00
Lancaster National Bank, Clinton,	9,000 00
Conway National Bank, Conway,	4,231 90
Old Boston National Bank, Boston,	362 45
National Bank of Commerce, Boston,	338 36

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$67,803 48
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	25,231 82
ending Oct. 31, 1888, } 2 per cent., {	25,541 46

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,260	234,403 15
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	2,066	236,225 68
Number of accounts opened during the year ending Oct. 31, 1888,	534	
Number of accounts closed during the year ending Oct. 31, 1888,	399	
Number of open accounts Oct. 31, 1888,	3,197	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,524 41
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: October 2.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,417 20 55,000 00	3 per cent. 4 "	\$57,600 00	4½ per cent.	\$866,918 81	5 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Burlington, Vt., 5s,	\$35,000	\$41,300 00	\$35,000 00
of Springfield, Mass., 7s,	3,000	3,615 00	3,000 00
Town of Rutland, Vt., 4½s,	40,000	42,000 00	40,000 00
City of Milwaukee, Wis., 7s,	28,000	30,240 00	28,000 00
Town of West Rutland, Vt., 5s,	17,500	17,675 00	17,500 00
of Pittsfield, Mass., 4½s,	65,000	67,275 00	65,000 00
United States 4½s,	1,000	1,085 00	1,000 00
	\$189,500	\$203,190 00	\$189,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
52	N'l B'k of Redemption, Boston,	\$5,200	\$6,929 00	\$5,200 00
48	Nat'l Revere Bank, Boston, .	4,800	6,180 00	4,800 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,586 00	1,300 00
6	National City Bank, Boston, .	600	630 00	600 00
18	Market Nat'l Bank, Boston, .	1,800	1,660 50	1,800 00
42	Eliot Nat'l Bank, Boston, .	4,200	5,260 50	4,200 00
38	Merchants' Nat'l Bank, Boston,	3,800	5,396 00	3,800 00
35	Hamilton Nat'l Bank, Boston,	3,500	4,392 50	3,500 00
10	Second Nat'l Bank, Boston, .	1,000	1,627 50	1,000 00
3	Washington N'l Bank, Boston,	300	362 25	300 00
50	Metropolitan Nat'l B'k, Boston,	5,000	5,556 25	5,000 00
50	Agawam N'l B'k, Springfield,	5,000	5,750 00	5,000 00
3	Chicopee N'l B'k, Springfield,	300	540 00	300 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	2,394 00	1,400 00
138	Holyoke Nat'l Bank, Holyoke,	13,800	20,700 00	13,800 00
50	City National Bank, Holyoke,	5,000	5,400 00	5,000 00
15	Crocker N'l B'k, Turner's Falls,	1,500	2,025 00	1,500 00
133	Palmer Nat'l Bank, Palmer, .	13,300	15,960 00	13,300 00
12	First Nat'l Bank, Chicopee, .	1,200	1,800 00	1,200 00
50	Winchester Nat'l Bank, Win- chester, N. H.,	5,000	5,550 00	5,000 00
10	Berkshire N'l B'k, No. Adams,	1,000	1,020 00	1,000 00
110	Third Nat'l Bank, Springfield,	11,000	22,000 00	11,000 00
45	City Nat'l Bank, Springfield, .	4,500	5,850 00	4,500 00
34	First Nat'l Bank, Greenfield, .	3,400	6,800 00	3,400 00
50	Orange Nat'l Bank, Orange, .	5,000	6,500 00	5,000 00
50	Conway Nat'l Bank, Conway,	5,000	6,000 00	5,000 00
37	Athol National Bank, Athol, .	3,700	3,700 00	3,700 00
50	First Nat'l Bank, Westfield, .	5,000	7,100 00	5,000 00
70	First Nat'l Bank, Springfield,	7,000	9,800 00	7,000 00
13	Second Nat'l B'k, Springfield,	1,300	2,275 00	1,300 00
		\$124,900	\$170,744 50	\$124,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$10,500	\$13,020 00	\$10,500 00*
Newport & Richford R.R. 5s,	10,000	10,300 00	10,000 00*
	\$20,500	\$23,320 00	\$20,500 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 8, 1888.

Personally appeared Albert M. Gleason, Treasurer of the Greenfield Savings Bank and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. MASON MOODY, *Justice of the Peace.*

FRANKLIN, ss., Nov. 17, 1888.

Personally appeared Newell Snow, President, and Levi J. Gunn, Francis M. Thompson, Wm. A. Forbes, Chester C. Conant, Robert Abercrombie, Chas. R. Lowell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. MASON MOODY, *Justice of the Peace.*

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated 1852. Present number of corporators, 44.

E. TRASK, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. TRASK (*ex officio*),

A. J. WRIGHT,

F. S. BAILEY,

JOHN MULLIGAN.

Open for business every business day, 9 A.M. to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$50,000 00	Deposits,	\$2,082,439 10
Loan on public funds,	20,000 00	Earnings undivided,	26,160 22
Bank stock as per schedule,	295,389 00	Guaranty fund,	54,000 00
Loans on bank stock,	34,010 00	Premium account,	13,125 00
Railroad bonds as per schedule,	50,000 00		
Loans on railroad stocks,	20,250 00		
Real estate by foreclosure,	113,786 76		
Loans on real estate,	1,163,235 00		
Loans on personal security,	363,300 00		
Deposits in banks, on interest,	50,000 00		
Deposits in banks, not on interest,	10,479 36		
Expense account,	1,537 17		
Cash on hand,	3,737 03		
	<hr/>		<hr/>
	\$2,175,724 32		\$2,175,724 32

Loan on Public Funds:—

On \$20,000 United States 4½s, \$20,000 00

Loans on Bank Stock, amount on each:—

On 20 shares Agawam National Bank, Springfield,	\$2,000 00
On 2 shares Chapin National Bank, Springfield,	} 1,600 00
On 10 shares Chicopee National Bank, Springfield,	
On 5 shares Pyncheon National Bank, Springfield,	} 5,300 00
On 25 shares Chapin National Bank, Springfield,	
On 30 shares City National Bank, Springfield,	500 00
On 6 shares Saybrook National Bank, Saybrook, Conn.,	5,000 00
On 50 shares Holyoke National Bank, Holyoke,	} 2,800 00
On 23 shares Agawam National Bank, Springfield,	
On 6 shares First National Bank, Springfield,	

On 5 shares Ware National Bank, Ware,	\$150 00
On 25 shares Third National Bank, Springfield,	2,500 00
On 15 shares Housatonic National Bank, Stockbridge,	1,500 00
On 8 shares Chapin National Bank, Springfield,	} 960 00
On 2 shares Chicopee National Bank, Springfield,	
On 15 shares City National Bank, Springfield,	1,500 00
On 7 shares City National Bank, Springfield,	700 00
On 15 shares Agawam National Bank, Springfield,	700 00
On 20 shares Agawam National Bank, Springfield,	1,800 00
On 12 shares Palmer National Bank, Palmer,	1,000 00
On 30 shares Hampshire County National Bank, Northampton,	3,000 00
On 5 shares Third National Bank, Springfield,	500 00
On 15 shares Second National Bank, Springfield,	} 2,500 00
On 11 shares First National Bank, Springfield,	

Loans on Railroad Stocks, amount on each :—

On 5 shares Connecticut River R.R.,	\$700 00
On 100 shares Connecticut River R.R.,	14,000 00
On 5 shares Connecticut River R.R.,	500 00
On 27 shares Boston & Albany R.R.,	1,700 00
On 10 shares Boston & Albany R.R.,	500 00
On 10 shares Boston & Albany R.R.,	1,000 00
On 3 shares Boston & Albany R.R.,	200 00
On 1 share Boston & Albany R.R.,	150 00
On 10 shares Boston & Albany R.R.,	1,500 00

Value (by books) of real estate, held by foreclosure or otherwise,	\$113,786 76
Assessed value of the same,	74,200 00
Net income received from same during year ending Oct. 31, 1888,	1,969 59
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	282
Aggregate amount of the same,	385,735 00
Amount of investments from which no income is received,	4,650 00

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield,	\$35,073 39
Chicopee National Bank, Springfield,	20,000 00
Chapin National Bank, Springfield,	300 47
National Revere Bank, Boston,	5,105 50

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$107,521 15
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	39,289 33
ending Oct. 31, 1888, } 2 per cent., {	39,982 90
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Date of the last extra dividend: 1871.	
Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	3,775 376,703 87
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	2,924 392,141 52
Number of accounts opened during the year ending Oct. 31, 1888,	902
Number of accounts closed during the year ending Oct. 31, 1888,	707
Number of open accounts Oct. 31, 1888,	4,290
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	7,884 60
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: June 9.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$120,000 00	4 per cent.	\$1,465,795 00	5 per cent.	\$25,000 00	5½ per cent.
20,000 00	4½ "	20,000 00	5¼ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$64,000 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First Nat'l Bank, Chicopee, .	\$4,000	\$6,000 00	\$5,030 00
28	First Nat'l Bank, Boston, .	2,800	6,636 00	2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	9,075 00	7,500 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,800 00	4,732 00
230	Merchants' Nat'l B'k, Boston,	23,000	32,660 00	27,210 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
75	Nat'l B'k of Commerce, Boston,	7,500	9,300 00	10,865 00
74	Third Nat'l Bank, Springfield,	7,400	15,170 00	11,560 00
75	Nat'l Revere Bank, Boston, .	7,500	9,600 00	7,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,480 00	4,292 00
75	Ware National Bank, Ware, .	7,500	9,375 00	10,050 00
150	Holyoke Nat'l Bank, Holyoke,	15,000	21,000 00	15,000 00
66	Hampshire Co. Nat'l Bank, Northampton,	6,600	8,250 00	7,225 00
65	Pynchon N'l B'k, Springfield,	6,500	11,375 00	10,985 00
30	First N'l Bank, Northampton,	3,000	4,200 00	3,000 00
50	First Nat'l Bank, Springfield,	5,000	7,000 00	6,525 00
230	Chapin Nat'l B'k, Springfield,	23,000	32,200 00	24,700 00
50	N'l B'k of the Republic, Boston,	5,000	7,500 00	6,300 00
37	Suffolk Nat'l Bank, Boston, .	3,700	4,700 00	4,500 00
50	Continental Nat'l B'k, Boston,	5,000	6,000 00	5,300 00
50	N'l B'k of Redemption, Boston,	5,000	6,650 00	6,700 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,900 00
50	State National Bank, Boston, .	5,000	6,400 00	5,900 00
50	N'l B'k of No. America, Boston,	5,000	5,600 00	5,700 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,150 00	6,100 00
63	Shawmut Nat'l Bank, Boston, .	6,300	8,190 00	7,600 00
33	Franklin Co. N'l B'k, Greenf'ld,	3,300	3,300 00	4,550 00
423	Agawam N'l B'k, Springfield,	42,300	50,760 00	46,700 00
50	First Nat'l B'k, Norwich, Ct.,	5,000	5,175 00	5,180 00
50	Uncas Nat'l B'k, Norwich, Ct.,	2,500	3,000 00	2,900 00
85	Thames N'l B'k, Norwich, Ct.,	8,500	12,325 00	12,285 00
50	Chicopee N'l B'k, Springfield, .	5,000	8,600 00	8,600 00
		\$247,900	\$335,471 00	\$295,389 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$50,000	\$51,500 00	\$50,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 3, 1888.

Personally appeared P. S. Bailey, Treasurer of the Hampden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW J. WRIGHT, *Justice of the Peace.*

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared Eliphalet Trask, President, and J. Mulligan, F. S. Bailey, A. J. Wright, T. M. Brown and H. S. Hyde, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. F. CALLENDER, *Notary Public.*

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 31.

JOSEPHUS CRAFTS, *President.*

LEWIS WARNER, *Treasurer.*

LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPHUS CRAFTS,

WEBSTER HERRICK,

WM. H. DICKINSON,

J. H. DEMOND,

ORMAN S. CLARK.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$167,693 42	Deposits,	\$833,299 23
Loans on bank stock,	11,560 00	Earnings undivided,	12,507 35
Railroad bonds as per schedule,	16,000 00	Guaranty fund,	19,000 00
Loans on real estate,	522,699 36		
Loans on personal security,	43,837 50		
Loans to counties, cities or towns (notes),	10,000 00		
Deposits in banks, on interest,	81,281 80		
Expense account,	2,973 95		
Cash on hand,	8,760 55		
	\$864,806 58		\$864,806 58

Loans on Bank Stock, amount on each :—

On 18 shares Hampshire County National Bank, Northampton,	\$1,510 00
On 24 shares First National Bank, Northampton,	2,200 00
On 50 shares First National Bank, Easthampton,	5,000 00
On 5 shares First National Bank, Greenfield,	500 00
On 7 shares Franklin County National Bank, Greenfield,	550 00
On 10 shares Conway National Bank, Conway,	1,000 00
On 10 shares Home National Bank, Holyoke,	800 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 306

Aggregate amount of the same, \$324,497 78

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton,	\$40,606 80
Northampton National Bank, Northampton,	40,675 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$39,988 40
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 15,192 73
 ending Oct. 31, 1888, } 2 per cent., { 15,773 26
 Times for the dividends fixed by the by-laws: May 15 and November 15.
 Date of the last extra dividend: May 15, 1875.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,693 174,123 24
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,341 146,565 36
 Number of accounts opened during the year ending Oct. 31, 1888, 393
 Number of accounts closed during the year ending Oct. 31, 1888, 328
 Number of open accounts Oct. 31, 1888, 2,213
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 2,973 95
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: May 21.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$81,281 80	3½ per cent.	\$539,641 86	5 per cent.	-	-
11,000 00	4½ "	37,455 00	6 "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
231	Hampshire County Nat'l Bank, Northampton,	\$23,100	\$27,720 00	\$23,100 00
63	Northampton N'l Bank, Northampton,	6,300	11,340 00	10,702 50
45	First Nat'l Bank, Northampton,	4,500	6,075 00	6,028 00
90	First Nat'l Bank, Easthampton,	9,000	13,500 00	11,020 00
34	John Hancock National Bank, Springfield,	3,400	4,080 00	3,898 00
5	Chicopee N'l B'k, Springfield,	500	850 00	800 00
20	Agawam N'l B'k, Springfield,	2,000	2,700 00	2,648 00
28	Mechanics' N'l B'k, Worcester,	2,800	3,780 00	3,749 00
12	Ware Nat'l Bank, Ware,	1,200	1,584 00	1,624 00
13	Union Nat'l Bank, Weymouth,	1,300	1,625 00	1,592 50
34	First Nat'l Bank, Chicopee,	3,400	5,100 00	5,175 00
10	Home Nat'l Bank, Holyoke,	1,000	1,080 00	1,000 00
22	Blackstone Nat'l Bank, Boston,	2,200	2,464 00	3,247 50
100	North Nat'l Bank, Boston,	10,000	13,700 00	12,661 00
33	Howard Nat'l Bank, Boston,	3,300	3,695 00	3,695 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,585 00	4,477 50
32	N'l Hide & Leather B'k, Boston,	3,200	3,904 00	3,797 00
15	N'l B'k of Commerce, Boston,	1,500	1,875 00	2,505 00
42	Tremont Nat'l Bank, Boston,	4,200	4,646 00	5,386 00
	<i>Amounts carried forward,</i>	\$86,400	\$114,303 00	\$107,106 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$86,400	\$114,303 00	\$107,106 00
35	Continental N'l Bank, Boston,	3,500	4,200 00	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,200 00	1,032 00
10	N'l B'k of No. America, Boston,	1,000	1,130 00	1,147 50
35	Market Nat'l Bank, Boston, .	3,500	3,220 00	4,219 37
7	Mt. Vernon N'l B'k, Boston, .	700	931 00	896 00
40	N'l B'k of the Commonwealth, Boston,	4,000	5,480 00	4,635 00
30	Merchants' Nat'l B'k, Boston,	3,000	4,260 00	4,260 00
9	Atlantic Nat'l Bank, Boston, .	900	1,197 00	1,221 75
33	Atlas National Bank, Boston, .	3,300	4,059 00	3,902 75
36	Eliot Nat'l Bank, Boston, .	3,600	4,788 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	875 00	906 00
6	Massachusetts N'l B'k, Boston,	1,500	1,590 00	1,920 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,810 00	3,870 00
22	Nat'l Revere Bank, Boston, .	2,200	2,860 00	2,802 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,030 00	1,436 25
44	Globe Nat'l Bank, Boston, .	4,400	4,092 00	5,651 87
30	Third Nat'l Bank, Boston, .	3,000	3,150 00	3,600 93
50	Second Nat'l Bank, Boston, .	5,000	8,050 00	7,900 00
12	Nat'l Eagle Bank, Boston, .	1,200	1,284 00	1,476 00
10	Manufacturers' N'l B'k, Boston,	1,000	920 00	1,040 00
		\$133,700	\$172,429 00	\$167,693 42

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Fitchburg R.R. 4s,	\$10,000	\$9,500 00	\$10,000 00
Boston & Providence R.R. 4s,	6,000	6,180 00	6,000 00
	\$16,000	\$15,680 00	\$16,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 12, 1888.

Personally appeared Lewis Warner, Treasurer of the Hampshire Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JAMES L. WARRINER, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 12, 1888.

Personally appeared Josephus Crafts, President, and Orman S. Clark, Wm. H. Dickinson, H. A. Longley, Ansel Wright, James Dunlap, W. A. Nash, J. H. Demond and W. Herrick, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JAMES L. WARRINER, *Justice of the Peace.*

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated 1829. Present number of corporators, 54.

GEO. A. KIMBALL, *President.*

A. B. JAUQUES, *Treasurer.*

J. FRED. ADAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. A. KIMBALL,

EBEN MITCHELL,

WOODBURY NOYES.

Open for business every business day, 9 A.M. to 12 M., 2 to 3.30 P.M., except
Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$525,800 00	Deposits,	\$4,167,274 62
Loans on public funds,	45,700 00	Earnings undivided,	48,233 58
Bank stock as per schedule,	494,550 00	Guaranty fund,	146,000 00
Loans on bank stock,	69,200 00		
Railroad bonds as per schedule,	497,500 00		
Loans on railroad bonds,	108,000 00		
Railroad notes,	100,000 00		
Real estate by foreclosure,	5,431 65		
Loans on real estate,	892,025 00		
Loans on personal security,	1,370,965 50		
Loans to counties, cities or towns (notes),	30,000 00		
Deposits in banks, on interest,	217,728 36		
Expense account,	35 90		
Cash on hand,	4,571 79		
	\$4,361,508 20		\$4,361,508 20

Loans on Public Funds, amount on each:—

On \$16,700 United States bonds,	\$16,700 00
On \$10,000 Town of Arlington bonds,	10,000 00
On \$10,000 City of Charlestown bonds,	10,000 00
On \$4,000 City of Brockton bonds,	4,000 00
On \$3,000 State of Maine bonds,	3,000 00
On \$2,000 State of New Hampshire bonds,	2,000 00

Loans on Bank Stock, amount on each:—

On 321 shares Essex National Bank, Haverhill,	\$30,300 00
On 40 shares Haverhill National Bank, Haverhill,	3,800 00
On 7 shares First National Bank, Haverhill,	700 00
On 200 shares Broadway National Bank, Boston,	16,000 00
On 2 shares Methuen National Bank, Methuen,	200 00
On 12 shares Merrimack National Bank, Haverhill,	1,200 00
On 20 shares Second National Bank, Haverhill,	1,800 00
On 12 shares First National Bank, Merrimac,	1,200 00
On 162 shares Cochecho National Bank, Dover, N. H.,	14,000 00

Loans on Railroad Bonds, amount on each : —

On \$32,000 Maine Central R.R.,	\$25,000 00
On \$20,000 Worcester, Nashua & Rochester R.R.,	16,000 00
On \$36,000 Boston & Maine R.R.,	36,000 00
On \$20,000 Portland & Ogdensburg R.R.,	20,000 00
On \$10,000 Fitchburg R.R.,	10,000 00
On \$1,000 Old Colony R.R.,	1,000 00

Value (by books) of real estate, held by foreclosure or otherwise,	\$5,431 65
Assessed value of the same,	4,150 00
Net income received from same during year ending Oct. 31, 1888,	202 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	463
Aggregate amount of the same,	562,113 00

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$118,296 53
Haverhill National Bank, Haverhill,	64,431 83
Merrimack National Bank, Haverhill,	10,000 00
Second National Bank, Haverhill,	25,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$218,598 77
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 79,169 66
	2½ per cent., { 99,534 84
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Date of the last extra dividend: October, 1869.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	8,639	517,891 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	7,207	638,742 62
Number of accounts opened during the year ending Oct. 31, 1888,	1,519	
Number of accounts closed during the year ending Oct. 31, 1888,	1,337	
Number of open accounts Oct. 31, 1888,	12,257	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,971 77
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: September 28.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$182,728 36	3 per cent.	\$430,200 00	4½ per cent.	\$25,000 00	5¼ per cent.
20,000 00	3½ "	199,312 50	4¾ "	185,815 00	5½ "
146,000 00	4 "	25,000 00	4¾ "	80,000 00	5¾ "
85,000 00	4¼ "	839,185 00	5 "	25,000 00	5¾ "
75,000 00	4¾ "	25,000 00	5½ "	490,378 00	6 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$50,000	\$54,062 50	\$50,000 00
City of Haverhill, Mass., 3½s,	30,000	28,987 50	30,000 00
of Haverhill, Mass., 5s,	28,000	29,183 05	28,000 00
of Haverhill, Mass., 6s,	5,000	5,075 00	5,000 00
of Portsmouth, N. H., 6s,	51,500	56,585 63	51,500 00*
of Fall River, Mass., 5s,	40,000	44,775 00	40,000 00
of Fall River, Mass., 6s,	10,000	11,292 50	10,000 00
of Dover, N. H., 6s,	46,300	50,640 63	46,300 00
of Dayton, Ohio, 4s,	25,000	25,375 00	25,000 00
of Dayton, Ohio, 5s,	20,000	20,400 00	20,000 00
of Nashua, N. H., 5s,	35,000	37,100 00	35,000 00
of Lawrence, Mass., 6s,	28,000	29,340 00	28,000 00
of Boston, Mass., 4s,	25,000	25,645 83	25,000 00
of Cleveland, Ohio, 5s,	25,000	27,854 17	25,000 00
of Des Moines, Iowa, 4s,	25,000	23,625 00	25,000 00
of Pawtucket, R. I., 4s,	25,000	25,770 83	25,000 00
Town of Brookline, Mass., 6s,	22,000	25,135 00	22,000 00
of Winthrop, Mass., 7s,	20,000	21,200 00	20,000 00
City of Lynn, Mass., 5s,	5,000	5,783 33	5,000 00
of Lynn, Mass., 6s,	10,000	11,350 00	10,000 00
	\$525,800	\$559,180 97	\$525,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	\$3,200	\$4,480 00	\$3,200 00
50	Bay State N'l B'k, Lawrence,	3,750	7,025 00	3,750 00
100	First National Bank, Malden,	10,000	13,000 00	10,000 00
100	Methuen Nat'l B'k, Methuen,	10,000	12,850 00	10,000 00
130	First Nat'l Bank, Haverhill, .	13,000	20,150 00	13,000 00
375	Haverhill N'l B'k, Haverhill,	37,500	60,000 00	37,500 00
300	Merrimack N'l B'k, Haverhill,	30,000	51,000 00	30,000 00
200	Atlas National Bank, Boston,	20,000	24,650 00	20,000 00
200	Blackstone Nat'l B'k, Boston,	20,000	22,250 00	20,000 00
267	Boston National Bank, Boston,	26,700	32,040 00	26,700 00
50	Central N'l Bank, Boston, .	5,000	6,500 00	5,000 00
150	National City Bank, Boston, .	15,000	15,712 50	15,000 00
100	Continental Nat'l B'k, Boston,	10,000	12,000 00	10,000 00
50	Columbian Nat'l B'k, Boston,	5,000	6,250 00	5,000 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,050 00	10,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,175 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,725 00	5,000 00
	<i>Amounts carried forward,</i>	\$229,150	\$308,857 50	\$229,150 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$229,150	\$308,857 50	\$229,150 00
150	Nat'l Exchange Bank, Boston,	15,000	19,500 00	15,000 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	14,200 00	10,000 00
50	First Nat'l Bank, Boston, .	5,000	11,875 00	5,000 00
125	Fourth Nat'l Bank, Boston, .	12,500	13,687 50	12,500 00
100	Globe Nat'l Bank, Boston, .	10,000	9,250 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	9,375 00	7,500 00
200	N'l Hide&Leather B'k, Boston,	20,000	24,250 00	20,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,031 25	15,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,125 00	10,000 00
50	Merchants' Nat'l B'k, Boston,	5,000	7,100 00	5,000 00
150	North Nat'l Bank, Boston, .	15,000	20,250 00	15,000 00
267	N'l B'k of No. Amer., Boston,	26,700	29,970 75	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	33,909 00	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	33,750 00	22,500 00
150	Shawmut Nat'l Bank, Boston, .	15,000	19,650 00	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	7,687 50	7,500 00
50	State Nat'l Bank, Boston, .	5,000	6,450 00	5,000 00
150	Suffolk Nat'l Bank, Boston, .	15,000	18,150 00	15,000 00
100	Third Nat'l Bank, Boston, .	10,000	10,525 00	10,000 00
83	Traders' Nat'l Bank, Boston, .	8,300	7,290 75	8,300 00
50	Nat'l Webster Bank, Boston, .	5,000	5,506 25	5,000 00
		\$494,550	\$636,390 50	\$494,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	\$141,000	\$143,585 00	\$141,000 00
Fitchburg R.R. 4s,	50,000	47,500 34	50,000 00
Fitchburg R.R. 4½s,	50,000	50,375 00	50,000 00
Boston & Maine R.R. 7s,	83,500	95,865 88	83,500 00
Old Colony & Newport R.R. 6s,	15,000	17,225 00	15,000 00
Old Colony & Newport R.R. 7s,	5,000	5,708 33	5,000 00
Old Colony & Newport R.R. 4s,	25,000	25,458 33	25,000 00
Boston & Lowell R.R. 4s,	37,000	37,510 00	37,000 00
Boston & Lowell R.R. 7s,	2,000	2,271 67	2,000 00
Androscoggin & Kennebec R.R. 6s,	25,000	25,821 25	25,000 00
Leeds & Farmington R.R. 6s,	38,000	40,180 00	38,000 00
Maine Central R.R. 6s,	10,000	11,883 33	10,000 00
Portland & Kennebec R.R. 6s,	10,000	10,825 00	10,000 00
West Amesbury Branch R.R. 7s,	6,000	6,800 00	6,000 00*
	\$497,500	\$521,009 13	\$497,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 19, 1888.

Personally appeared A. B. Jaques, Treasurer of the Haverhill Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HORACE E. BARTLETT, *Justice of the Peace.*

ESSEX, ss., Nov. 19, 1888.

Personally appeared Geo. A. Kimball, President, and Thos. S. Ruddock, Eben Mitchell, R. Stuart Chase, J. H. Farnsworth, Leverett Kimball, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HORACE E. BARTLETT, *Justice of the Peace.*

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 76.

ELNATHAN GRAVES, *President.*

B. S. JOHNSON, *Treasurer.*

H. C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

T. M. CARTER,

C. D. WAITE,

GEORGE MARKS,

F. S. WARNER,

BYRON LOOMIS.

Open for business every business day, 10 A.M. to 12 M., and 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$21,754 55	Deposits,	\$264,404 51
Bank stock as per schedule,	40,713 30	Earnings undivided,	4,736 74
Railroad bonds as per schedule,	5,737 50	Guaranty fund,	6,600 85
Real estate by foreclosure,	2,937 87		
Loans on real estate,	140,389 21		
Loans on personal security,	36,516 15		
Loans to counties, cities or towns (notes),	13,685 00		
Loans on depositors' books,	800 00		
Deposits in banks, on interest,	12,206 80		
Deposit in bank, not on interest,	169 75		
Expense account,	325 65		
Cash on hand,	506 32		
	\$275,742 10		\$275,742 10

Value (by books) of real estate, held by foreclosure or otherwise,	\$2,937 87
Assessed value of the same,	975 00
Net income received from same during year ending Oct. 31, 1888,	66 25
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	253
Aggregate amount of the same,	172,690 36
Amount of investments from which no income is received,	3,055 81

Cash on Deposit in Banks, amount in each: —

Home National Bank, Holyoke,	\$5,309 38
Conway National Bank, Conway,	2,800 01
Hampshire County National Bank, Northampton,	4,097 41
First National Bank, Northampton,	169 75

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$13,957 38
Rate and amount of each semi-annual dividend for the year } 2 per cent., { ending Oct. 31, 1888, } 2½ per cent., {	4,930 65
	5,776 24

Times for the dividends fixed by the by-laws: second Tuesday in January and July.

Date of the last extra dividend: Jan. 9, 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	699	\$55,104 77
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	569	46,911 31
Number of accounts opened during the year ending Oct. 31, 1888,	147	
Number of accounts closed during the year ending Oct. 31, 1888,	103	
Number of open accounts Oct. 31, 1888,	935	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,344 48
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 24.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,097 41	3½ per cent.	\$5,309 38	4¼ per cent.	\$24,425 00	5 per cent.
2,800 01	4 “	1,460 00	4¾ “	165,505 36	6 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Holyoke, Mass., 7s,	\$15,000	\$16,650 00	\$16,754 55
of Charlestown, Mass., 6s,	5,000	5,300 00	5,000 00
	\$20,000	\$21,950 00	\$21,754 55

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
59	Conway Nat'l Bank, Conway,	\$5,900	\$7,198 00	\$6,607 80
23	Hampshire Co. Nat'l Bank, Northampton,	2,300	2,706 00	2,845 00
43	First N'l Bank, Easthampton,	4,300	6,321 00	5,290 00
34	Southington National Bank, Southington, Conn.,	3,400	3,536 00	3,535 00
10	Chicopee N'l B'k, Springfield,	1,000	1,750 00	1,700 00
50	Home Nat'l Bank, Holyoke,	5,000	5,250 00	5,000 00
52	First Nat'l B'k, Northampton,	5,200	6,812 00	6,765 50
50	First Nat'l Bank, Amherst,	5,000	7,500 00	7,520 00
10	First Nat'l Bank, Springfield,	1,000	1,460 00	1,450 00
		\$33,100	\$42,533 00	\$40,713 30

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,500 00	\$5,737 50

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 12, 1888.

Personally appeared B. S. Johnson, Treasurer of the Haydenville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS M. CARTER, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 12, 1888.

Personally appeared Elnathan Graves, President, and Wilson Dewey, C. B. Horsford, C. D. Waite, George Marks, Byron Loomis and B. W. Banks, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THOMAS M. CARTER, *Justice of the Peace.*

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 63.

DANIEL BASSETT, *President.*

HENRY C. HARDING, *Treasurer.*

HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

DANIEL BASSETT,
JOSEPH SPRAGUE,

ELIJAH SHUTE,
EDMUND HERSEY, 2d.

Open for business every business day, 8 A.M. to 12 M., and 1.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$75,000 00	Deposits,	\$1,931,749 11
Loans on public funds,	18,500 00	Earnings undivided,	29,252 68
Bank stock as per schedule,	149,984 50	Guaranty fund,	55,650 00
Loan on bank stock,	10,000 00	Suspense account,	145 39
Railroad bonds as per schedule,	45,000 00		
Loans on railroad bonds,	51,000 00		
Real estate (for banking purposes),	3,000 00		
Real estate by foreclosure,	10,235 13		
Loans on real estate,	831,317 00		
Loans on personal security,	659,950 34		
Loans to counties, cities or towns (notes),	84,000 00		
Deposits in banks, on interest,	41,185 11		
Deposits in banks, not on interest,	9,439 45		
Expense account,	2,368 48		
Lawrence Duck Co. stock,	25,000 00*		
Boston & Provincetown Steamship Co. stock,	300 00*		
Cash on hand,	517 17		
	\$2,016,797 18		\$2,016,797 18

* To secure indebtedness.

Loans on Public Funds, amount on each :—

On \$1,000 United States 4s,	\$1,000 00
On \$1,000 United States 4s, and \$2,000 United States 4½s,	2,500 00
On \$15,000 City of Springfield, Mass., 7s,	15,000 00

Loan on Bank Stock :—

On 100 shares First National Bank, Chelsea,	\$10,000 00
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Loans on Railroad Bonds, amount on each :—

On \$50,000 Worcester, Nashua & Rochester R.R. 4s,	\$50,000 00
On \$1,000 Old Colony R.R. 6s,	1,000 00

Invested in real estate (for banking purposes),	\$3,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,500 00
Value (by books) of other real estate, held by foreclosure or otherwise,	10,235 13
Assessed value of the same,	11,870 00
Net income received from same during year ending Oct. 31, 1888,	593 96
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	305
Aggregate amount of the same,	283,042 00
Amount of investments from which no income is received,	13,100 34

Cash on Deposit in Banks, amount in each : —

Hingham National Bank, Hingham,	\$5,206 31
Shoe and Leather National Bank, Boston,	41,185 11
National Webster Bank, Boston,	4,233 14

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$106,080 10				
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	<table border="0"> <tr> <td>2 per cent., {</td> <td>37,391 66</td> </tr> <tr> <td>2 per cent., {</td> <td>37,787 21</td> </tr> </table>	2 per cent., {	37,391 66	2 per cent., {	37,787 21
2 per cent., {	37,391 66				
2 per cent., {	37,787 21				

Times for the dividends fixed by the by-laws: first Tuesday in January and July.

Date of the last extra dividend: January, 1883.

Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	1,778	153,059 98
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	1,794	206,765 31
Number of accounts opened during the year ending Oct. 31, 1888,	332	
Number of accounts closed during the year ending Oct. 31, 1888,	297	
Number of open accounts Oct. 31, 1888,	4,160	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,478 93
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 3.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,185 11	2½ per cent.	\$636,872 00	5 per cent.	\$20,000 00	5½ per cent.
28,775 34	4 " "	35,000 00	5½ " "	193,420 00	6 " "
60,000 00	4¼ " "	105,000 00	5¼ " "	31,000 00	6½ " "
25,000 00	4⅝ " "	108,500 00	5½ " "	26,950 00	7 " "
232,100 00	4½ " "	50,000 00	5¾ " "	3,150 00	7 3-10 " "
99,000 00	4¾ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$50,000	\$51,250 00	\$50,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
	\$75,000	\$76,250 00	\$75,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
178	Hingham N'l Bank, Hingham,	\$12,460	\$13,350 00	\$12,460 00
7	Abington N'l Bank, Abington,	700	882 00	687 00
20	Brockton N'l Bank, Brockton,	2,000	2,300 00	2,000 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,400 00	1,600 00
28	Union Nat'l Bank, Weymouth,	2,800	3,164 00	2,800 00
30	First National Bank, Chelsea,	3,000	3,975 00	3,000 00
38	Atlantic Nat'l Bank, Boston, .	3,800	5,054 00	3,800 00
75	Atlas Nat'l Bank, Boston, .	7,500	9,225 00	7,500 00
54	Nat'l City Bank, Boston, .	5,400	5,656 50	5,400 00
82	N'l B'k of Commerce, Boston,	8,200	10,229 50	8,200 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,500 00	10,000 00
50	First Nat'l Bank, Boston, .	5,000	11,875 00	5,000 00
46	Globe Nat'l Bank, Boston, .	4,600	4,255 00	4,600 00
42	Hamilton Nat'l Bank, Boston,	4,200	5,250 00	4,200 00
36	Market Nat'l Bank, Boston, .	3,600	3,312 00	3,600 00
8	Massachusetts N'l B'k, Boston,	2,000	2,112 50	2,000 00
75	Merchants' Nat'l Bank, Boston,	7,500	10,650 00	7,500 00
20	New England N'l B'k, Boston,	2,000	3,210 00	2,000 00
80	N'l B'k of No. America, Boston,	8,000	8,980 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	11,250 00	7,500 00
112	Nat'l Revere Bank, Boston, .	11,200	14,420 00	11,200 00
97	Shoe & Leather N'l B'k, Boston,	9,700	9,966 75	9,737 50
26	State Nat'l Bank, Boston, .	2,600	3,367 00	2,600 00
36	Suffolk Nat'l Bank, Boston, .	3,600	4,572 00	3,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,300 00	10,000 00
50	Nat'l Union Bank, Boston, .	5,000	7,050 00	5,000 00
60	Nat'l Webster Bank, Boston, .	6,000	6,600 00	6,000 00
		\$149,960	\$184,906 25	\$149,984 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$10,000	\$10,900 00	\$10,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,900 00	10,000 00
Boston & Maine R.R. 7s, . . .	10,000	11,100 00	10,000 00
Old Colony R.R. 7s,	10,000	11,400 00	10,000 00
Eastern R.R. 6s,	5,000	6,125 00	5,000 00*
	\$45,000	\$50,425 00	\$45,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 15, 1888.

Personally appeared Henry C. Harding, Treasurer of the Hingham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, SIDNEY SPRAGUE, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1888.

Personally appeared Daniel Bassett, President, and Joseph Sprague, Enos Loring, Charles Siders, Joseph Ripley and Edmund Hersey, 2d, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, SIDNEY SPRAGUE, *Justice of the Peace.*

W

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated 1872. Present number of corporators, 56.

SETH THAYER, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. M. BATCHELDER,

O. W. GASSETT,

HENRY BULLARD,

URIEL CUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 1.30 to 3.30 P.M.; Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$4,000 00	Deposits,	\$365,368 06
Bank stock as per schedule,	26,900 00	Earnings undivided,	1,085 03
Loans on bank stock,	3,290 00	Guaranty fund,	13,300 00
Railroad bonds as per schedule,	5,700 00		
Real estate by foreclosure,	7,150 00		
Loans on real estate,	257,011 00		
Loans on personal security,	30,175 00		
Loans to counties, cities or towns (notes),	27,000 00		
Loans on depositors' books,	265 00		
Deposits in banks, on interest,	9,981 93		
Deposit in bank, not on interest,	5,000 00		
Premium account,	1,957 50		
Deposit book of Framingham Savings Bank,	646 13*		
Cash on hand,	676 53		
	\$379,753 09		\$379,753 09

* Taken to secure indebtedness.

Loans on Bank Stock, amount on each : —

On 35 shares Holliston National Bank, Holliston,	\$1,700 00
On 35 shares Central National Bank, Boston,	1,590 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$7,150 00
Assessed value of the same,	8,000 00
Net income received from same during year ending Oct. 31, 1888,	252 43
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	270
Aggregate amount of the same,	208,091 00

Cash on Deposit in Banks, amount in each : —

Holliston National Bank, Holliston,	\$8,822 23
National Bank of the Commonwealth, Boston,	6,159 70

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$24,674 91

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { \$10,925 80
 ending Oct. 31, 1888, } 2 per cent., { 7,673 32
 Times for the dividends fixed by the by-laws: first Tuesday in June and
 December.

Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 632 45,462 00
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 1,230 148,732 81
 Number of accounts opened during the year ending Oct. 31, 1888, 131
 Number of accounts closed during the year ending Oct. 31, 1888, 296
 Number of open accounts Oct. 31, 1888, 1,239
 Amount of expenses of the corporation during the year ending Oct. 31,
 1888 (exclusive of taxes), 1,859 07
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: February 13.

*Total Amount of Loans with each specified Rate of Interest, including
 Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,981 93	2½ per cent.	\$12,400 00	5 per cent.	\$232,591 00	6 per cent.
27,000 00	3½ "	45,750 00	5½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 6s,	\$4,000	\$4,360 00	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
89	Holliston N'l Bank, Holliston,	\$8,900	\$10,502 00	\$8,900 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,250 00	2,500 00
30	Home Nat'l Bank, Brockton, .	3,000	3,600 00	3,000 00
30	Franklin Nat'l Bank, Franklin,	3,000	3,450 00	3,000 00
17	N'l B'k Commonw'lth, Boston,	1,700	2,210 00	1,700 00
7	Blackstone Nat'l Bank, Boston,	700	784 00	700 00
24	State Nat'l Bank, Boston, . . .	2,400	3,072 00	2,400 00
15	Blue Hill Nat'l Bank, Milton,	1,500	1,725 00	1,500 00
6	Framingham N'l Bank, South Framingham,	600	870 00	600 00
26	South Framingham Nat'l Bank, South Framingham,	2,600	2,600 00	2,600 00
		\$26,900	\$31,063 00	\$26,900 00

118
90
120
118
130
114
113
110

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R.R. 6s,	\$5,700	\$6,200 00	\$5,700 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 14, 1888.

Personally appeared Orrin Thomson, Treasurer of the Holliston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN M. BATCHELDER, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 13, 1888.

Personally appeared Seth Thayer, President, and Uriel Cutler, Z. Talbot, M. B. Rockwood, O. W. Gassett and Humphrey Sullivan, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. B. FISKE, *Justice of the Peace.*

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated 1855. Present number of corporators, 92.

GEO. W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. W. PRENTISS,

WM. WHITING,

C. H. SMITH,

LEVI PERKINS.

Open for business every business day, 9 A.M. to 4 P.M., and Saturdays, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$63,400 00	Deposits,	\$2,063,425 49
Loan on public funds,	600 00	Earnings undivided,	48,459 77
Bank stock as per schedule,	238,800 00	Guaranty fund,	52,000 00
Loans on bank stock,	8,200 00		
Railroad bonds as per schedule,	137,500 00		
Loans on real estate,	1,182,716 00		
Loans on personal security,	412,910 00		
Deposits in banks, on interest,	88,626 40		
Expense account,	1,796 63		
Furniture and fixtures,	2,138 07		
Cash on hand,	27,198 16		
	\$2,163,885 26		\$2,163,885 26

Loan on Public Funds:—

On \$600 United States 4s, \$600 00

Loans on Bank Stock, amount on each:—

On 12 shares Hadley Falls National Bank, Holyoke, \$800 00
 On 2 shares Third National Bank, Springfield, 200 00
 On 52 shares Palmer National Bank, Palmer, 5,200 00
 On 32 shares Holyoke National Bank, Holyoke, 2,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 261

Aggregate amount of the same, \$330,330 00

Cash on Deposit in Banks, amount in each :—

Holyoke National Bank, Holyoke,	\$61,477 62
Home National Bank, Holyoke,	11,500 00
Agawam National Bank, Springfield,	5,000 00
Maverick National Bank, Boston,	10,648 78

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$107,577 30
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	36,896 65
ending Oct. 31, 1888, } 2 per cent., {	38,182 21

Times for the dividends fixed by the by-laws: January and July.

Date of the last extra dividend: 1865.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 11,737 610,789 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 5,472 567,441 93

Number of accounts opened during the year ending Oct. 31, 1888, 1,416

Number of accounts closed during the year ending Oct. 31, 1888, 1,276

Number of open accounts Oct. 31, 1888, 6,036

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 5,157 88

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: October 29.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,648 78	2½ per cent.	\$35,000 00	4½ per cent.	\$10,496 00	5½ per cent.
77,977 62	4 “	1,514,930 00	5 “	44,000 00	6 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth of Massachusetts 5s,	\$13,000	\$14,260 00	\$13,000 00
City of Boston, Mass., 4s,	25,000	25,000 00	25,000 00
of Boston, Mass., 6s,	3,000	3,750 00	3,000 00
of Holyoke, Mass., 7s,	1,500	1,900 00	1,500 00
of Holyoke, Mass., 6s,	5,000	5,585 00	5,000 00
of Fall River, Mass., 6s,	3,000	3,350 00	3,000 00
of Chelsea, Mass., 6s,	1,000	1,180 00	1,000 00
United States 6s,	10,000	12,000 00	10,000 00
United States 4½s,	400	432 00	400 00
United States 4s,	1,500	1,875 00	1,500 00
	\$63,400	\$69,332 00	\$63,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
356	Holyoke Nat'l Bank, Holyoke,	\$35,600	\$53,400 00	\$35,600 00
192	Hadley Falls N'l B'k, Holyoke,	19,200	28,800 00	25,600 00
8	City National Bank, Holyoke,	800	840 00	800 00
50	Agawam N'l B'k, Springfield,	5,000	6,250 00	5,000 00
178	First Nat'l Bank, Springfield,	17,800	24,920 00	21,500 00
50	Second Nat'l B'k, Springfield,	5,000	8,000 00	9,000 00
160	Third Nat'l Bank, Springfield,	16,000	32,000 00	22,500 00
80	Chicopee N'l B'k, Springfield,	8,000	12,800 00	9,800 00
87	John Hancock National Bank, Springfield,	8,700	10,440 00	9,900 00
15	City Nat'l Bank, Springfield, .	1,500	1,875 00	1,500 00
151	First Nat'l B'k, Northampton,	15,100	18,875 00	18,400 00
100	Northampton National Bank, Northampton,	10,000	17,000 00	13,900 00
20	Hampshire County Nat'l Bank, Northampton,	2,000	2,400 00	2,000 00
42	First Nat'l B'k, Easthampton,	4,200	5,460 00	4,200 00
17	Railroad Nat'l Bank, Lowell,	1,700	2,040 00	1,700 00
97	Townsend N'l B'k, Townsend,	9,700	11,640 00	12,000 00
3	Shelburne Falls Nat'l Bank, Shelburne Falls,	300	300 00	300 00
57	Conway Nat'l Bank, Conway,	5,700	6,555 00	5,700 00
4	First Nat'l Bank, Westfield, .	400	600 00	400 00
22	First National Bank, Adams, .	2,200	3,080 00	2,200 00
11	Pittsfield Nat'l B'k, Pittsfield,	1,100	1,540 00	1,100 00
25	Monson Nat'l Bank, Monson,	2,500	3,750 00	2,500 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,300 00	3,300 00
20	First National Bank, Chicopee,	2,000	3,000 00	2,000 00
26	Ware National Bank, Ware, .	2,600	3,250 00	2,600 00
5	First Nat'l B'k, Newburyport,	500	600 00	500 00
18	Miller's River Nat'l B'k, Athol,	1,800	3,150 00	1,800 00
1	Merrimack N'l B'k, Haverhill,	100	156 00	100 00
2	First Nat'l Bank, Haverhill, .	200	300 00	200 00
75	Palmer Nat'l Bank, Palmer, .	7,500	9,000 00	7,500 00
50	First National Bank, Amherst,	5,000	7,500 00	5,000 00
30	Stafford Nat'l Bank, Stafford Springs, Conn.,	3,000	-	3,000 00
5	First Nat'l Bank, Greenfield,	500	875 00	500 00
30	First Nat'l Bank, Worcester, .	3,000	4,500 00	3,000 00
37	Rollstone N'l B'k, Fitchburg,	3,700	5,920 00	3,700 00
		\$205,700	\$294,116 00	\$238,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 7s,	\$2,000	\$2,236 00	\$2,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Boston & Lowell R.R. 4s,	19,000	19,000 00	19,000 00
Boston & Lowell R.R. 7s,	1,000	1,100 00	1,000 00
Boston & Maine R.R. 7s,	10,000	11,500 00	10,000 00
Boston, Revere B'h & Lynn R.R. 6s,	5,000	5,500 00	5,000 00
Boston & Albany R.R. 7s,	19,000	20,900 00	19,000 00
Boston & Albany R.R. 6s,	7,000	7,800 00	7,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,100 00	1,000 00
Nashua & Lowell R.R. 6s,	8,000	8,500 00	8,000 00
Old Colony R.R. 5s,	2,000	2,000 00	2,000 00
Old Colony R.R. 6s,	17,000	18,900 00	17,000 00
Old Colony R.R. 7s,	2,000	2,200 00	2,000 00
Mansfield & Framingham R.R. 7s,	9,500	9,600 00	9,500 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	11,120 00	10,000 00*
	\$137,500	\$147,056 00	\$137,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 15, 1888.

Personally appeared R. B. Johnson, Treasurer of the Holyoke Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. W. JOHNSON, *Justice of the Peace.*

HAMPDEN, ss., Nov. 16, 1888.

Personally appeared Geo. W. Prentiss, President, and W. A. Prentiss, C. H. Heywood, C. H. Prentiss, Levi Perkins and F. E. Nourse, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. W. JOHNSON, *Justice of the Peace.*

HOME SAVINGS BANK—BOSTON.

Incorporated 1869. Present number of corporators, 54.

CHAS. H. ALLEN, *President.*

W. E. HOOPER, *Treasurer.*

W. E. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. ALLEN,

HENRY MASON,

WM. ATHERTON,

J. W. LEIGHTON,

NEWTON TALBOT,

THOS. F. TEMPLE.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, for deposits,
till 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$16,000 00	Deposits,	\$2,835,254 32
Loans on public funds,	4,500 00	Earnings undivided,	50,054 14
Bank stock as per schedule,	342,600 00	Guaranty fund,	120,000 00
Loans on bank stock,	17,800 00		
Railroad bonds as per schedule,	53,000 00		
Real estate by foreclosure,	4,190 30		
Loans on real estate,	1,546,164 16		
Loans on personal security,	945,699 18		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	62,493 69		
Expense account,	1,243 67		
Tax titles,	410 69		
Suspense account,	18 25		
Cash on hand,	10,588 52		
	\$3,005,308 46		\$3,005,308 46

Loans on Public Funds, amount on each :—

On \$2,000 Lawrence, Mass., 6s,	\$2,000 00
On \$3,000 St. Johnsbury, Vt., 4½s,	2,500 00

Loans on Bank Stock, amount on each :—

On 7 shares Tremont National Bank, Boston,	} \$7,500 00
On 15 shares Continental National Bank, Boston,	
On 20 shares Atlas National Bank, Boston,	
On 18 shares Central National Bank, Boston,	
On 10 shares Market National Bank, Boston,	
On 10 shares National Bank of North America, Boston,	} 1,300 00
On 6 shares Holliston National Bank, Holliston,	
On 5 shares South Framingham National Bank, South Framingham,	} 1,700 00
On 3 shares Milford National Bank, Milford,	
On 15 shares National Security Bank, Boston,	} 3,200 00
On 5 shares Brockton National Bank, Brockton,	
On 32 shares Boylston National Bank, Boston,	
On 40 shares Central National Bank, Boston,	
On 15 shares National Market Bank, Brighton,	

Value (by books) of real estate held by foreclosure or otherwise,	\$4,190 30
Assessed value of the same,	13,500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	216
Aggregate amount of the same,	326,356 00
Amount of investments from which no income is received,	4,190 30

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	\$40,541 82
Boylston National Bank, Boston,	21,951 87

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$152,126 61
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 48,512 38
	2 per cent., { 50,989 83

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Date of the last extra dividend: April 1, 1884.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	14,000	924,947 70
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	9,860	738,982 11
Number of accounts opened during the year ending Oct. 31, 1888,	2,478	
Number of accounts closed during the year ending Oct. 31, 1888,	1,741	
Number of open accounts Oct. 31, 1888,	15,255	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		17,466 71
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 16.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$62,493 69	3 per cent.	\$25,000 00	5½ per cent.	\$41,800 00	6½ per cent.
100,000 00	4 “	94,800 00	5¼ “	14,200 00	7 “
520,100 00	4½ “	210,905 00	5½ “	23,500 00	7½ “
12,000 00	4¾ “	27,500 00	5¾ “		
112,469 18	5 “	332,489 16	6 “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 5s,	\$2,000	\$2,000 00	\$2,000 00
of Cleveland, Ohio, 7s,	5,000	5,540 00	5,000 00
of Cleveland, Ohio, 6s,	1,000	1,120 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,350 00	1,000 00
of Dover, N. H., 6s,	2,000	2,180 00	2,000 00
of Indianapolis, Ind., 7¾s,	2,000	2,280 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,130 00	1,000 00
Town of Hyde Park, Mass., 4s,	2,000	2,035 00	2,000 00
	\$16,000	\$17,635 00	\$16,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Atlantic N'l Bank, Boston, .	\$1,300	\$1,729 00	\$1,300 00
198	Atlas Nat'l Bank, Boston, .	19,800	23,364 00	19,800 00
81	Blackstone Nat'l Bank, Boston,	8,100	9,051 75	8,100 00
14	Boston Nat'l Bank, Boston, .	1,400	1,680 00	1,400 00
40	Columbian Nat'l Bank, Boston,	4,000	5,000 00	4,000 00
20	Continental N'l Bank, Boston,	2,000	2,400 00	2,000 00
52	Eliot Nat'l Bank, Boston, .	5,200	6,422 00	5,200 00
70	Everett Nat'l Bank, Boston, .	7,000	6,615 00	7,000 00
125	First Nat'l Bank, Boston, .	12,500	29,687 50	12,500 00
98	Freeman's Nat'l Bank, Boston,	9,800	9,800 00	9,800 00
80	Hamilton Nat'l Bank, Boston, .	8,000	10,000 00	8,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,062 50	5,000 00
128	Howard Nat'l Bank, Boston, .	12,800	13,664 00	12,800 00
50	Nat'l Market Bank, Brighton, .	5,000	6,750 00	5,000 00
150	Market Nat'l Bank, Boston, .	15,000	13,837 50	15,000 00
20	Massachusetts N'l B'k, Boston,	5,000	5,281 25	5,000 00
189	Merchants' Nat'l B'k, Boston, .	18,900	26,838 00	18,900 00
200	New England N'l B'k, Boston,	20,000	32,100 00	20,000 00
200	North Nat'l Bank, Boston, .	20,000	27,100 00	20,000 00
50	N'l B'k of No. America, Boston,	5,000	5,612 50	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	19,987 50	15,000 00
180	N'l B'k of the Republic, Boston,	18,000	27,000 00	18,000 00
150	Nat'l Revere Bank, Boston, . .	15,000	19,312 50	15,000 00
400	Second Nat'l Bank, Boston, .	40,000	64,100 00	40,000 00
180	Shawmut Nat'l Bank, Boston,	18,000	23,445 00	18,000 00
82	Shoe & Leather N'l B'k, Boston,	8,200	8,446 00	8,200 00
23	State Nat'l Bank, Boston, .	2,300	2,932 50	2,300 00
59	Suffolk Nat'l Bank, Boston, .	5,900	7,507 75	5,900 00
182	Tremont Nat'l Bank, Boston, .	18,200	20,247 50	18,200 00
112	Nat'l Union Bank, Boston, .	11,200	15,932 00	11,200 00
50	Nat'l Webster Bank, Boston, .	5,000	5,512 50	5,000 00
		\$342,600	\$457,418 25	\$342,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$30,000	\$28,200 00	\$30,000 00
Boston & Albany R.R. 7s,	8,000	8,800 00	8,000 00
Old Colony R.R. 4s,	15,000	15,112 50	15,000 00
	\$53,000	\$52,112 50	\$53,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared W. E. Hooper, Treasurer of the Home Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

D. S. WATERMAN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared Chas. H. Allen, President, and F. M. Josselyn, Geo. L. Damon, Chas. M. Clapp, Henry Frost and Chas. W. Bradstreet, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

D. S. WATERMAN, *Justice of the Peace.*

HOOSAC SAVINGS BANK — NORTH ADAMS.

Incorporated May 16, 1871. Present number of corporators, 15.

OSCAR A. ARCHER, *President.*

WM. W. BUTLER, *Treasurer.*

WM. W. BUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAN'L J. BARBER,
JAMES M. CHASE,
TIMOTHY COLLINS,

A. B. WRIGHT,
GEO. B. PERRY,
E. B. PENNIMAN.

Open for business every business day, 9 A.M. to 12 M. and 1 to 4 P.M., and Saturday till 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$19,533 05	Deposits,	\$276,396 46
Bank stock as per schedule,	9,920 00	Earnings undivided,	4,827 03
Loans on real estate,	202,467 86*	Guaranty fund,	4,702 69
Loans on personal security,	49,653 33		
Deposits in banks, not on interest,	3,387 48		
Expense account,	680 40		
Furniture,	243 90		
Cash on hand,	40 16		
	<hr/>		<hr/>
	\$285,926 18		\$285,926 18

* This amount has since been reduced within the legal limit.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	238
Aggregate amount of the same,	\$205,621 19
Cash on Deposit in Banks, amount in each : —	
Berkshire National Bank, North Adams,	\$2,315 78
Adams National Bank, North Adams,	1,071 70
Gross amount of interest or profits received or earned during year ending	
Oct. 31, 1888 (as per books),	\$14,452 88
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	4,792 04
	5,019 37
Times for the dividends fixed by the by-laws : June 1 and December 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,438 109,360 04
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1881,	843 102,014 78
Number of accounts opened during the year ending Oct. 31, 1888,	367
Number of accounts closed during the year ending Oct. 31, 1888,	288
Number of open accounts Oct. 31, 1888,	1,216
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,804 29
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner : July 13.	

*Total Amount of Loans with each specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$53,600 00	5 per cent.	\$198,521 19	6 per cent.	-	-

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 5s,	\$7,000	\$7,805 00	\$7,805 00
City of Cleveland, Ohio, 5s,	6,000	6,495 55	6,495 55
of Cleveland, Ohio, 4s,	2,000	2,120 00	2,120 00
of Columbus, Ohio, 4s,	1,000	1,052 50	1,052 50
of Lynn, Mass., 4s,	2,000	2,060 00	2,060 00
	\$18,000	\$19,533 05	\$19,533 05

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
78	Berkshire N'l B'k, No. Adams,	\$7,800	\$7,800 00	\$9,080 00
7	Adams Nat'l Bank, No. Adams,	700	980 00	840 00
		\$8,500	\$8,780 00	\$9,920 00

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 14, 1888.

Personally appeared Wm. W. Butler, Treasurer of the Hoosac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEO. P. LAWRENCE, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 14, 1888.

Personally appeared O. A. Archer, President, and A. B. Wright, Timothy Collins, Sam'l Vadner, J. M. Chase and H. P. Briggs, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GEO. P. LAWRENCE, *Justice of the Peace.*

Number of accounts opened during the year ending Oct. 31, 1888,	115
Number of accounts closed during the year ending Oct. 31, 1888,	127
Number of open accounts Oct. 31, 1888,	1,150
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$1,350 53
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: April 23.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,357 72	2½ per cent.	\$26,900 00	5 per cent.	\$88,621 00	6 per cent.
15,000 00	4½ “	3,400 00	5½ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Portland, Me., 6s,	\$6,000	\$7,320 00	\$6,000 00*
of Belfast, Me., 6s,	3,500	3,710 00	3,630 00*
of Bangor, Me., 6s,	5,000	6,050 00	5,200 00*
of East Saginaw, Mich., 5s,	3,000	3,000 00	3,000 00
of Dayton, Ohio, 4s,	5,000	5,000 00	5,170 00
	\$22,500	\$25,080 00	\$23,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Shawmut Nat'l Bank, Boston, .	\$6,000	\$7,860 00	\$7,493 74
13	N'l Hide & Leather B'k, Boston,	1,300	1,577 00	1,404 00
50	N'l B'k of Redemption, Boston,	5,000	6,638 00	6,940 00
15	Faneuil Hall N'l Bank, Boston,	1,500	2,104 00	1,965 00
15	N'l B'k of the Republic, Boston,	1,500	2,250 00	1,980 00
50	Continental Nat'l B'k, Boston,	5,000	6,000 00	5,930 00
38	Nat'l Revere Bank, Boston, .	3,800	4,892 00	4,607 50
61	Atlas Nat'l Bank, Boston, .	6,100	7,518 25	7,505 00
40	North Nat'l Bank, Boston, .	4,000	5,400 00	5,355 00
25	Everett Nat'l Bank, Boston, .	2,500	2,362 00	2,975 00
10	Nat'l Exchange Bank, Boston,	1,000	1,300 00	1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,162 50	6,832 50
5	Natick Nat'l Bank, Natick, .	500	675 00	500 00
16	Howard Nat'l Bank, Boston, .	1,600	1,728 00	1,856 00
25	Franklin Nat'l Bank, Franklin,	2,500	3,000 00	2,950 00
		\$47,300	\$59,466 75	\$59,793 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$5,000	\$5,550 00	\$5,095 00
Old Colony R.R. 7s,	6,000	6,840 00	6,170 00
Old Colony R.R. 6s,	2,000	2,260 00	2,020 00
Fitchburg R.R. 7s,	3,000	3,300 00	3,045 00
Fitchburg R.R. 5s,	5,000	5,125 00	5,142 00
Boston, Clinton & Fitchburg R.R. 7s,	7,000	7,140 00	7,130 00
Boston, Revere B'ch & Lynn R.R. 6s,	10,000	11,350 00	10,880 00
Salem & Lowell R.R. 6s,	10,000	11,550 00	10,630 00
Newport & Richford R.R. 5s, . . .	10,000	10,300 00	10,400 00*
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,190 00
Nashua & Lowell R.R. 5s,	10,000	10,900 00	10,300 00
	\$73,000	\$79,315 00	\$76,002 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 6, 1888.

Personally appeared Edward D. Bliss, Treasurer of the Hopkinton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEO. L. HEMMENWAY, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 6, 1888.

Personally appeared A. A. Sweet, President, and Sam'l Crooks, Chas. B. Holman, J. C. Adams, Owen Wood and John A. Rice, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GEO. L. HEMMENWAY, *Justice of the Peace.*

HUDSON SAVINGS BANK — HUDSON.

Incorporated 1869. Present number of corporators, 40.

EDMUND M. STOWE, *President.*

DAN'L W. STRATTON, *Treasurer.*

WM. F. TROWBRIDGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE, CHAS. H. ROBINSON,
 BENJAMIN DEARBORN, LUMAN T. JEFTS,
 JOSEPH S. BRADLEY.

Open for business every business day, 9 A.M. to 12 M., and Saturdays, 1 to 5 and 6 to 8 P.M., additional.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$56,820 00	Deposits,	\$482,648 62
Bank stock as per schedule,	13,200 00	Earnings undivided,	6,872 41
Loans on bank stock,	1,600 00	Guaranty fund,	9,140 00
Railroad bonds as per schedule,	56,500 00		
Loans on real estate,	318,300 00		
Loans on personal security,	9,050 00		
Loans to counties, cities or towns (notes),	23,600 00		
Deposit in bank, on interest,	16,700 00		
Deposit in bank, not on interest,	2,097 74		
Expense account,	122 00		
Cash on hand,	671 29		
	<hr/>		<hr/>
	\$498,661 03		\$498,661 03

Loans on Bank Stock, amount on each :—

On 4 shares First National Bank, Clinton,	\$400 00
On 7 shares First National Bank, Clinton,	700 00
On 8 shares Hudson National Bank, Hudson,	500 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	265
Aggregate amount of the same,	\$221,800 00

Cash on Deposit in Bank :—

Hudson National Bank, Hudson,	\$18,797 74
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$24,190 46
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., } 8,432 96
	2 per cent., } 8,707 38

Times for the dividends fixed by the by-laws : third Wednesday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,505	\$117,914 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	971	97,473 85
Number of accounts opened during the year ending Oct. 31, 1888,	314	
Number of accounts closed during the year ending Oct. 31, 1888,	210	
Number of open accounts Oct. 31, 1888,	1,796	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,543 08
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 17.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,700 00	2½ per cent.	\$37,200 00	5½ per cent.	\$2,000 00	7 per cent.
21,000 00	4 "	116,175 00	6 "	1,200 00	7½ "
174,875 00	5 "	100 00	6½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 5s,	\$8,000	\$8,020 00	\$8,000 00
of Northampton, Mass., 6s,	3,000	3,195 00	2,820 00
Town of Hopkinton, Mass., 4s,	5,000	5,025 00	5,000 00
City of Taunton, Mass., 4s,	5,000	5,050 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,360 00	2,000 00
of Fall River, Mass., 5s,	5,000	5,850 00	5,000 00
of Columbus, Ohio, 4s,	7,000	7,035 00	7,000 00
Town of Clinton, Mass., 4s,	12,000	12,240 00	12,000 00
City of Cleveland, Ohio, 6s,	5,000	5,550 00	5,000 00
of Grand Rapids, Mich., 5s,	5,000	5,550 00	5,000 00
	\$57,000	\$59,875 00	\$56,820 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	State Nat'l Bank, Boston,	\$5,700	\$7,239 00	\$5,700 00
75	Hudson Nat'l Bank, Hudson,	7,500	8,100 00	7,500 00
		\$13,200	\$15,339 00	\$13,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$6,000	\$6,900 00	\$6,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,675 00	5,000 00
Boston & Lowell R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 5s,	20,000	20,775 00	20,000 00
Eastern R.R. 6s,	5,000	6,125 00	5,000 00*
Boston & Maine R.R. 7s,	5,500	6,105 00	5,500 00
Boston & Albany R.R. 7s,	10,000	10,900 00	10,000 00
	\$56,500	\$61,880 00	\$56,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 12, 1888.

Personally appeared Daniel W. Stratton, Treasurer of the Hudson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FRED O. WELSH, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 12, 1888.

Personally appeared Edmund M. Stowe, President, and Chas. H. Robinson, Rufus H. Brigham, Benj. Dearborn, Joseph S. Bradley and Horace E. Stowe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FRED O. WELSH, *Justice of the Peace.*

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 34.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT BLEAKIE,

HENRY S. BUNTON,

DAVID PERKINS,

SIDNEY C. PUTNAM,

WM. J. STUART.

Open for business every business day, 4 to 6 P.M.; also Wednesday and Saturday, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$3,700 00	Deposits,	\$230,603 98
Loan on bank stock,	500 00	Earnings undivided,	15,508 45
Railroad bonds as per schedule,	25,000 00	Guaranty fund,	6,230 60
Loans on real estate,	151,067 00		
Loans on personal security,	68,550 00		
Deposit in bank, on interest,	2,041 61		
Expense account,	478 06		
Cash on hand,	1,006 36		
	<hr/>		<hr/>
	\$252,343 03		\$252,343 03

Loan on Bank Stock :—

On 5 shares Framingham National Bank, Framingham,	\$500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	126
Aggregate amount of the same,	\$152,067 00

Cash on Deposit in Bank :—

Maverick National Bank, Boston,	\$2,041 61
Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$14,282 95
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 3,837 98
	2 per cent., { 4,019 99
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,724 145,920 96
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,673 144,389 00
Number of accounts opened during the year ending Oct. 31, 1888,	453
Number of accounts closed during the year ending Oct. 31, 1888,	286
Number of open accounts Oct. 31, 1888,	1,524

Amount of expenses of the corporation during the year ending Oct. 31,

1888 (exclusive of taxes),	\$1,306 87
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: September 8.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,041 61	2½ per cent.	\$18,000 00	5½ per cent.	\$7,900 00	7 per cent.
10,000 00	5¼ “	181,817 00	6 “	2,400 00	8 “

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Freeman's Nat'l Bank, Boston,	\$1,300	\$1,300 00	\$1,300 00
10	N'l B'k of Commerce, Boston,	1,000	1,250 00	1,000 00
14	First N'l Bank, Newburyport,	1,400	1,750 00	1,400 00
		\$3,700	\$4,300 00	\$3,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$7,000	\$7,210 00	\$7,000 00
Boston & Albany R.R. 6s,	4,000	4,460 00	4,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,550 00	5,000 00
Old Colony R.R. 6s,	5,000	5,700 00	5,000 00
Boston & Albany R.R. 7s,	1,000	1,090 00	1,000 00
Boston & Maine R.R. 7s,	1,000	1,127 50	1,000 00
Boston & Providence R.R. 7s,	1,000	1,130 00	1,000 00
Old Colony R.R. 7s,	1,000	1,137 50	1,000 00
	\$25,000	\$27,405 00	\$25,000 00

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 10, 1888.

Personally appeared Arthur H. Burt, Treasurer of the Hyde Park Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK B. RICH, *Justice of the Peace.*

NORFOLK, ss., Nov. 10, 1888.

Personally appeared Robert Bleakie, President, and Wm. J. Stuart, David Perkins, Sidney C. Putnam, Henry S. Bunton and John S. Bleakie, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK B. RICH, *Justice of the Peace.*

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated 1820. Present number of corporators, 84.

EDWARD S. MOSELEY, *President.*

PHILIP K. HILLS, *Treasurer.*

LAWRENCE W. PIPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDW'D S. MOSELEY,

M. E. HALE,

WM. H. SWASEY,

CHARLES LUNT,

L. B. CUSHING.

Open for business every business day, 9 A.M. to 1 P.M., and 2.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$873,000 00	Deposits,	\$4,942,361 20
Bank stock as per schedule,	931,920 00	Earnings undivided,	56,311 78
Loans on bank stock,	7,550 00	Guaranty fund,	213,000 00
Railroad bonds as per schedule,	290,000 00		
Loan on railroad bonds,	800 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure,	1,044 77		
Loans on real estate,	890,682 00		
Loans on personal security,	1,647,920 00		
Loans to counties, cities or towns (notes),	364,150 00		
Deposits in banks, on interest,	143,825 81		
Cash on hand,	780 40		
	\$5,211,672 98		\$5,211,672 98

Loans on Bank Stock, amount on each:—

On 88 shares Merchants' National Bank, Newburyport, and 53 shares Mechanicks' National Bank, Newburyport,	\$6,800 00
On 9 shares Amesbury National Bank, Amesbury,	750 00

Loan on Railroad Bonds:—

On \$1,000 Boston & Maine R.R.,	\$800 00
Invested in real estate (for banking purposes),	\$10,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	19,500 00
Value (by books) of other real estate, held by foreclosure or otherwise,	1,044 77
Assessed value of the same,	1,010 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	385
Aggregate amount of the same,	410,492 00
Amount of investments from which no income is received,	22,044 77

Cash on Deposit in Banks, amount in each : —

Mechanicks' National Bank, Newburyport,	\$73,825 81
First National Bank, Newburyport,	25,000 00
Powow River National Bank, Amesbury,	25,000 00
Amesbury National Bank, Amesbury,	20,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$280,291 09
Rate and amount of each semi-annual dividend for the year } $2\frac{1}{2}$ per cent., {	118,529 44
ending Oct. 31, 1888, } $2\frac{1}{2}$ per cent., {	118,784 25

Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.

Date of the last extra dividend: April, 1865.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	5,911	493,065 19
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	5,970	681,284 49
Number of accounts opened during the year ending Oct. 31, 1888,	1,041	
Number of accounts closed during the year ending Oct. 31, 1888,	978	
Number of open accounts Oct. 31, 1888,	10,903	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		7,247 18
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: September 21.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$73,825 81	$2\frac{1}{4}$ per cent.	\$751,000 00	$4\frac{1}{2}$ per cent.	\$66,000 00	$5\frac{1}{4}$ per cent.
93,650 00	$3\frac{1}{2}$ "	50,000 00	$4\frac{3}{8}$ "	195,195 00	$5\frac{1}{2}$ "
6,000 00	$3\frac{3}{4}$ "	372,500 00	$4\frac{1}{4}$ "	25,000 00	$5\frac{3}{8}$ "
244,500 00	4 "	25,000 00	$4\frac{7}{8}$ "	87,000 00	$5\frac{3}{4}$ "
25,000 00	$4\frac{1}{2}$ "	659,245 00	5 "	270,212 00	6 "
160,800 00	$4\frac{1}{4}$ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States $4\frac{1}{2}$ s,	\$50,000	\$53,625 00	\$50,000 00
United States 4s,	50,000	63,500 00	50,000 00
City of Charlestown, Mass., 6s,	35,000	35,350 00	35,000 00
of Holyoke, Mass., 6s,	25,000	30,000 00	25,000 00
of Lynn, Mass., 6s,	75,000	82,625 00	75,000 00
of Lynn, Mass., $3\frac{1}{2}$ s,	25,000	24,250 00	25,000 00
of Lynn, Mass., 4s,	50,000	51,250 00	50,000 00
of Springfield, Mass., 7s,	40,000	54,000 00	40,000 00
of Nashua, N. H., 6s,	50,000	53,250 00	50,000 00
of Hartford, Conn., 6s,	5,000	5,150 00	5,000 00
<i>Amounts carried forward,</i>	\$405,000	\$453,000 00	\$405,000 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$405,000	\$453,000 00	\$405,000 00
City of Des Moines, Iowa, 4½s, .	25,000	25,000 00	25,000 00
of Somerville, Mass., 4s, .	11,000	11,220 00	11,000 00
of Newburyport, Mass., 6s, .	80,000	81,900 00	80,000 00
of Newburyport, Mass., 4s, .	95,000	97,280 00	95,000 00
of Lewiston, Me., 6s, .	10,000	10,450 00	10,000 00
of Bangor, Me., 7s, .	25,000	30,500 00	25,000 00*
of Lawrence, Mass., 4s, .	30,000	30,750 00	30,000 00
of Worcester, Mass., 3½s, .	25,000	24,375 00	25,000 00
of Portland, Me., 6s, .	30,000	30,000 00	30,000 00*
of Lowell, Mass., 4s, .	20,000	20,500 00	20,000 00
of Waltham, Mass., 4s, .	19,000	19,465 00	19,000 00
of Concord, N. H., 6s, .	35,000	38,840 00	35,000 00
Town of Beverly, Mass., 4s, .	14,000	14,420 00	14,000 00
of Melrose, Mass., 7s, .	8,000	8,800 00	8,000 00
of Marlborough, Mass., 4s, .	31,000	31,930 00	31,000 00
of Turner's Falls, Mass., 4s, .	10,000	10,000 00	10,000 00
	\$873,000	\$938,430 00	\$873,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	\$12,200	\$16,226 00	\$12,200 00
750	Atlas Nat'l Bank, Boston, .	75,000	92,437 00	75,000 00
47	Blackstone Nat'l Bank, Boston,	4,700	5,252 00	4,700 00
37	Boston Nat'l Bank, Boston, .	3,700	4,440 00	3,700 00
200	Old Boston Nat'l Bank, Boston,	10,000	12,200 00	10,000 00
108	Nat'l City Bank, Boston, .	10,800	11,313 00	10,800 00
300	Columbian Nat'l Bank, Boston,	30,000	37,500 00	30,000 00
221	Nat'l B'k of Commerce, Boston,	22,100	27,570 00	22,100 00
250	N'l B'k Commonwe'th, Boston,	25,000	34,250 00	25,000 00
286	Nat'l Eagle Bank, Boston, .	28,600	30,173 00	28,600 00
74	Eliot Nat'l Bank, Boston, .	7,400	9,583 00	7,400 00
100	Nat'l Exchange Bank, Boston,	10,000	13,000 00	10,000 00
240	Faneuil Hall Nat'l B'k, Boston,	24,000	34,080 00	24,000 00
100	First Nat'l Bank, Boston, .	10,000	23,750 00	10,000 00
270	Freeman's Nat'l Bank, Boston,	27,000	27,034 00	27,000 00
142	Globe National Bank, Boston,	14,200	13,135 00	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	31,250 00	25,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	18,188 00	15,000 00
267	Howard Nat'l Bank, Boston, .	26,700	28,536 00	26,700 00
	<i>Amounts carried forward,</i>	\$381,400	\$469,917 00	\$381,400 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward, .</i>	\$381,400	\$469,917 00	\$381,400 00
508	Market Nat'l Bank, Boston, .	50,800	46,863 00	50,800 00
33	Massachusetts N'l B'k, Boston,	8,250	8,714 00	8,250 00
200	Maverick Nat'l Bank, Boston, .	20,000	46,000 00	20,000 00
173	Merchants' Nat'l Bank, Boston,	17,300	24,566 00	17,300 00
100	New England N'l B'k, Boston,	10,000	18,050 00	10,000 00
302	North Nat'l Bank, Boston, .	30,200	40,568 00	30,200 00
60	N'l B'k of No. America, Boston,	6,000	6,735 00	6,000 00
258	N'l B'k of Redemption, Boston,	25,800	34,250 00	25,800 00
375	Nat'l Revere Bank, Boston, .	37,500	48,280 00	37,500 00
480	Second Nat'l Bank, Boston, .	48,000	76,920 00	48,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	26,200 00	20,000 00
400	Shoe & Leather N'l B'k, Boston,	40,000	41,100 00	40,000 00
69	State Nat'l Bank, Boston, .	6,900	8,694 00	6,900 00
225	Suffolk Nat'l Bank, Boston, .	22,500	28,575 00	22,500 00
225	Traders' Nat'l Bank, Boston, .	22,500	20,306 00	22,500 00
500	Tremont Nat'l Bank, Boston, .	50,000	59,125 00	50,000 00
208	Nat'l Union Bank, Boston, .	20,800	29,380 00	20,800 00
353	Washington Nat'l B'k, Boston,	35,300	42,404 00	35,300 00
200	Nat'l Webster Bank, Boston, .	20,000	22,050 00	20,000 00
215	Mechanics' Nat'l Bank, New- buryport,	21,500	26,875 00	21,500 00
1226	Merchants' Nat'l Bank, New- buryport,	24,520	31,876 00	24,520 00
105	Ocean N'l Bank, Newburyport,	5,250	6,825 00	5,250 00
14	First N'l Bank, Newburyport,	1,400	1,750 00	1,400 00
60	Gloucester N'l B'k, Gloucester,	6,000	8,220 00	6,000 00
		\$931,920	\$1,174,243 00	\$931,920 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$50,000	\$61,500 00	\$50,000 00*
Old Colony R.R. 4s,	60,000	60,375 00	60,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,750 00	25,000 00
Fitchburg R.R. 4s,	75,000	70,500 00	75,000 00
Fitchburg R.R. 4½s,	80,000	80,000 00	80,000 00
	\$290,000	\$299,125 00	\$290,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 19, 1888.

Personally appeared Philip K. Hills, Treasurer of the Institution for Savings in Newburyport and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. V. FELKER, *Justice of the Peace.*

ESSEX, ss., Nov. 19, 1888.

Personally appeared Edward S. Moseley, President, and Wm. H. Swasey, Benj. Hale, M. E. Hale, L. B. Cushing and Amos Noyes, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. A. MAYNARD, *Justice of the Peace.*

**INSTITUTION FOR SAVINGS IN ROXBURY AND ITS
VICINITY — BOSTON.**

Incorporated Feb. 22, 1825. Present number of corporators, 58.

ARTHUR W. TUFTS, *President.*

EDWARD RICHARDS, *Treasurer.*

EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ARTHUR W. TUFTS,

JOHN D. WILLIAMS,

AUGUSTUS RICHARDSON,

WALTER H. COWING.

Open for business every business day, 9 A.M. to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$81,000 00	Deposits,	\$4,273,446 87
Loans on public funds,	35,260 00	Earnings undivided,	17,194 05
Bank stock as per schedule,	205,067 09	Guaranty fund,	139,500 00
Loans on bank stock,	60,400 00		
Railroad bonds as per schedule,	357,000 00		
Loan on railroad stock,	61,800 00		
Railroad notes,	325,000 00		
Real estate by foreclosure,	44,431 24		
Loans on real estate,	1,499,145 83		
Loans on personal security,	1,479,247 30*		
Loans to counties, cities or towns (notes),	62,000 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	212,758 17		
Cash on hand,	6,031 29		
	\$4,430,140 92		\$4,430,140 92

* This amount, exceeding the legal limit, has since been reduced.

Loans on Public Funds, amount on each : —

On \$7,000 United States 4½s,	\$7,000 00
On \$1,500 United States 4½s,	1,460 00
On \$25,000 United States 4s,	25,000 00
On \$1,000 City of Lowell, Mass., and \$1,000 Old Colony R.R. bonds,	1,800 00

Loans on Bank Stock, amount on each : —

On 26 shares Tremont National Bank, Boston,	\$2,200 00
On 2 shares Gloucester National Bank, Gloucester,	200 00
On 166 shares Fourth National Bank, Boston, 50 shares Second National Bank, Boston, 75 shares Blackstone National Bank, Boston, 50 shares National Bank of the Commonwealth, Boston, and 25 shares Shoe and Leather National Bank, Boston,	33,000 00

On 37 shares National Bank of the Republic, Boston, 50 shares National Revere Bank, Boston, 25 shares Suffolk National Bank, Boston, 50 shares Tremont National Bank, Boston, 100 shares Howard National Bank, Boston, 8 shares National Webster Bank, Boston, and 14 shares National Eagle Bank, Boston, \$25,000 00

Loan on Railroad Stock :—

On 618 shares Boston & Lowell R.R., \$61,800 00

Value (by books) of real estate, held by foreclosure or otherwise, . . \$44,431 24
 Assessed value of the same, 46,800 00
 Net income received from same during year ending Oct. 31, 1888, . . . 909 00
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 141
 Aggregate amount of the same, 201,835 24
 Amount of investments from which no income is received, 94,197 30

Cash on Deposit in Banks, amount in each :—

National Rockland Bank, Boston, \$144,675 54
 Hamilton National Bank, Boston, 9,592 21
 North National Bank, Boston, 55,408 04
 National City Bank, Boston, 3,082 38

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$203,414 70
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 76,733 10
 ending Oct. 31, 1888, } 2 per cent., { 78,677 00
 Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend: Oct. 20, 1875.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 15,031 1,001,215 00
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 9,399 901,072 48
 Number of accounts opened during the year ending Oct. 31, 1888, 2,332
 Number of accounts closed during the year ending Oct. 31, 1888, 1,744
 Number of open accounts Oct. 31, 1888, 11,648
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 11,332 71
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: March 19.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,197 30	0 per cent.	\$205,000 00	4 per cent.	\$1,126,383 53	5 per cent.
212,758 17	2½ "	83,000 00	4¼ "	301,800 00	5½ "
5,000 00	3½ "	90,000 00	4¾ "	206,000 00	6 "
5,000 00	3¾ "	1,079,800 00	4½ "	37,475 00	7 "
184,197 30	3¼ "	180,000 00	4¾ "	1,000 00	7 3-10 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$51,000	\$56,610 00	\$51,000 00
of Boston, Mass., 4s, . . .	30,000	30,600 00	30,000 00
	\$81,000	\$87,210 00	\$81,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First National Bank, Danvers,	\$1,500	\$1,500 00	\$1,500 00
60	Atlas National Bank, Boston, .	6,000	7,080 00	6,000 00
257	North Nat'l Bank, Boston, . .	25,700	34,695 00	25,680 47
52	State Nat'l Bank, Boston, . .	5,200	6,604 00	5,993 00
25	Market Nat'l Bank, Boston, . .	2,500	2,300 00	2,500 00
55	Second Nat'l Bank, Boston, . .	5,500	8,800 00	5,500 00
15	N'l B'k of Commerce, Boston,	1,500	1,860 00	2,000 00
50	Atlantic Nat'l Bank, Boston, . .	5,000	6,650 00	5,000 00
150	Nat'l Revere Bank, Boston, . .	15,000	19,200 00	15,000 00
200	First Nat'l Bank, Boston, . . .	20,000	47,400 00	20,000 00
173	Nat'l Rockland Bank, Boston,	17,300	25,950 00	19,430 00
210	People's Nat'l Bank, Boston, . .	21,000	34,020 00	21,000 00
510	Washington Nat'l B'k, Boston,	51,000	61,200 00	58,729 50
21	N'l B'k of the Republic, Boston,	2,100	3,150 00	2,698 87
8	Shoe & Leather N'l B'k, Boston,	800	824 00	872 00
9	Suffolk Nat'l Bank, Boston, . .	900	1,143 00	1,070 25
37	National Eagle Bank, Boston,	3,700	3,885 00	4,144 00
32	Tremont Nat'l Bank, Boston, . .	3,200	3,552 00	3,762 75
30	Hamilton Nat'l B'k, Boston, . .	3,000	3,750 00	3,580 00
5	Howard Nat'l Bank, Boston, . .	500	530 00	606 25
		\$191,400	\$274,093 00	\$205,067 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$100,000	\$103,000 00	\$100,000 00
Fitchburg R.R. 4½s,	257,000	257,000 00	257,000 00
	\$357,000	\$360,000 00	\$357,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

BOSTON, Nov. 14, 1888.

Personally appeared Edward Richards, Treasurer of the Institution for Savings in Roxbury and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ROBERT B. FAIRBAIRN, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 14, 1888.

Personally appeared Arthur W. Tufts, President, and Jonathan French, Alonzo W. Folsom, Samuel Little, P. B. Smith and John T. Ellis, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ROBERT B. FAIRBAIRN, *Justice of the Peace.*

IPSWICH SAVINGS BANK — IPSWICH.

Incorporated 1869. Present number of corporators, 25.

JOSEPH ROSS, *President.*

THEODORE F. COGSWELL, *Treasurer.*

THEO. F. COGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. A. SAYWARD,

ROBERT JORDAN,

THOS. H. LORD,

JOSHUA B. GRANT,

WILLIAM WILLCOB.

Open for business every business day, 8.30 A.M. to 12.30 P.M., and Saturday, 3 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$4,030 00	Deposits,	\$325,968 20
Loans on public funds,	1,300 00	Earnings undivided,	4,819 89
Bank stock as per schedule,	58,285 00	Guaranty fund,	6,475 00
Railroad bonds as per schedule,	10,000 00		
Real estate by foreclosure,	5,520 41		
Loans on real estate,	208,310 00		
Loans on personal security,	13,467 00		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	22,643 08		
Deposits in banks, not on interest,	3,402 77		
Expense account,	146 00		
Cash on hand,	1,158 83		
	\$337,263 09		\$337,263 09

Loans on Public Funds, amount on each : —

On \$1,000 City of Newton, Mass., 6s,	\$800 00
On \$1,000 City of Chelsea, Mass., 6s,	500 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$5,520 41
Assessed value of the same,	5,750 00
Net income received from same during year ending Oct. 31, 1888,	112 81
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	296
Aggregate amount of the same,	203,077 00
Amount of investments from which no income is received,	2,235 25

Cash on Deposit in Banks, amount in each : —

First National Bank, Salem,	\$15,402 77
Merchants' National Bank, Salem,	9,061 36
Fourth National Bank, Boston,	1,581 72

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$17,606 16						
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	<table style="display: inline-table; vertical-align: middle;"> <tr> <td style="font-size: 2em; vertical-align: middle;">}</td> <td style="vertical-align: middle;">2 per cent., {</td> <td style="text-align: right; vertical-align: middle;">6,113 00</td> </tr> <tr> <td style="font-size: 2em; vertical-align: middle;">}</td> <td style="vertical-align: middle;">2 per cent., {</td> <td style="text-align: right; vertical-align: middle;">6,691 90</td> </tr> </table>	}	2 per cent., {	6,113 00	}	2 per cent., {	6,691 90
}	2 per cent., {	6,113 00					
}	2 per cent., {	6,691 90					

Times for the dividends fixed by the by-laws : fourth Wednesday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,336	\$72,671 36
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	907	70,728 72
Number of accounts opened during the year ending Oct. 31, 1888,	237	
Number of accounts closed during the year ending Oct. 31, 1888,	165	
Number of open accounts Oct. 31, 1888,	1,522	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,258 88
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner : July 12.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,061 36	2½ per cent.	\$3,200 00	4¾ per cent.	\$215,577 00	6 per cent.
1,581 72	3 " "	3,800 00	5 " "		
14,000 00	4 " "	7,500 00	5½ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	\$2,000	\$2,300 00	\$2,000 00
of Manchester, N. H., 6s,	600	690 00	600 00
of Bangor, Maine, 6s,	1,000	1,150 00	930 00*
of Dover, N. H., 6s,	500	575 00	500 00
	\$4,100	\$4,715 00	\$4,030 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Salem Nat'l Bank, Salem,	\$2,100	\$2,793 00	\$2,310 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,780 00	3,618 00
19	Mercantile Nat'l Bank, Salem,	1,900	2,242 00	2,090 00
43	First Nat'l Bank, Salem,	4,300	5,719 00	4,945 00
63	Asiatic Nat'l Bank, Salem,	1,890	2,457 00	2,205 00
41	Merchants' Nat'l Bank, Salem,	2,050	2,788 00	2,665 00
	<i>Amounts carried forward,</i>	\$14,940	\$19,779 00	\$17,833 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$14,940	\$19,779 00	\$17,833 00
13	Nat'l Exchange Bank, Salem,	1,300	1,547 00	1,456 00
36	Merchants' Nat'l Bank, Boston,	3,600	5,112 00	4,896 00
25	N'l B'k of the Republic, Boston,	2,500	3,725 00	3,150 00
4	Second Nat'l Bank, Boston, .	400	640 00	580 00
10	Atlas Nat'l Bank, Boston, .	1,000	1,230 00	1,120 00
4	N'l B'k of Commerce, Boston,	400	500 00	400 00
24	National Union Bank, Boston,	2,400	3,384 00	3,360 00
25	Globe Nat'l Bank, Boston, .	2,500	2,300 00	2,500 00
8	Nat'l Revere Bank, Boston, .	800	1,024 00	800 00
10	Gloucester N'l B'k, Gloucester,	1,000	1,350 00	1,300 00
20	Howard Nat'l Bank, Boston, .	2,000	2,140 00	2,000 00
40	New England N'l B'k, Boston,	4,000	6,320 00	5,800 00
10	Continental N'l Bank, Boston,	1,000	1,190 00	1,080 00
30	N'l B'k of Redemption, Boston,	3,000	3,990 00	3,750 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,110 00	1,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,180 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,110 00	1,000 00
18	Eliot National Bank, Boston, .	1,800	2,250 00	2,160 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
8	Grand Bank, Marblehead, .	800	1,080 00	920 00
		\$48,440	\$63,031 00	\$58,285 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$10,000	\$10,000 00	\$10,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 13, 1888.

Personally appeared Theodore F. Cogswell, Treasurer of the Ipswich Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. A. SAYWARD, *Justice of the Peace.*

ESSEX, ss., Nov. 15, 1888.

Personally appeared Joseph Ross, President, and David M. Tyler, Robert Jordan, Joshua B. Grant, William Willcomb and Nathaniel R. Farley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHAS. A. SAYWARD, *Justice of the Peace.*

LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 44.

HEZEKIAH PLUMMER, *President.*

WILLIAM R. SPALDING, *Treasurer.*

WILLIAM R. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HEZEKIAH PLUMMER,

R. H. TEWKSBURY,

JOHN S. NEEDHAM,

CHAS. SMITH,

R. M. CROSS.

Open for business every business day except Saturday, 9 A.M. to 1 P.M.; Saturday,
9 A.M. to 12 M., 7 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$27,000 00	Deposits,	\$573,964 61
Bank stock as per schedule,	79,300 00	Earnings undivided,	24,932 07
Loans on bank stock,	6,046 00	Guaranty fund,	12,400 00
Railroad bonds as per schedule,	65,000 00		
Real estate by foreclosure,	3,000 00		
Loans on real estate,	230,980 00		
Loans on personal security,	152,834 52		
Deposits in banks, on interest,	40,023 90		
Deposits in banks, not on interest,	5,000 00		
Expense account,	1,165 50		
Cash on hand,	946 76		
	\$611,296 68		\$611,296 68

Loans on Bank Stock, amount on each:—

On 10 shares National Pemberton Bank, Lawrence,	\$1,000 00
On 5 shares Pacific National Bank, Lawrence,	350 00
On 10 shares Bay State National Bank, Lawrence,	700 00
On 13 shares Methuen National Bank, Methuen,	1,196 00
On 28 shares Old Lowell National Bank, Lowell, and 8 shares National Pemberton Bank, Lawrence,	2,800 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$3,000 00
Assessed value of the same,	4,000 00
Net income received from same during year ending Oct. 31, 1888,	255 45
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	214
Aggregate amount of the same,	199,090 52

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$16,737 86
National Pemberton Bank, Lawrence,	28,286 04

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),		\$30,901 71
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2½ per cent., {	12,099 08
	2 per cent., }	10,292 67

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 2,621 173,548 44

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,173 126,298 13

Number of accounts opened during the year ending Oct. 31, 1888, 459

Number of accounts closed during the year ending Oct. 31, 1888, 350

Number of open accounts Oct. 31, 1888, 1,739

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 2,300 00

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: June 11.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,023 90	2½ per cent.	\$45,200 00	5½ per cent.	\$5,900 00	6½ per cent.
25,000 00	4½ " "	227,290 52	6 " "	8,870 00	7 " "
77,600 00	5 " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$1,000	\$1,250 00	\$1,000 00
City of Lawrence, Mass., 6s,	1,000	1,200 00	1,000 00
of Keene, N. H., 4s,	6,000	6,000 00	6,000 00
of Worcester, Mass., 6s,	4,000	4,200 00	4,000 00
of Columbus, Ohio, 6s,	10,000	11,000 00	10,000 00
of Pawtucket, R. I., 6s,	3,000	3,390 00	3,000 00
of Fall River, Mass., 6s,	2,000	2,550 00	2,000 00
	\$27,000	\$29,590 00	\$27,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston,	\$2,000	\$2,360 00	\$2,000 00
29	Blackstone N'l Bank, Boston,	2,900	3,240 75	2,900 00
10	Nat'l City Bank, Boston,	1,000	1,047 50	1,000 00
	<i>Amounts carried forward,</i>	\$5,900	\$6,648 25	\$5,900 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$5,900	\$6,648 25	\$5,900 00
55	Central Nat'l Bank, Boston, .	5,500	7,150 00	5,500 00
24	Eliot Nat'l Bank, Boston, .	2,400	2,976 00	2,400 00
16	First Ward Nat'l B'k, Boston, .	1,600	2,040 00	1,600 00
63	Fourth Nat'l Bank, Boston, .	6,300	6,898 50	6,300 00
15	Howard Nat'l Bank, Boston, .	1,500	1,605 00	1,500 00
103	N'l Hide & Leather B'k, Boston, .	10,300	12,488 75	10,300 00
7	Lawrence N'l B'k, Lawrence, .	700	805 00	700 00
56	Market Nat'l Bank, Boston, .	5,600	5,166 00	5,600 00
20	Merchants' Nat'l Bank, Boston, .	2,000	2,840 00	2,000 00
27	N'l B'k of Commerce, Boston, .	2,700	3,375 00	2,700 00
27	N'l B'k Commonw'lth, Boston, .	2,700	3,699 00	2,700 00
23	N'l B'k of N. America, Boston, .	2,300	2,581 75	2,300 00
63	N'l Pemberton B'k, Lawrence, .	6,300	8,820 00	6,300 00
54	State National Bank, Boston, .	5,400	6,885 00	5,400 00
34	Third Nat'l Bank, Boston, .	3,400	3,578 50	3,400 00
18	Traders' Nat'l Bank, Boston, .	1,800	1,624 50	1,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	4,450 00	4,000 00
89	Nat'l Webster Bank, Boston, .	8,900	9,812 25	8,900 00
		\$79,300	\$93,443 50	\$79,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested .
Fitchburg R.R. 6s,	\$5,000	\$5,555 00	\$5,000 00
Fitchburg R.R. 5s,	20,000	20,900 00	20,000 00
Boston & Lowell R.R. 4s,	20,000	20,000 00	20,000 00
Old Colony R.R. 4½s,	20,000	21,450 00	20,000 00
	\$65,000	\$67,905 00	\$65,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 7, 1888.

Personally appeared William R. Spalding, Treasurer of the Lawrence Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILBUR E. ROWELL, *Justice of the Peace.*

ESSEX, ss., Nov. 8, 1888.

Personally appeared Hezekiah Plummer, President, and J. S. Needham, Rob't H. Tewksbury, Geo. S. Merrill, A. E. Mack and R. M. Cross, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WILBUR E. ROWELL, *Justice of the Peace.*

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 65.

P. C. BAIRD, *President.*

J. L. KILBON, *Treasurer.*

J. L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

P. C. BAIRD,

C. C. BENTON,

C. C. HOLCOMBE.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$117,150 00	Deposits,	\$656,354 73
Loan on public funds,	300 00	Earnings undivided,	24,688 71
Bank stock as per schedule,	158,954 00	Guaranty fund,	26,000 00
Loans on bank stock,	1,000 00	Premium account,	2,457 50
Loans on real estate,	252,453 11		
Loans on personal security,	64,188 50		
Loans to counties, cities or towns (notes),	29,000 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	65,421 94		
Deposit in bank, not on interest,	20,733 39		
	\$709,500 94		\$709,500 94

Loan on Public Funds :—

On \$300 United States 4s, \$300 00

Loans on Bank Stock, amount on each :—

On 7 shares Lee National Bank, Lee, \$200 00

On 5 shares Lee National Bank, Lee, 500 00

On 3 shares Lee National Bank, Lee, 300 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 227

Aggregate amount of the same, \$188,000 73

Cash on Deposit in Banks, amount in each :—

Lee National Bank, Lee, \$20,733 39

Springfield Safe Deposit and Trust Company, 25,421 94

National Hide and Leather Bank, Boston, 25,000 00

Everett National Bank, Boston, 15,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$37,285 81
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 12,073 97
 ending Oct. 31, 1888, } 2½ per cent., { 15,195 54
 Times for the dividends fixed by the by-laws: May 31 and November 30.
 Date of the last extra dividend: Nov. 30, 1885.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,528 114,994 50
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,140 116,544 76
 Number of accounts opened during the year ending Oct. 31, 1888, 304
 Number of accounts closed during the year ending Oct. 31, 1888, 214
 Number of open accounts Oct. 31, 1888, 2,067
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 2,576 50
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: June 14.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,000 00	2½ per cent.	\$128,200 00	5 per cent.	\$219,041 61	6 per cent.
25,421 94	3½ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$9,000	\$9,022 50	\$9,000 00
of Boston, Mass., 5s,	1,000	1,160 00	1,000 00
of Boston, Mass., 6s,	10,000	12,450 00	10,000 00
of Springfield, Mass., 7s,	10,000	10,700 00	10,000 00
of Providence, R. I., 5s,	10,000	11,465 00	10,000 00
Hampden County, Mass, 3s,	45,000	40,500 00	43,650 00
City of Hartford, Conn., 4½s,	3,000	3,000 00	3,000 00
Town of Adams, Mass., 6s,	500	550 00	500 00
Commonwealth of Massachusetts 5s,	20,000	22,025 00	20,000 00
District of Columbia 5s,	10,000	11,000 00	10,000 00
	\$118,500	\$121,872 50	\$117,150 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
180	Lee Nat'l Bank, Lee,	\$18,000	\$25,200 00	\$18,850 00
70	Adams Nat'l Bank, No. Adams,	7,000	9,450 00	7,000 00
40	First Nat'l Bank, Adams,	4,000	6,200 00	4,476 00
150	Pittsfield N'l Bank, Pittsfield,	15,000	24,000 00	18,848 00
75	Housatonic N'l B'k, Stockb'dge,	7,500	13,125 00	9,750 00
25	First Nat'l B'k, Amherst,	2,500	3,750 00	3,850 00
20	First Nat'l Bank, Springfield,	2,000	2,900 00	3,320 00
30	Second N'l Bank, Springfield,	3,000	4,920 00	5,010 00
36	Agawam N'l B'k, Springfield,	3,600	4,320 00	4,290 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,330 00	1,000 00
28	Atlas Nat'l Bank, Boston,	2,800	3,451 00	2,800 00
23	Continental N'l Bank, Boston,	2,300	2,760 00	2,300 00
15	Everett Nat'l Bank, Boston,	1,500	1,417 50	1,500 00
100	First Nat'l Bank, Boston,	10,000	23,700 00	10,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
50	Merchandise N'l Bk, Boston,	5,000	4,475 00	5,000 00
10	Massachusetts N'l B'k, Boston,	2,500	2,640 00	2,500 00
40	Nat'l Revere Bank, Boston,	4,000	5,150 00	4,000 00
68	Nat'l Eagle Bank, Boston,	6,800	7,140 00	6,800 00
35	Nat'l Webster Bank, Boston,	3,500	3,850 00	3,500 00
65	N'l Hide & Leather B'k, Boston,	6,500	7,865 00	6,500 00
91	N'l B'k of No. America, Boston,	9,100	10,214 75	9,100 00
55	N'l B'k of Commerce, Boston,	5,500	6,861 25	5,500 00
50	N'l B'k of Redemption, Boston,	5,000	6,637 50	5,000 00
10	N'l B'k Commonw'lth, Boston,	1,000	1,200 00	1,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,500 00	3,000 00
40	Birmingham N'l B'k, Birmingham, Conn.,	4,000	6,800 00	7,000 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,410 00	4,560 00
15	State Nat'l Bank, Boston,	1,500	1,935 00	1,500 00
		\$141,600	\$201,452 00	\$158,954 00

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

LEE, Nov. 17, 1888.

Personally appeared J. L. Kilbon, Treasurer of the Lee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

P. H. CASEY, *Justice of the Peace.*

BERKSHIRE, SS.

LEE, Nov. 19, 1888.

Personally appeared P. C. Baird, President, and C. C. Benton, C. C. Holcombe, J. F. Benton, David Dresser and George K. Baird, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

P. H. CASEY, *Justice of the Peace.*

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated 1869. Present number of corporators, 31.

LORY S. WATSON, *President.*

GEO. H. SPRAGUE, *Treasurer.*

PARKMAN T. DENNY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LORY S. WATSON,
CHAS. A. DENNY,
DEXTER KNIGHT,

JOHN N. MURDOCK,
THEO. E. WOODCOCK,
CHAS. H. WOODCOCK.

Open for business every business day, except Saturday, from 9 A.M. to 1 P.M.,
2 to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$154,000 00	Deposits,	\$383,313 56
Loans on public funds,	1,850 00	Earnings undivided,	11,708 13
Bank stocks as per schedule,	46,593 59	Guaranty fund,	11,644 41
Loans on bank stock,	1,200 00		
Railroad bonds as per schedule,	32,000 00		
Loans on real estate,	128,928 00		
Loans on personal security,	21,000 00		
Loans to counties, cities or towns (notes),	2,500 00		
Deposit in bank, on interest,	17,856 22		
Expense account,	215 79		
Premium account,	522 50		
	<hr/>		<hr/>
	\$406,666 10		\$406,666 10

Loans on Public Funds, amount on each:—

On \$1,000 United States 4s,	\$850 00
On \$1,000 United States 4s,	1,000 00

Loans on Bank Stock, amount on each:—

On 11 shares Leicester National Bank, Leicester,	\$1,000 00
On 40 shares Leicester National Bank, Leicester,	200 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	102
Aggregate amount of the same,	\$90,330 00

Cash on Deposit in Bank:—

Leicester National Bank, Leicester,	\$17,856 22
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),		\$19,008 40
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., } 2 per cent.,	6,995 28 7,082 97
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	575	50,461 89
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	436	44,780 77
Number of accounts opened during the year ending Oct. 31, 1888,	105	
Number of accounts closed during the year ending Oct. 31, 1888,	61	
Number of open accounts Oct. 31, 1888,	849	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		983 04
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 14.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,856 22 3,000 00	3 per cent. 4 "	\$105,723 00 1,800 00	5 per cent. 5½ "	\$44,955 00	6 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Strafford, N. H., 4s,	\$5,000	\$5,000 00	\$5,000 00
City of Worcester, Mass., 4½s,	4,000	4,360 00	4,000 00
of Worcester, Mass., 6s,	12,000	12,840 00	12,000 00
of Lynn, Mass., 4s,	3,000	3,120 00	3,000 00
of Fall River, Mass., 6s,	1,000	1,195 00	1,000 00
of Somerville, Mass., 5s,	10,000	10,100 00	10,000 00
of Chelsea, Mass., 6s,	8,000	9,000 00	8,000 00
of Lynn, Mass., 6s,	6,000	6,660 00	6,000 00
of Columbus, Ohio, 4s,	10,000	10,100 00	10,000 00
of Lawrence, Mass., 4s,	10,000	10,250 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,350 00	10,000 00
of Manchester, N. H., 6s,	1,000	1,210 00	1,000 00
of Waterbury, Conn., 4s,	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 4s,	5,000	5,025 00	5,000 00
of Indianapolis, Ind., 8s,	5,000	5,800 00	5,000 00
of Dayton, Ohio, 4s,	5,000	5,025 00	5,000 00
Town of Clinton, Mass., 4s.,	10,000	10,200 00	10,000 00
of Beverly, Mass., 4s,	10,000	10,300 00	10,000 00
City of Holyoke, Mass., 4s,	10,000	10,400 00	10,000 00
Town of Randolph, Mass., 4s,	24,000	24,840 00	24,000 00
	\$154,000	\$160,825 00	\$154,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	\$1,000	\$1,200 00	\$1,150 00
25	Central Nat'l Bank, Worcester,	2,500	3,600 00	3,525 00
30	Eliot Nat'l Bank, Boston, .	3,000	3,705 00	3,610 00
25	Howard Nat'l Bank, Boston, .	2,500	2,671 87	2,635 00
74	Leicester N'l Bank, Leicester,	7,400	8,510 00	7,426 04
11	Millbury N'l Bank, Millbury,	1,100	1,375 00	1,314 50
15	Market Nat'l Bank, Boston, .	1,500	1,383 75	1,815 40
10	Maverick Nat'l Bank, Boston, .	1,000	2,300 00	1,178 75
15	Nat'l Revere Bank, Boston, .	1,500	1,931 25	1,925 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,062 50	5,954 40
12	N'l B'k of No. America, Boston,	1,200	1,347 00	1,346 00
30	Nat'l Webster Bank, Boston, .	3,000	3,307 50	3,162 50
20	North Nat'l Bank, Boston, .	2,000	2,710 00	2,425 00
10	N'l B'k Commonw'lth, Boston,	1,000	1,370 00	1,100 00
50	State Nat'l Bank, Boston, .	5,000	6,375 00	5,397 50
21	Traders' Nat'l Bank, Boston, .	2,100	1,895 25	2,628 50
		\$40,800	\$49,744 12	\$46,593 59

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$3,000	\$3,675 00	\$3,000 00*
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
Boston & Lowell R.R. 4s,	2,000	2,000 00	2,000 00
Fitchburg R.R. 4s,	4,000	3,760 00	4,000 00
Fitchburg R.R. 4½s,	3,000	3,000 00	3,000 00
Old Colony R.R. 4s,	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s,	5,000	5,025 00	5,000 00
	\$32,000	\$33,210 00	\$32,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

LEICESTER, Nov. 6, 1888.

Personally appeared Geo. H. Sprague, Treasurer of the Leicester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

PARKMAN T. DENNY, *Notary Public.*

WORCESTER, SS.

LEICESTER, Nov. 6, 1888.

Personally appeared L. S. Watson, President, and Chas. A. Denny, Dexter Knight, F. E. Woodcock, J. D. Cogswell and J. W. Bisco, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

PARKMAN T. DENNY, *Notary Public.*

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Present number of corporators, 35.

DWIGHT B. LOOK, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE HALL,
CHAS. C. BOYDEN,

HAMILTON MAYO,
A. L. BURDITT.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.; except Saturday, 1 to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loan on public funds,	\$500 00	Deposits,	\$655,234 33
Bank stock as per schedule,	69,850 00	Earnings undivided,	5,290 85
Loans on bank stock,	3,785 00	Guaranty fund,	24,500 00
Railroad bonds as per schedule,	14,812 50		
Loan on railroad bonds,	800 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure,	1,450 00		
Loans on real estate,	416,080 00		
Loans on personal security,	128,074 38		
Loans to counties, cities or towns (notes),	23,000 00		
Loans on depositors' books,	200 00		
Deposit in bank, not on interest,	5,370 12		
Tax account,	233 12		
Cash on hand,	870 06		
	<hr/>		
	\$685,025 18		\$685,025 18

Loan on Public Funds : —
On \$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each : —
On 9 shares First National Bank, Leominster, \$135 00
On 70 shares Leominster National Bank, Leominster, 3,650 00

Loan on Railroad Bonds : —
On \$1,000 Boston & Albany R.R., \$800 00

Invested in real estate (for banking purposes), \$20,000 00
Estimated value of the same, 20,000 00
Assessed value of the same, 15,000 00
Net income received from same during year ending Oct. 31, 1888, 608 02

Value (by books) of other real estate, held by foreclosure or otherwise,	\$1,450 00
Assessed value of the same,	1,950 00
Net income received from same during year ending Oct. 31, 1888,	61 06
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	424
Aggregate amount of the same,	335,849 38
Amount of investments from which no income is received,	18,185 00

Cash on Deposit in Bank : —

Leominster National Bank, Leominster,	\$5,370 12
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$30,914 08
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., {	12,308 35
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,		12,501 05

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,709	135,832 30
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,314	147,423 45
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Number of accounts opened during the year ending Oct. 31, 1888, 402

Number of accounts closed during the year ending Oct. 31, 1888, 325

Number of open accounts Oct. 31, 1888, 2,197

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,796 42
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Amount of treasurer's bond,	20,000 00
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Date of examination by commissioner: July 26.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$500 00	4 per cent.	\$154,750 00	5 per cent.	\$301,589 38	6 per cent.
18,000 00	4½ " "	97,600 00	5½ " "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Safety Fund N'l B'k, Fitchburg,	\$8,000	\$9,200 00	\$8,000 00
75	Nat'l Webster Bank, Boston, . .	7,500	8,250 00	7,500 00
62	Boston Nat'l Bank, Boston, . .	6,200	7,440 00	6,200 00
21	Traders' Nat'l Bank, Boston, . .	2,100	1,890 00	2,100 00
27	Central Nat'l Bank, Boston, . .	2,700	3,510 00	2,700 00
10	Market Nat'l Bank, Boston, . .	1,000	920 00	1,000 00
5	Blackstone Nat'l Bank, Boston,	500	555 00	500 00
25	Eliot Nat'l Bank, Boston,	2,500	3,075 00	2,500 00
34	Everett Nat'l Bank, Boston, . . .	3,400	3,196 00	3,400 00
20	Continental Nat'l B'k, Boston,	2,000	2,400 00	2,000 00
	<i>Amounts carried forward,</i>	\$35,900	\$40,436 00	\$35,900 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$35,900	\$40,436 00	\$35,900 00
15	Boylston Nat'l Bank, Boston, .	1,500	2,070 00	1,500 00
17	Nat'l Eagle Bank, Boston, .	1,700	1,785 00	1,700 00
2	Merchandise Nat'l B'k, Boston,	200	178 00	200 00
2	Shoe & Leather N'l B'k, Boston,	200	206 00	200 00
61	Globe Nat'l Bank, Boston, .	6,100	5,673 00	6,100 00
9	Nat'l B'k of Commerce, Boston,	900	1,125 00	900 00
30	N'l B'k of No. America, Boston,	3,000	3,360 00	3,000 00
10	National Bank of the Common- wealth, Boston,	1,000	1,370 00	1,000 00
160	Leominster Nat'l Bank, Leo- minster,	16,000	16,000 00	16,000 00
335	First Nat'l Bank, Leominster, .	3,350	1,675 00	3,350 00
		\$69,850	\$73,878 00	\$69,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,312 50	\$5,312 50
Fitchburg R.R. 4s,	10,000	9,500 00	9,500 00
	\$15,000	\$14,812 50	\$14,812 50

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 17, 1888.

Personally appeared A. L. Burditt, Treasurer of the Leominster Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared D. B. Look, President, and H. Mayo, C. C. Boyden, C. L. Joslin, J. G. Tenny and D. C. Nickerson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 13.

GEO. W. ROBINSON, *President.*

A. W. NEWELL, *Treasurer.*

A. E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

B. T. BATCHELLER,

LEONARD A. SAVILLE,

WALTER WELLINGTON,

LEWIS HUNT,

CHARLES PUTNAM.

Open for business on Wednesdays, 3 30 to 6 P.M.; Saturdays, 3.30 to 7 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$6,567 75	Deposits,	\$165,316 36
Loans on real estate,	131,746 15*	Earnings undivided,	1,467 99
Loans on personal security,	32,950 00	Guaranty fund,	2,377 89
Deposits in banks, on interest,	392 68	Profit and loss acc't,	3,134 90
Expense account,	1 58		
Furniture,	436 15		
Cash on hand,	202 83		
	<hr/>		<hr/>
	\$172,297 14		\$172,297 14

* This amount exceeds the legal limit, and the bank has been notified to reduce the same.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	61
Aggregate amount of the same,	\$85,983 65

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$25 38
Merchandise National Bank, Boston,	35 31
Market National Bank, Boston,	331 99

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$8,794 17
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2½ per cent., { 3,449 33
	2½ per cent., { 3,757 65

Times for the dividends fixed by the by-laws : second Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	665	58,866 52
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	365	42,325 84

Number of accounts opened during the year ending Oct. 31, 1888,	137
Number of accounts closed during the year ending Oct. 31, 1888,	65
Number of open accounts Oct. 31, 1888,	705
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$472 47
Amount of treasurer's bond,	5,000 00
Date of examination by commissioner: June 6.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$392 68	3 per cent.	\$3,500 00	5 per cent.	\$2,500 00	7 per cent.
15,000 00	4 " "	143,696 15	6 " "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Market Nat'l Bank, Boston, .	\$3,700	\$3,367 00	\$3,330 00
15	Globe Nat'l Bank, Boston, .	1,500	1,395 00	1,473 75
18	Merchandise Nat'l B'k, Boston,	1,800	1,602 00	1,764 00
		\$7,000	\$6,364 00	\$6,567 75

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LEXINGTON, Nov. 17, 1888.

Personally appeared A. W. Newell, Treasurer of the Lexington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEONARD A. SAVILLE, *Justice of the Peace.*

MIDDLESEX, ss.

LEXINGTON, Nov. 17, 1888.

Personally appeared George W. Robinson, President, and Lyman Lawrence, B. T. Batcheller, Amos Locke, George E. Muzzey and B. C. Whitcher, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LEONARD A. SAVILLE, *Justice of the Peace.*

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated 1854. Present number of corporators, 112.

SEWALL G. MACK, *President.*

ARTEMAS S. TYLER, *Treasurer.*

CHARLES F. COBURN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN F. KIMBALL,

CHARLES E. A. BARTLETT,

OLIVER E. CUSHING,

GEORGE S. CHENEY,

JOHN H. MCALVIN,

ARTEMAS S. TYLER.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$32,975 00	Deposits,	\$1,301,259 77
Bank stock as per schedule,	175,420 00	Earnings undivided,	86,787 59
Loans on bank stock,	20,400 00	Guaranty fund,	43,573 27
Railroad bonds as per schedule,	25,000 00		
Real estate (for banking purposes),	65,000 00		
Real estate by foreclosure,	102,044 00		
Loans on real estate,	686,515 22		
Loans on personal security,	244,200 00		
Loans to counties, cities or towns (notes),	25,000 00		
Loans on depositors' books,	375 00		
Deposits in banks, on interest,	49,209 34		
Expense account,	3,266 57		
Cash on hand,	2,215 50		
	\$1,431,620 63		\$1,431,620 63

Loans on Bank Stock, amount on each :—

On 19 shares Prescott National Bank, Lowell,	\$1,900 00
On 20 shares Prescott National Bank, Lowell,	2,000 00
On 14 shares Appleton National Bank, Lowell, 53 shares Prescott National Bank, Lowell, and 14 shares Old Lowell National Bank, Lowell,	7,000 00
On 20 shares Prescott National Bank, Lowell,	2,000 00
On 1 share Old Lowell National Bank, Lowell, 1 share First National Bank, Lowell, and 4 shares Crocker National Bank, Turner's Falls,	500 00
On 67 shares Crocker National Bank, Turner's Falls, and 34 shares Rollstone National Bank, Fitchburg,	7,000 00
Invested in real estate (for banking purposes),	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	54,750 00

Net income received from same during year ending Oct. 31, 1888,	\$934 93
Value (by books) of other real estate, held by foreclosure or otherwise,	102,044 00
Assessed value of the same,	59,600 00
Net income received from same during year ending Oct. 31, 1888,	1,147 38
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	101
Aggregate amount of the same,	147,890 22
Amount of investments from which no income is received,	3,144 00

Cash on Deposit in Banks, amount in each: —

Prescott National Bank, Lowell,	\$30,804 30
Appleton National Bank, Lowell,	16,349 92
National Bank of the Commonwealth, Boston,	2,055 12

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$67,646 08
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 24,540 15 2 per cent., { 24,891 22

Times for the dividends fixed by the by-laws: first Saturday in January and July.

Date of the last extra dividend: July, 1875.

Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	6,041	189,631 83
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	2,874	211,741 84
Number of accounts opened during the year ending Oct. 31, 1888,	1,057	
Number of accounts closed during the year ending Oct. 31, 1888,	1,064	
Number of open accounts Oct. 31, 1888,	6,318	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,977 89
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: August 20.		

*Total Amount of Loans with each specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,859 42	2½ per cent.	\$219,650 00	4¾ per cent.	\$190,025 22	6 per cent.
26,349 92	4 “	429,015 00	5 “	30,000 00	6½ “
90,460 00	4½ “	16,400 00	5½ “	1,000 00	7 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s,	\$35,000	\$35,700 00	\$32,975 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas Nat'l Bank, Boston, .	\$4,400	\$5,192 00	\$4,400 00
50	Blackstone Nat'l B'k, Boston,	5,000	5,587 50	5,000 00
40	Boston Nat'l Bank, Boston, .	4,000	4,800 00	4,000 00
52	Boylston Nat'l Bank, Boston,	5,200	7,202 00	5,200 00
50	Nat'l City Bank, Boston, .	5,000	4,190 00	5,000 00
40	N'l B'k of Commerce, Boston,	4,000	4,990 00	4,000 00
10	N'l B'k of the Commonwealth, Boston,	1,000	1,370 00	1,000 00
70	Continental N'l Bank, Boston,	7,000	8,400 00	7,000 00
30	Nat'l Eagle Bank, Boston, .	3,000	3,165 00	3,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,175 00	5,000 00
20	Everett Nat'l Bank, Boston, .	2,000	1,890 00	2,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,210 00	1,700 00
5	Faneuil Hall Nat'l B'k, Boston,	500	701 25	500 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
60	Globe Nat'l Bank, Boston, .	6,000	5,550 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,818 75	1,500 00
20	Howard Nat'l Bank, Boston, .	2,000	2,137 50	2,000 00
20	Lincoln Nat'l Bank, Boston, .	2,000	2,220 00	2,000 00
10	Merchants' Nat'l B'k, Boston, .	1,000	1,420 00	1,000 00
5	North Nat'l Bank, Boston, .	500	677 50	500 00
90	Nat'l B'k No. America, Boston,	9,000	10,102 50	9,000 00
100	N'l B'k of Redemption, Boston,	10,000	13,325 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,500 00	1,000 00
27	Nat'l Revere Bank, Boston, .	2,700	3,476 25	2,700 00
25	Second Nat'l Bank, Boston, .	2,500	4,006 25	2,500 00
5	Shawmut Nat'l Bank, Boston, .	500	651 25	500 00
40	Shoe & Leather N'l B'k, Boston,	4,000	4,125 00	4,000 00
20	State Nat'l Bank, Boston, .	2,000	2,550 00	2,000 00
92	Suffolk Nat'l Bank, Boston, .	9,200	11,707 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	7,898 75	7,100 00
40	Nat'l Union Bank, Boston, .	4,000	5,690 00	4,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,402 50	2,000 00
85	First Nat'l Bank, Lowell, .	8,500	13,175 00	11,305 00
35	Merchants' Nat'l B'k, Lowell,	3,500	4,375 00	3,500 00
83	Old Lowell Nat'l B'k, Lowell,	8,300	10,458 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,925 00	16,740 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,750 00	8,700 00
		\$166,100	\$207,064 00	\$175,420 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R., 5s,	\$25,000	\$26,125 00	\$25,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LOWELL, Nov. 15, 1888.

Personally appeared Artemas S. Tyler, Treasurer of the Lowell Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

MIDDLESEX, ss.

LOWELL, Nov. 15, 1888.

Personally appeared Sewall G. Mack, President, and Oliver E. Cushing, John H. McAlvin, George S. Cheney, Charles Coburn and John F. Kimball, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

LOWELL INSTITUTION FOR SAVINGS — LOWELL.

Incorporated 1829. Present number of corporators, 55.

CHAS. A. SAVORY, *President.*

GEO. J. CARNEY, *Treasurer.*

GEO. J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAM'L KIDDER,

FREDERICK TAYLOR,

AMOS B. FRENCH,

CYRUS M. FISK,

JAS. W. B. SHAW,

GEO. J. CARNEY.

Open for business every business day, 9 A.M. to 2 P.M., also Saturdays, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$65,000 00	Deposits,	\$3,890,612 90
Loans on public funds,	1,100 00	Earnings undivided,	35,505 21
Bank stock as per schedule,	170,500 00	Guaranty fund,	187,205 79
Loans on bank stock,	53,000 00	Suspense account,	4,977 17
Real estate (for banking purposes),	20,334 06		
Loans on real estate,	1,192,092 00		
Loans on personal security,	830,200 00		
Loans to counties, cities or towns (notes),	1,476,700 00		
Deposits in banks, on interest,	309,375 01		
	<u>\$4,118,301 07</u>		<u>\$4,118,301 07</u>

Loans on Public Funds, amount on each: —

On \$1,500 United States 4s,	\$100 00
On \$1,000 United States 4s,	1,000 00

Loans on Bank Stock, amount on each: —

On 453 shares Merchants' National Bank, Lowell,	\$40,000 00
On 100 shares Appleton National Bank, Lowell,	} 13,000 00
On 10 shares Prescott National Bank, Lowell,	
On 5 shares Third National Bank, Springfield,	
On 15 shares National Pemberton Bank, Lawrence,	

Invested in real estate (for banking purposes),	\$20,334 06
Estimated value of the same,	20,334 06
Assessed value of the same,	37,500 00

Net income received from same during year ending Oct. 31, 1888, . . .	\$1,867 67
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	87
Aggregate amount of the same,	149,242 00

Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell,	\$112,000 00
Prescott National Bank, Lowell,	50,000 00
Wamesit National Bank, Lowell,	75,000 00
Merchants' National Bank, Lowell,	72,375 01

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$198,110 21
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 72,253 40
	2 per cent., { 73,592 75

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Date of the last extra dividend: November, 1882.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	12,186	675,159 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	11,024	705,775 11
Number of accounts opened during the year ending Oct. 31, 1888,	1,990	
Number of accounts closed during the year ending Oct. 31, 1888,	1,855	
Number of open accounts Oct. 31, 1888,	10,981	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		8,400 00
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: July 2.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$72,375 01	2½ per cent.	\$50,000 00	4 ²⁹ / ₁₀₀ per cent.	\$122,000 00	5½ per cent.
160,000 00	3½ "	731,500 00	4½ "	322,942 00	6 "
100,000 00	3 ⁷ / ₈ "	104,200 00	4 ³ / ₈ "	200,000 00	6½ "
670,200 00	4 "	285,300 00	4 ³ / ₄ "	225,000 00	6 ⁶ / ₁₀ "
113,000 00	4¼ "	705,950 00	5 "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s,	\$65,000	\$65,000 00	\$65,000 00

LUDLOW SAVINGS BANK — LUDLOW.

Incorporated 1888. Present number of corporators, 37.

CHAS. F. GROSVENOR, *President.*

GEO. A. BIRNIE, *Treasurer.*

GEO. A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. F. GROSVENOR,

M. D. L. TOWNE,

W. S. COLWELL,

E. E. FULLER,

W. E. STONE.

Open for business every business day, 10 A.M. to 12 M., and 1 to 3 P.M.; Wednesday and Friday from 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,700 00	Deposits,	\$3,571 34
Loans on personal security, . .	1,300 00	Earnings undivided,	12 66
Deposit in bank, on interest, . .	24 85		
Deposit in bank, not on interest,	26 14		
Expense account,	24 99		
Safe and furniture,	275 00		
Cash on hand,	233 02		
	\$3,584 00		\$3,584 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	6	
Aggregate amount of the same,		\$3,000 00
Cash on Deposit in Banks, amount in each :—		
Agawam National Bank, Springfield,		\$26 41
Springfield Safe Deposit and Trust Company, Springfield,		24 85
Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),		\$12 66
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	229	3,819 19
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	15	247 85
Number of accounts opened during the year ending Oct. 31, 1888,	135	
Number of accounts closed during the year ending Oct. 31, 1888,	9	
Number of open accounts Oct. 31, 1888,	126	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		24 99
Amount of treasurer's bond,		3,000 00
Date of examination by commissioner: September 24.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24 85	4 per cent.	\$1,000 00	5½ per cent.	-	-
1,600 00	5 “	400 00	6 “	-	-

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

LUDLOW, Nov. 6, 1888.

Personally appeared George A. Birnie, Treasurer of the Ludlow Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

L. H. BRIGHAM, *Justice of the Peace.*

HAMPDEN, ss.

LUDLOW, Nov. 6, 1888.

Personally appeared Charles F. Grosvenor, President, and Robert H. Jones, M. H. Lyons, Chas. F. Howard, A. H. Bartlett and B. F. Burr, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

L. H. BRIGHAM, *Justice of the Peace.*

LYNN FIVE CENTS SAVINGS BANK — LYNN.

Incorporated 1854. Present number of corporators, 78.

H. A. PEVEAR, *President.*

H. E. NEWHALL, *Treasurer.*

H. E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. A. PEVEAR, CHAS H. NEWHALL,
THOMAS B. NEWHALL, JOSEPH N. SMITH,
RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday, 3 to 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$175,752 23	Deposits,	\$2,371,628 00
Loans on public funds,	117,000 00	Earnings undivided,	119,597 00
Bank stock as per schedule,	236,535 09	Guaranty fund,	76,000 00
Loans on bank stock,	61,050 00		
Railroad bonds as per schedule,	108,783 15		
Loans on railroad bonds,	46,000 00		
Loans on railroad stocks,	12,000 00		
Railroad notes,	50,000 00		
Real estate (for banking purposes),	30,000 00		
Real estate by foreclosure,	5,481 47		
Loans on real estate,	1,164,730 45		
Loans on personal security,	356,850 00		
Loans to counties, cities or towns (notes),	51,500 00		
Deposits in banks, on interest,	140,248 93		
Deposits in banks, not on interest,	6,134 02		
Expense account,	2,417 70		
Tax titles,	362 64		
Cash on hand,	2,379 32		
	<hr/>		
	\$2,567,225 00		<hr/>
			\$2,567,225 00

Loans on Public Funds, amount on each : —

On \$100,000 United States 6s,	\$100,000 00
On \$13,000 United States 4½s, and \$5,000 Peoria, Ill., 4½s,	17,000 00

Loans on Bank Stock, amount on each : —

On 10 shares National Security Bank, Lynn,	\$1,000 00
On 100 shares Broadway National Bank, Boston,	8,000 00
On 10 shares National City Bank, Lynn,	1,000 00

On 9 shares First National Bank, Lynn,	\$50 00
On 2 shares First National Bank, Lynn,	100 00
On 30 shares Central National Bank, Lynn,	3,000 00
On 7 shares First National Bank, Lynn,	700 00
On 460 shares National Exchange Bank, Boston,	46,000 00
On 5 shares Central National Bank, Lynn, and 7 shares National City Bank, Lynn,	1,200 00

Loans on Railroad Bonds, amount on each :—

On \$8,000 Nashua & Rochester R.R. 5s, and \$2,000 Boston, Clinton & Fitchburg R.R. 7s,	\$8,000 00
On \$38,000 Worcester, Nashua & Rochester R.R. 4s,	38,000 00

Loan on Railroad Stocks :—

On 100 shares Old Colony R.R.,	\$12,000 00
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Invested in real estate (for banking purposes),	\$30,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,500 00
Net income received from same during year ending Oct. 31, 1888,	2,190 89
Value (by books) of other real estate, held by foreclosure or otherwise,	5,481 47
Assessed value of the same,	16,525 00
Net income received from same during year ending Oct. 31, 1888,	19 59
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	727
Aggregate amount of the same,	735,873 45

Cash on Deposit in Banks, amount in each :—

Shawmut National Bank, Boston,	\$89 02
National City Bank, Lynn,	23,024 48
National Bank of the Republic, Boston,	53,648 92
Market National Bank, Boston,	32,245 03
Traders' National Bank, Boston,	826 05
Lancaster National Bank, Clinton,	6,045 00
Merchants' National Bank, Boston,	5,504 45
National Security Bank, Lynn,	25,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$132,224 32
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 41,561 15
	2 per cent., { 42,948 57

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: 1865.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	17,570	683,218 54
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	11,673	655,091 65
Number of accounts opened during the year ending Oct. 31, 1888,	2,689	
Number of accounts closed during the year ending Oct. 31, 1888,	2,201	
Number of open accounts Oct. 31, 1888,	13,605	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		7,421 21
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 18.

*Total Amount of Loans with each specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,504 45	2 per cent.	\$108,200 00	4½ per cent.	\$25,000 00	5¾ per cent.
76,673 40	2½ "	96,000 00	4¾ "	43,825 00	6 "
183,071 08	3 "	309,682 00	5 "	1,400 00	6½ "
184,500 00	4 "	882,023 45	5½ "	3,500 00	7 "
80,000 00	4¼ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$5,000	\$5,425 00	\$5,618 75
City of Manchester, N. H., 4s,	1,000	1,000 00	1,000 00
of Newton, Mass., 5s,	5,000	5,600 00	6,133 48
Town of Brookline, Mass., 7s,	10,000	12,450 00	10,000 00
City of Chelsea, Mass., 6s,	2,000	2,210 00	2,000 00
of Lynn, Mass., 6s,	10,000	10,387 50	10,000 00
Town of Brookline, Mass., 4s,	10,000	10,000 00	10,000 00
City of Cambridge, Mass., 6s,	6,000	6,590 00	6,000 00
of Boston, Mass., 6s,	9,000	9,902 50	9,000 00
of Lawrence, Mass., 6s,	3,000	3,315 00	3,000 00
County of Sullivan, N. H. (note), 5s,	5,000	5,050 00	5,000 00
Town of Pawtucket, R. I., 5s,	5,000	5,412 50	5,000 00
City of Cleveland, Ohio, 7s,	13,000	14,110 00	13,000 00
of Northampton, Mass., 6s,	3,000	3,191 25	3,000 00
of Lowell, Mass., 6s,	2,000	2,077 50	2,000 00
of Charlestown, Mass., 6s,	1,000	1,047 50	1,000 00
of Fort Wayne, Ind., 6s,	15,000	17,400 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	5,000 00	5,000 00
of Peoria, Ill., 4½s,	10,000	10,500 00	10,000 00
Town of Wakefield, Mass., 4s,	8,000	8,000 00	8,000 00
City of Columbus, Ohio, 6s,	20,000	20,700 00	20,000 00
of Dayton, Ohio, 7s,	5,000	5,300 00	5,000 00
of E. Saginaw, Mich., 6s,	10,000	10,100 00	10,000 00
of Charlestown, Mass., 6s,	4,000	4,190 00	4,000 00
State of Maine 6s,	7,000	7,070 00	7,000 00
	\$174,000	\$186,028 75	\$175,752 23

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
328	Nat'l City Bank, Lynn, . . .	\$32,800	\$57,400 00	\$49,939 50
93	Central Nat'l Bank, Lynn, . . .	9,300	13,578 00	11,863 97
44	First Nat'l Bank, Lynn, . . .	4,400	5,500 00	5,150 00
23	Nat'l Exchange Bank, Boston,	2,300	2,944 00	2,957 50
135	First Nat'l Bank, Boston, . . .	13,500	29,700 00	21,601 75
88	Globe Nat'l Bank, Boston, . . .	8,800	8,272 00	7,920 00
253	N'l B'k of Redemption, Boston,	25,300	33,649 00	30,000 00
7	N'l Hide & Leather B'k, Boston,	700	854 00	682 50
69	Nat'l Revere Bank, Boston, . . .	6,900	8,832 00	6,900 00
25	Freeman's N'l Bank, Boston, . . .	2,500	2,500 00	2,250 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,455 00	1,500 00
154	Continental Nat'l B'k, Boston,	15,400	18,172 00	17,116 50
14	Boylston Nat'l Bank, Boston, . . .	1,400	1,932 00	1,400 00
17	Columbian Nat'l Bank, Boston,	1,700	2,125 00	1,700 00
127	Nat'l Union Bank, Boston, . . .	12,700	17,907 00	15,500 00
56	Blackstone Nat'l Bank, Boston,	5,600	6,216 00	5,600 00
130	Merchants' Nat'l Bank, Boston,	13,000	18,330 00	17,135 37
42	N'l B'k of the Republic, Boston,	4,200	6,258 00	4,200 00
127	Tremont Nat'l Bank, Boston, . . .	12,700	13,462 00	12,700 00
50	Nat'l Bank of Commonwealth, Boston,	5,000	6,650 00	5,000 00
30	North Nat'l Bank, Boston, . . .	3,000	4,020 00	3,000 00
26	N'l B'k of No. America, Boston,	2,600	2,912 00	2,418 00
50	Merchandise N'l Bank, Boston,	5,000	4,450 00	5,000 00
50	Georgetown N'l Bank, George- town,	5,000	5,000 00	5,000 00
		\$195,300	\$272,118 00	\$236,535 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$24,000	\$26,160 00	\$24,000 00
Boston & Maine R.R. 7s,	13,000	14,600 00	13,000 00
Fitchburg R.R. 7s,	2,000	2,220 00	2,000 00
Old Colony R.R. 6s,	7,000	7,940 00	7,000 00
Old Colony R.R. 7s,	23,000	25,932 50	23,000 00
Androscoggin & Kennebec R.R. 6s, . . .	27,600	28,409 00	28,799 50
Boston, Clinton & Fitchburg R.R. 7s,	1,000	1,022 50	1,000 00
Eastern R.R. 6s,	10,500	12,705 00	9,983 65*
	\$108,100	\$118,989 00	\$108,783 15

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 15, 1888.

Personally appeared H. E. Newhall, Treasurer of the Lynn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

R. E. HARMON, Justice of the Peace.

Essex, ss.

LYNN, Nov. 15, 1888.

Personally appeared Henry A. Pevear, President, and Walter E. Symonds, C. H. Aborn, S. J. Hollis, R. E. Harmon and George D. Sargent, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

NATHAN M. HAWKES, Justice of the Peace.

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated 1826. Present number of corporators, 59.

PHILIP A. CHASE, *President.*

D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

PHILIP A. CHASE,
CHAS. F. COFFIN,

WILLIAM BASSETT,
THOMAS STACEY.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday, 2.30 to 5.30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$538,100 00	Deposits,	\$2,817,891 99
Bank stock as per schedule,	193,600 00	Earnings undivided,	105,553 85
Loans on bank stock,	16,720 00	Guaranty fund,	124,000 00
Railroad bonds as per schedule,	55,500 00		
Railroad notes,	25,000 00		
Real estate (for banking purposes),	30,000 00		
Loans on real estate,	1,295,336 00		
Loans on personal security,	528,200 00		
Loans to counties, cities or towns (notes),	227,450 00		
Deposits in banks, on interest,	115,698 51		
Tax titles,	511 69		
Cash on hand,	21,329 64		
	\$3,047,445 84		\$3,047,445 84

Loans on Bank Stock, amount on each :—

On 80 shares National City Bank, Lynn,	\$8,000 00
On 40 shares First National Bank, Lynn,	4,000 00
On 6 shares First National Bank, Lynn,	600 00
On 20 shares First National Bank, Lynn,	2,000 00
On 4 shares First National Bank, Lynn,	400 00
On 23 shares Merchants' National Bank, Salem, 14 shares Asiatic National Bank, Salem, and 3 shares Naumkeag National Bank, Salem,	1,720 00
Invested in real estate (for banking purposes),	\$30,000 00
Estimated value of the same,	40,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1888,	2,833 84
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	404
Aggregate amount of the same,	569,306 00

Cash on Deposit in Banks, amount in each :—

First National Bank, Lynn,	\$65,498 51
Central National Bank, Lynn,	25,200 00
National Security Bank, Lynn,	25,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$178,929 95
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 50,155 77
 ending Oct. 31, 1888, } 2 per cent., { 50,924 96
 Times for the dividends fixed by the by-laws: May 1 and November 1.
 Date of the last extra dividend: 1869.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 9,240 614,875 00
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 7,658 618,408 76
 Number of accounts opened during the year ending Oct. 31, 1888, 1,579
 Number of accounts closed during the year ending Oct. 31, 1888, 1,220
 Number of open accounts Oct. 31, 1888, 8,707
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 6,562 11
 Amount of treasurer's bond, 30,000 00
 Date of examination by commissioner: May 25.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$65,498 51	2½ per cent.	\$100,300 00	4½ per cent.	\$45,000 00	5¾ per cent.
7,000 00	3¾ " "	75,000 00	4¾ " "	274,186 00	6 " "
238,150 00	4 " "	804,100 00	5 " "	6,700 00	6½ " "
20,000 00	4¾ " "	572,470 00	5½ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$30,000	\$38,100 00	\$30,000 00
United States 6s,	25,000	32,250 00	25,000 00
City of Lynn, Mass., 6s,	9,000	9,540 00	9,000 00
of Lynn, Mass., 4s,	51,600	51,600 00	51,600 00
of Lowell, Mass., 6s,	16,000	16,480 00	16,000 00
of Boston, Mass., 6s,	16,000	17,960 00	16,000 00
of Boston, Mass., 4s,	31,000	32,800 00	31,000 00
of Fall River, Mass., 5s,	25,000	26,250 00	25,000 00
of Fall River, Mass., 6s,	7,000	7,700 00	7,000 00
of Fall River, Mass., 4s,	5,000	5,000 00	5,000 00
of Malden, Mass., 6s,	15,000	15,450 00	15,000 00
Town of Peabody, Mass., 4s,	20,000	20,000 00	20,000 00
of Melrose, Mass., 6s,	20,000	21,000 00	20,000 00
of Abington, Mass., 4s,	5,000	5,000 00	5,000 00
of Beverly, Mass., 4s,	10,000	10,000 00	10,000 00
City of Manchester, N. H., 6s,	3,000	3,060 00	3,000 00
of Newburyport, Mass., 4s,	10,000	10,000 00	10,000 00
of Providence, R. I., 5s,	14,000	15,160 00	14,000 00
<i>Amounts carried forward,</i>	\$312,600	\$337,350 00	\$312,600 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$312,600	\$337,350 00	\$312,600 00
City of Providence, R. I., 6s, . . .	10,000	11,800 00	10,000 00
of Cleveland, Ohio, 6s and 7s, . .	31,000	34,000 00	31,000 00
of Detroit, Mich., 7s, . . .	36,000	45,000 00	36,000 00
of Salem, Mass., 6s, . . .	2,000	2,440 00	2,000 00
of New Bedford, Mass., 6s, . . .	5,000	6,400 00	5,000 00
District of Columbia 6s, . . .	29,500	34,662 00	29,500 00
City of Auburn, Me., 5s, . . .	1,500	1,530 00	1,500 00
of Dayton, Ohio, 4s, . . .	25,000	25,000 00	25,000 00
of Columbus, Ohio, 4s, . . .	10,000	10,000 00	10,000 00
of Fitchburg, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Cambridge, Mass., 6s, . . .	10,000	12,200 00	10,000 00
of Somerville, Mass., 5½s, . . .	10,000	11,200 00	10,000 00
of Peoria, Ill., 4½s, . . .	20,000	21,000 00	20,000 00
Town of Saugus, Mass., 5s, . . .	3,000	3,030 00	3,000 00
County of Hampden, Mass., 3s, . .	10,000	9,500 00	9,500 00
of Franklin, Me., 4s, . . .	13,000	13,000 00	13,000 00
	\$538,600	\$588,112 00	\$538,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$7,714 00	\$5,800 00
55	Blackstone Nat'l B'k, Boston,	5,500	6,104 00	5,500 00
89	Columbian N'l Bank, Boston,	8,900	11,125 00	8,900 00
45	Continental N'l Bank, Boston,	4,500	5,400 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	5,292 00	5,400 00
55	Nat'l Exchange Bank, Boston,	5,500	7,260 00	5,500 00
13	Freeman's Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
25	First Nat'l Bank, Boston, .	2,500	5,875 00	2,500 00
25	Merchandise N'l B'k, Boston, .	2,500	2,250 00	2,500 00
25	Mt. Vernon N'l B'k, Boston, .	2,500	3,250 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,808 00	3,400 00
59	New England N'l B'k, Boston,	5,900	9,440 00	5,900 00
118	N'l B'k of the Republic, Boston,	11,800	17,700 00	11,800 00
100	Nat'l Rockland Bank, Boston,	10,000	15,100 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
75	Second Nat'l Bank, Boston, .	7,500	12,000 00	7,500 00
92	Nat'l Union Bank, Boston, .	9,200	13,064 00	9,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,100 00	5,000 00
430	First National Bank, Lynn, .	43,000	55,040 00	43,000 00
301	Central National Bank, Lynn,	30,100	45,150 00	30,100 00
213	National City Bank, Lynn, .	21,300	32,340 00	21,300 00
		\$193,600	\$267,913 00	\$193,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$11,500	\$14,145 00	\$11,500 00*
Boston, Revere B'ch & Lynn R.R. 6s,	10,000	11,000 00	10,000 00
Boston & Albany R.R. 7s,	10,000	11,000 00	10,000 00
Boston & Maine R.R. 7s,	15,000	17,100 00	15,000 00
N. Y., Prov. & Boston R.R. 7s,	9,000	11,340 00	9,000 00
	\$55,500	\$64,585 00	\$55,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 8, 1888.

Personally appeared D. H. Sweetser, Treasurer of the Lynn Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CLIFTON COLBURN, *Notary Public.*

ESSEX, ss., Nov. 9, 1888.

Personally appeared Philip A. Chase, President, and Amos F. Breed, Lucian Newhall, Chas. F. Coffin, Owen Dame and Harmon Hall, trustees of said corporation, and severally made oath or affirmation that the annexed report is correct, according to their best knowledge and belief.

Before me,

CLIFTON COLBURN, *Notary Public.*

MALDEN SAVINGS BANK—MALDEN.

Incorporated 1860. Present number of corporators, 34.

JAMES PIERCE, *President.*

FRANCIS A. SHOVE, *Treasurer.*

FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES PIERCE,

JOHN P. HOLDEN,

ABRAM G. HILL,

FRANK F. SILLIMAN,

ALBERT H. DAVENPORT,

ALBERT F. SARGENT.

Open for business every business day, 8.30 A.M. to 1 P.M., and Saturday, 7 to 8 30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$89,000 00	Deposits,	\$1,066,376 76
Bank stock as per schedule,	68,100 00	Earnings undivided,	2,459 11
Loan on bank stock,	500 00	Guaranty fund,	21,300 00
Loans on real estate,	491,875 50	Profit and loss,	6,141 82
Loans on personal security,	321,650 00		
Loans to counties, cities or towns (notes),	83,100 00		
Loans on depositors' books,	625 00		
Deposits in banks, on interest,	40,417 27		
Expense account,	339 57		
Cash on hand,	670 35		
	\$1,096,277 69		\$1,096,277 69

Loan on Bank Stock :—

On 5 shares First National Bank, Malden, \$500 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 310

Aggregate amount of the same, \$376,393 50

Cash on Deposit in Banks, amount in each :—

First National Bank, Malden, \$31,296 02

National Exchange Bank, Boston, 9,121 25

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$51,365 24

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 17,290 60

ending Oct. 31, 1888, } 2 per cent., { 18,862 19

Times for the dividends fixed by the by-laws: second Wednesday in
April and October.

Date of the last extra dividend: April, 1875.

Number and amount of deposits (not including dividends) re-

ceived during the year ending Oct. 31, 1888, 7,312 404,212 70

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	3,834	\$296,887 51
Number of accounts opened during the year ending Oct. 31, 1888,	1,112	
Number of accounts closed during the year ending Oct. 31, 1888,	479	
Number of open accounts Oct. 31, 1888,	4,596	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		4,011 44
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: May 11.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,417 27	2½ per cent.	\$20,000 00	4¼ per cent.	\$224,525 00	5 per cent.
27,000 00	3¼ "	14,000 00	4½ "	77,650 00	5½ "
76,050 00	4 "	35,000 00	4¾ "	423,525 50	6 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	\$5,000	\$6,400 00	\$5,000 00
of Fitchburg, Mass., 6s,	1,000	1,090 00	1,000 00
of Bangor, Me., 6s,	5,000	6,055 00	5,000 00*
of Newton, Mass., 5s,	8,000	8,785 00	8,000 00
of Malden, Mass., 4s,	40,000	44,000 00	40,000 00
Town of Woburn, Mass., 6s,	10,000	10,700 00	10,000 00
of Brookline, Mass., 7s,	10,000	12,600 00	10,000 00
of Clinton, Mass., 4s,	10,000	10,100 00	10,000 00
	\$89,000	\$96,730 00	\$89,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas Nat'l Bank, Boston,	\$2,000	\$2,360 00	\$2,000 00
23	Atlantic Nat'l Bank, Boston,	2,300	3,013 00	2,300 00
25	Continental N'l Bank, Boston,	2,500	3,000 00	2,500 00
8	Eliot National Bank, Boston,	800	984 00	800 00
15	First Nat'l Bank, Boston,	1,500	3,555 00	1,500 00
25	Freeman's Nat'l B'k, Boston,	2,500	2,500 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,255 00	1,000 00
11	Howard Nat'l Bank, Boston,	1,100	1,177 00	1,100 00
	<i>Amounts carried forward,</i>	\$13,700	\$17,844 00	\$13,700 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$13,700	\$17,844 00	\$13,700 00
4	Massachusetts N'l B'k, Boston,	1,000	1,040 00	1,000 00
16	Market Nat'l Bank, Boston, .	1,600	1,472 00	1,600 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,260 00	3,000 00
36	National City Bank, Boston, .	3,600	3,744 00	3,600 00
13	N'l B'k of Commerce, Boston,	1,300	1,612 00	1,300 00
28	Nat'l Eagle Bank, Boston, .	2,800	2,940 00	2,800 00
20	Globe National Bank, Boston,	2,000	1,840 00	2,000 00
73	Nat'l Exchange Bank, Boston,	7,300	9,490 00	7,300 00
55	N'l B'k of Redemption, Boston,	5,500	7,315 00	5,500 00
12	N'l B'k of No. America, Boston,	1,200	1,344 00	1,200 00
7	Nat'l Revere Bank, Boston, .	700	896 00	700 00
5	Nat'l Rockland Bank, Boston,	500	750 00	500 00
30	Nat'l Webster Bank, Boston, .	3,000	3,330 00	3,000 00
14	North Nat'l Bank, Boston, .	1,400	1,890 00	1,400 00
10	Old Boston Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
16	Shawmut Nat'l Bank, Boston,	1,600	2,080 00	1,600 00
47	State Nat'l Bank, Boston, .	4,700	6,016 00	4,700 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,524 00	1,200 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,111 00	1,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	1,080 00	1,200 00
68	First Nat'l Bank, Malden, .	6,800	8,840 00	6,800 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,420 00	2,000 00
		\$68,100	\$84,058 00	\$68,100 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Oct. 31, 1888.

Personally appeared Francis A. Shove, Treasurer of the Malden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LEVERETT D. HOLDEN, *Justice of the Peace.*

MIDDLESEX, ss., Oct. 31, 1888.

Personally appeared James Pierce, President, and David Ayers, W. F. Warner, John P. Holden, Abram G. Hill, F. A. Smith, A. M. Copp, A. F. Sargent and F. F. Silliman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LEVERETT D. HOLDEN, *Justice of the Peace.*

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated 1871. Present number of corporators, 66.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

HENRY A. POTTER,

WILLIAM REYNOLDS,

STEPHEN HATHAWAY,

MOSES GILBERT.

Open for business every business day, 9 A.M. to 12 M., and Saturday 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$42,050 00	Deposits,	\$293,300 07
Bank stock as per schedule,	55,818 96	Earnings undivided,	7,102 00
Loans on bank stock,	6,300 00	Guaranty fund,	6,364 89
Railroad bonds as per schedule,	32,058 05		
Real estate by foreclosure,	28,997 87		
Loans on real estate,	91,600 00		
Loans on personal security,	28,700 00		
Deposit in bank, on interest,	19,979 63*		
Expense account,	1,100 78		
Cash on hand,	161 67		
	<hr/>		<hr/>
	\$306,766 96		\$306,766 96

* This amount has been reduced within the legal limit.

Loans on Bank Stock, amount on each :—

On 22 shares National Grand Bank, Marblehead, and 21 shares Marblehead National Bank, Marblehead,	\$4,300 00
On 30 shares Marblehead National Bank, Marblehead,	1,500 00
On 5 shares Marblehead National Bank, Marblehead,	500 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$28,997 87
Assessed value of the same,	29,100 00
Net income received from same during year ending Oct. 31, 1888,	926 68
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	52
Aggregate amount of the same,	47,675 00

Cash on Deposit in Bank :—

Marblehead National Bank, Marblehead,	\$19,979 63
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$12,899 84
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., {	5,014 22
		5,267 15

Times for the dividends fixed by the by-laws: May 1 and November 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,543	\$71,013 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	965	65,136 68
Number of accounts opened during the year ending Oct. 31, 1888,	269	
Number of accounts closed during the year ending Oct. 31, 1888,	195	
Number of open accounts Oct. 31, 1888,	1,582	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		765 63
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: August 16.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,979 63 38,525 00	2 5 per cent. “	\$20,900 00 66,725 00	5½ 6 per cent. “	\$250 00 200 00	7 8 per cent. “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 6s,	\$2,000	\$2,120 00	\$2,000 00
of Melrose, Mass., 7s,	10,000	11,400 00	11,400 00
of Marblehead, Mass., 4s,	20,000	20,400 00	20,000 00
City of Bangor, Me., 6s,	8,000	8,960 00	8,650 00*
	\$40,000	\$42,880 00	\$42,050 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
38	Nat'l Grand B'k, Marblehead,	\$3,800	\$4,484 00	\$4,639 15
12	Marblehead N'l B'k, Marb'h'd,	1,200	1,380 00	1,344 00
30	Blackstone N'l Bank, Boston, .	3,000	3,352 50	3,485 00
31	Boylston Nat'l Bank, Boston,	3,100	4,293 50	3,839 50
25	Continental Nat'l B'k, Boston,	2,500	3,000 00	2,687 50
5	Hamilton Nat'l Bank, Boston, .	500	625 00	591 25
9	Market Nat'l Bank, Boston, . .	900	830 25	999 00
25	Merchants' Nat'l B'k, Boston,	2,500	3,550 00	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,605 00	2,505 20
	<i>Amounts carried forward,</i>	\$19,500	\$24,120 25	\$23,421 85

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$19,500	\$24,120 25	\$23,421 85
13	Merchandise N'l B'k, Boston,	1,300	1,163 50	1,297 67
25	North Nat'l Bank, Boston, .	2,500	3,387 50	3,056 25
25	Shawmut Nat'l Bank, Boston,	2,500	3,256 25	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	2,165 62	2,366 25
56	State National Bank, Boston, .	5,600	7,140 00	6,048 45
32	N'l Hide & Leather B'k, Boston,	3,200	3,880 00	3,744 00
4	Nat'l Revere Bank, Boston, .	400	515 00	442 75
19	N'l B'k of Commerce, Boston,	1,900	2,370 25	2,440 00
29	N'l B'k of Redemption, Boston,	2,900	3,864 25	4,067 25
25	N'l B'k of No. America, Boston,	2,500	2,806 25	2,778 12
24	N'l B'k of the Republic, Boston,	2,400	3,600 00	3,072 00
		\$46,800	\$58,268 87	\$55,818 96

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$10,000	\$11,500 00	\$11,500 00
Boston & Lowell R.R. 4s, . . .	10,000	10,104 44	10,104 44
Fitchburg R.R. 4½s,	5,000	5,125 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,398 61	5,398 61
	\$30,000	\$32,128 05	\$32,058 05

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 17, 1888.

Personally appeared William Gilley, Treasurer of the Marblehead Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

STEPHEN C. FELTON, *Justice of the Peace.*

ESSEX, ss., Nov. 17, 1888.

Personally appeared Nathan P. Sanborn, President, and Rob't C. Bridge, Thomas W. Tucker, Samuel D. Smith, Everett Paine and William Reynolds, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

STEPHEN C. FELTON, *Justice of the Peace.*

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 107.

S. HERBERT HOWE, *President.* EDWARD R. ALLEY, *Treasurer.*
 EDWARD R. ALLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. HERBERT HOWE, WILLIAM D. BURDETT,
 LORIMAN S. BRIGHAM, ALBE C. WEEKS,
 WINSLOW M. WARREN.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
 Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$238,900 00	Deposits,	\$1,225,528 70
Bank stock as per schedule,	195,040 75	Earnings undivided,	35,372 84
Loans on bank stock,	4,529 00	Guaranty fund,	28,330 00
Railroad bonds as per schedule,	61,000 00		
Loans on real estate,	648,971 00		
Loans on personal security,	15,475 00		
Loans to counties, cities or towns (notes),	64,500 00		
Deposits in banks, on interest,	59,308 39		
Expense account,	1,507 40		
	<hr/>		<hr/>
	\$1,289,231 54		\$1,289,231 54

Loans on Bank Stock, amount on each :—

On 37 shares National Eagle Bank, Boston,	} \$3,329 00
On 4 shares Merchandise National Bank, Boston,	
On 12 shares National Bank of the Commonwealth, Boston,	

Number of outstanding loans which are of an amount not exceeding
 \$3,000 each, 470
 Aggregate amount of the same, \$419,045 00

Cash on Deposit in Banks, amount in each :—

People's National Bank, Marlborough,	\$24,534 72
First National Bank, Marlborough,	34,773 67

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$64,759 01
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 22,301 48
 ending Oct. 31, 1888, } 2½ per cent., { 28,067 92
 Times for the dividends fixed by the by-laws: third Wednesday in January and July.
 Date of the last extra dividend: July 19, 1865.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 3,728 271,862 00
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,318 268,895 23
 Number of accounts opened during the year ending Oct. 31, 1888, 769
 Number of accounts closed during the year ending Oct. 31, 1888, 596
 Number of open accounts Oct. 31, 1888, 3,933
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 3,290 28
 Amount of treasurer's bond, 25,000 00
 Date of examination by commissioner: March 29.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$59,308 39	2½ per cent.	\$31,329 00	4½ per cent.	\$24,258 00	5½ per cent.
55,500 00	4 "	182,872 00	5 "	439,516 00	6 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s,	\$10,000	\$10,400 00	\$10,000 00
of Lowell, Mass., 6s,	2,000	2,080 00	2,000 00
of Fall River, Mass., 6s,	5,000	5,375 00	5,000 00
of Fall River, Mass., 6s,	5,000	5,550 00	5,000 00
of Boston, Mass., 4s,	10,000	10,200 00	10,000 00
of Boston, Mass., 6s,	11,000	13,750 00	11,000 00
Town of Pawtucket, R. I., 5s,	10,000	10,950 00	10,000 00
City of Lewiston, Me., 5s,	7,000	7,980 00	7,000 00
of Cambridge, Mass., 6s,	6,000	6,540 00	6,000 00
of Lynn, Mass., 6s,	5,000	5,675 00	5,000 00
of Fall River, Mass., 6s,	5,000	5,600 00	5,000 00
of Lynn, Mass., 6s,	2,000	2,100 00	2,000 00
of Charlestown, Mass., 6s,	12,000	12,600 00	12,000 00
of Charlestown, Mass., 6s,	15,000	15,525 00	15,000 00
of Cambridge, Mass., 6s,	2,000	2,240 00	2,000 00
of Dover, N. H., 6s,	4,400	4,708 00	4,400 00
Town of Winchester, Mass., 4s,	15,000	15,375 00	15,000 00
City of Keene, N. H., 4s,	5,000	5,125 00	5,000 00
of Providence, R. I., 5s,	9,000	10,395 00	9,000 00
<i>Amounts carried forward,</i>	\$140,400	\$152,168 00	\$140,400 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$140,400	\$152,168 00	\$140,400 00
City of Keene, N. H., 4s,	5,000	5,075 00	5,000 00
Town of Clinton, Mass., 4s,	4,000	4,100 00	4,000 00
of Arlington, Mass., 6s,	3,000	3,165 00	3,000 00
City of Newton, Mass., 5s,	2,000	2,310 00	2,000 00
of Worcester, Mass., 4s,	5,500	5,527 00	5,500 00
Town of Marlborough, Mass., 4s,	20,000	20,600 00	20,000 00
City of Lowell, Mass., 4s,	20,000	20,062 00	20,000 00
of Lynn, Mass., 4s,	2,000	2,040 00	2,000 00
of Fitchburg, Mass., 4s,	3,000	3,015 00	3,000 00
of Cambridge, Mass., 6s,	2,000	2,295 00	2,000 00
of Taunton, Mass., 6s,	4,000	4,580 00	4,000 00
of Worcester, Mass., 3½s,	5,000	4,875 00	5,000 00
Town of Pawtucket, R. I., 4s,	3,000	3,075 00	3,000 00
City of Springfield, Mass., 7s,	1,000	1,230 00	1,000 00
Town of Weymouth, Mass., 4s,	1,000	1,035 00	1,000 00
City of Waltham, Mass., 4s,	3,000	3,045 00	3,000 00
Town of Wellesley, Mass., 4s,	5,000	5,050 00	5,000 00
of Wellesley, Mass., 4s,	5,000	5,125 00	5,000 00
of Wellesley, Mass., 4s,	5,000	5,050 00	5,000 00
	\$238,900	\$253,422 00	\$238,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
88	Continental Nat'l B'k, Boston,	\$8,800	\$10,560 00	\$8,800 00
80	Atlas National Bank, Boston,	8,000	9,440 00	8,000 00
82	First Nat'l B'k, Marlborough,	8,200	8,610 00	8,200 00
76	National Eagle Bank, Boston,	7,600	7,980 00	7,600 00
75	N'l B'k of the Republic, Boston,	7,500	11,250 00	7,500 00
75	Nat'l Webster Bank, Boston, .	7,500	8,250 00	7,500 00
75	Nat'l Exchange Bank, Boston,	7,500	9,750 00	8,250 00
71	Tremont Nat'l Bank, Boston, .	7,100	7,881 00	7,100 00
70	Manufacturers' N'l B'k, Boston,	7,000	6,440 00	7,000 00
70	Third National Bank, Boston,	7,000	7,350 00	7,000 00
63	State National Bank, Boston, .	6,300	8,001 00	6,300 00
62	Everett Nat'l Bank, Boston, .	6,200	5,828 00	6,200 00
61	N'l B'k of No. America, Boston,	6,100	6,832 00	6,100 00
59	Faneuil Hall N'l B'k, Boston,	5,900	8,260 00	5,900 00
57	National Revere B'k, Boston,	5,700	7,296 00	7,050 00
55	People's N'l B'k, Marlborough,	5,500	6,435 00	5,500 00
50	Merchants' N'l B'k, Boston, .	5,000	7,100 00	6,874 50
50	National City Bank, Boston, .	5,000	5,200 00	5,000 00
50	Boston National Bank, Boston,	5,000	6,000 00	5,000 00
	<i>Amounts carried forward,</i>	\$126,900	\$148,463 00	\$130,874 50

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$126,900	\$148,463 00	\$130,874 50
50	Merchandise N'l B'k, Boston, .	5,000	4,450 00	4,970 00
50	Globe National Bank, Boston,	5,000	4,600 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,600 00	4,959 50
45	Eliot National Bank, Boston, .	4,500	5,535 00	5,495 25
42	N'l B'k of Redemption, Boston,	4,200	5,586 00	4,200 00
40	Freeman's Nat'l Bank, Boston,	4,000	4,000 00	4,115 00
35	Howard Nat'l Bank, Boston, .	3,500	3,710 00	3,695 00
33	Traders' Nat'l Bank, Boston, .	3,300	2,970 00	3,225 75
30	Blackstone Nat'l B'k, Boston,	3,000	3,330 00	3,305 75
30	First National Bank, Lynn, .	3,000	3,750 00	3,000 00
33	Shoe & Leather N'l B'k, Boston,	3,300	3,399 00	3,284 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,125 00	3,256 25
25	National Union Bank, Boston,	2,500	3,550 00	3,550 00
16	City Nat'l Bank, Worcester, .	1,600	2,160 00	1,600 00
15	N'l B'k of Commerce, Boston,	1,500	1,860 00	1,500 00
15	First National Bank, Clinton,	1,500	1,860 00	1,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,815 00	1,516 50
14	Newton Nat'l Bank, Newton,	1,400	1,400 00	1,403 50
12	Boylston Nat'l Bank, Boston,	1,200	1,656 00	1,624 25
10	Suffolk Nat'l Bank, Boston, .	1,000	1,270 00	1,160 50
10	Mt. Vernon Nat'l B'k, Boston,	1,000	1,330 00	1,330 00
4	Shawmut Nat'l Bank, Boston,	400	520 00	475 00
		\$186,800	\$214,939 00	\$195,040 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$6,000	\$6,540 00	\$6,000 00
Old Colony R.R. 6s,	1,000	1,150 00	1,000 00
Boston & Maine R.R. 7s,	4,000	4,560 00	4,000 00
Boston & Albany R.R. 6s,	3,000	3,360 00	3,000 00
Boston & Maine R.R. 7s,	1,500	1,710 00	1,500 00
Old Colony R.R. 6s,	1,000	1,115 00	1,000 00
Boston & Lowell R.R. 6s,	5,000	5,625 00	5,000 00
Old Colony R.R. 4½s,	3,000	3,180 00	3,000 00
Boston & Lowell R.R. 7s,	2,000	2,180 00	2,000 00
Boston & Maine R.R. 7s,	2,000	2,220 00	2,000 00
Boston, Clinton & Fitchburg R.R. 7s,	2,500	2,550 00	2,500 00
Old Colony R.R. 4s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	6,000	6,000 00	6,000 00
Fitchburg R.R. 4½s,	4,000	4,000 00	4,000 00
	\$61,000	\$64,290 00	\$61,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

MARLBOROUGH, Nov. 2, 1888.

Personally appeared Edward R. Alley, Treasurer of the Marlborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREDERICK L. CLAFLIN, *Justice of the Peace.*

MIDDLESEX, ss.

MARLBOROUGH, Nov. 2, 1888.

Personally appeared S. H. Howe, President, and W. D. Burdett, James T. Murphy, H. O. Russell, A. C. Weeks and William Dadmun, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FREDERICK L. CLAFLIN, *Justice of the Peace.*

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated 1872. Present number of corporators, 38.

TIMOTHY MERRICK, *President.*

C. B. PRESCOTT, *Treasurer.*

E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

TIMOTHY MERRICK,

LEMUEL SEARS,

J. S. WEBBER,

HIRAM SMITH,

R. P. CRAFTS.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.; also Saturday, 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$50,078 50	Deposits,	\$781,311 60
Loans on bank stock,	12,750 00	Earnings undivided,	7,335 90
Loans on real estate,	513,470 00	Guaranty fund,	14,960 00
Loans on personal security,	199,525 90		
Deposit in bank, on interest,	18,200 00		
Expense account,	2,854 04		
Furniture and fixtures,	2,118 75		
Cash on hand,	4,610 31		
	<u>\$803,607 50</u>		<u>\$803,607 50</u>

Loans on Bank Stock, amount on each :—

On 10 shares Home National Bank, Holyoke,	\$750 00
On 53 shares Third National Bank, Springfield,	2,000 00
On 8 shares Agawam National Bank, Springfield,	800 00
On 40 shares Home National Bank, Holyoke,	2,600 00
On 60 shares Home National Bank, Holyoke,	5,000 00
On 20 shares Home National Bank, Holyoke,	1,600 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 179

Aggregate amount of the same, \$228,784 00

Amount of investments from which no income is received, 7,403 17

Cash on Deposit in Bank :—

City National Bank, Holyoke, \$18,200 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$35,492 10

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 14,125 28
ending Oct. 31, 1888, } 2 per cent., { 14,269 88

Times for the dividends fixed by the by-laws: May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 3,615 269,532 82

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,971	\$236,157 18
Number of accounts opened during the year ending Oct. 31, 1888,	605	
Number of accounts closed during the year ending Oct. 31, 1888,	502	
Number of open accounts Oct. 31, 1888,	2,312	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		4,227 63
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: January 27.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,403 17	0 per cent.	\$18,200 00	4 per cent.	\$718,342 73	5 per cent.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,310 00	\$3,008 50
20	First Nat'l Bank, Springfield,	2,000	3,000 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	10,250 00	8,500 00
75	Hadley Falls N'l B'k, Holyoke,	7,500	12,750 00	11,990 00
193	City Nat'l Bank, Holyoke,	19,300	22,195 00	23,500 00
		\$36,000	\$50,505 00	\$50,078 50

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 27, 1888.

Personally appeared C. B. Prescott, Treasurer of the Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBION F. HITCHCOCK, *Notary Public.*

HAMPDEN, ss., Nov. 28, 1888.

Personally appeared Timothy Merrick, President, and Timothy Merrick, Lemuel Sears, A. W. Esleek, Edward C. Taft, E. W. Chapin and Edw. P. Bagg, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBION F. HITCHCOCK, *Notary Public.*

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March, 1861. Present number of corporators, 65.

JEREMIAH CLARK, *President.*

CHAS. C. HUTCHINSON, *Treasurer.*

CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JACOB ROGERS,

JOHN DAVIS,

FRANCIS CARLL,

JAMES FRANCIS,

CHAS. C. HUTCHINSON.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$253,650 00	Deposits,	\$1,783,426 52
Loans on bank stock,	70,700 00	Earnings undivided,	43,077 46
Real estate (for banking purposes),	91,175 00	Guaranty fund,	55,100 00
Real estate by foreclosure,	70,700 00		
Loans on real estate,	706,443 74		
Loans on personal security,	563,710 00		
Loans to counties, cities or towns (notes),	40,000 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	74,257 23		
Cash on hand,	10,568 01		
	\$1,881,603 98		\$1,881,603 98

Loans on Bank Stock, amount on each :—

On 70 shares National Bank of the Commonwealth, Boston, 20 shares Metropolitan National Bank, Boston, and 10 shares Railroad National Bank, Lowell,	\$10,000 00
On 25 shares First National Bank, Lowell, 6 shares Merchants' National Bank, Lowell,	2,500 00
On 33 shares National Webster Bank, Boston, 150 shares National Hide and Leather Bank, Boston, and 85 shares Railroad National Bank, Lowell,	25,000 00

On 14 shares National Bank of Commerce, Boston, 11 shares Merchants' National Bank, Boston, and 10 shares Railroad National Bank, Lowell, \$3,200 00
 On 150 shares National Hide and Leather Bank, Boston, 50 shares National Exchange Bank, Boston, 50 shares National Bank of Redemption, Boston, and 60 shares People's National Bank, Boston, 30,000 00

Invested in real estate (for banking purposes), \$91,175 00
 Estimated value of the same, 80,000 00
 Assessed value of the same, 63,100 00
 Net income received from same during year ending Oct. 31, 1888, 2,869 34
 Value (by books) of other real estate, held by foreclosure or otherwise, 70,700 00
 Assessed value of the same, 57,000 00
 Net income received from same during year ending Oct. 31, 1888, 865 13
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 303
 Aggregate amount of the same, 376,843 00

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston, \$40,315 23
 Railroad National Bank, Lowell, 33,942 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$88,063 86
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 33,485 68
 ending Oct. 31, 1888, } 2 per cent., { 37,763 36

Times for the dividends fixed by the by-laws: first Saturday in June and December.

Date of the last extra dividend: June, 1876.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 4,636 336,191 12
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 3,304 350,708 68
 Number of accounts opened during the year ending Oct. 31, 1888, 929
 Number of accounts closed during the year ending Oct. 31, 1888, 776
 Number of open accounts Oct. 31, 1888, 4,614
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 5,655 16
 Amount of treasurer's bond, 25,000 00

Date of examination by commissioner: August 13.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$74,257 23	2½ per cent.	\$344 500 00	4½ per cent.	\$208,570 00	6 per cent.
40,000 00	3¾ " "	488,538 74	5 " "	9,500 00	6½ " "
118,000 00	4 " "	137,245 00	5½ " "	14,900 00	7 " "
20,000 00	4¼ " "				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas Nat'l Bank, Boston, .	\$10,600	\$12,614 00	\$11,660 00
99	Blackstone Nat'l B'k, Boston,	9,900	10,989 00	9,900 00
63	Boston Nat'l Bank, Boston, .	6,300	7,560 00	7,056 00
9	Nat'l City Bank, Boston, .	900	954 00	900 00
45	N'l B'k of Commerce, Boston,	4,500	5,625 00	5,040 00
40	Nat'l Eagle Bank, Boston, .	4,000	4,200 00	4,000 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,075 00	2,500 00
90	Everett Nat'l Bank, Boston, .	9,000	8,460 00	9,000 00
8	First Nat'l Bank, Boston, .	800	1,896 00	800 00
65	Hamilton Nat'l B'k, Boston, .	6,500	8,125 00	8,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	24,400 00	21,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,404 00	1,300 00
265	Merchants' Nat'l Bank, Boston,	26,500	37,630 00	36,800 00
100	Metropolitan N'l Bank, Boston,	10,000	11,100 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,310 00	1,000 00
105	New England N'l B'k, Boston,	10,500	16,800 00	15,500 00
43	North Nat'l Bank, Boston, .	4,300	5,848 00	5,160 00
37	N'l B'k of No. America, Boston,	3,700	4,144 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	37,373 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	12,450 00	9,960 00
160	Nat'l Revere Bank, Boston, .	16,000	20,640 00	19,200 00
20	Second Nat'l Bank, Boston, .	2,000	3,200 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	5,070 00	4,290 00
7	Traders' Nat'l Bank, Boston, .	700	630 00	700 00
50	Nat'l Webster Bank, Boston, .	5,000	5,500 00	5,000 00
28	Collateral Loan Co., Boston, .	2,800	2,940 00	2,800 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,327 00	13,839 00
30	Bay State N'l B'k, Lawrence, .	2,250	3,450 00	2,250 00
68	First Nat'l Bank, Malden, .	6,800	8,500 00	7,480 00
		\$219,850	\$281,214 00	\$253,650 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, Nov. 17, 1888.

Personally appeared Charles C. Hutchinson, Treasurer of the Mechanics' Savings Bank of Lowell, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. F. HILLS, *Justice of the Peace.*

MIDDLESEX, SS.

LOWELL, Nov. 17, 1888.

Personally appeared Jeremiah Clark, President, and Julian V. Keyes, John Davis, Jacob Rogers, Wm. G. Ward and Ferdinand Rodliff, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. F. HILLS, *Justice of the Peace.*

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated 1869. Present number of corporators, 79.

DANIEL W. LAWRENCE, *President.* CHARLES B. BUSS, *Treasurer.*
 J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. LAWRENCE, BENJ. F. HAYES,
 DANIEL A. GLEASON, FRANCIS E. FOSTER,
 CHAS. M. BARRETT.

Open for business Tuesday and Saturday, 3 to 9 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$110,340 00	Deposits,	\$646,912 26
Bank stock as per schedule,	33,650 00	Earnings undivided,	17,208 56
Railroad bonds as per schedule,	46,281 50	Guaranty fund,	15,150 00
Real estate (for banking purposes),	13,800 00	Profit and loss,	1,130 65
Loans on real estate,	303,818 59		
Loans on personal security,	146,125 00		
Loans to counties, cities or towns (notes),	16,000 00		
Deposit in bank, on interest,	8,743 88		
Cash on hand,	1,642 50		
	<hr/>		<hr/>
	\$680,401 47		\$680,401 47

Invested in real estate (for banking purposes),	\$13,800 00
Estimated value of the same,	13,800 00
Assessed value of the same,	13,000 00
Net income received from same during year ending Oct. 31, 1888,	477 32
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	210
Aggregate amount of the same,	236,078 00

Cash on Deposit in Bank : —

National Exchange Bank, Boston,	\$8,743 88
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$33,805 02
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 11,317 22
 ending Oct. 31, 1888, } 2 per cent., { 11,857 23
 Rate and amount of any extra dividend for the year ending Oct. 31, 1888,
 1 per cent., 4,936 03
 Times for the dividends fixed by the by-laws: first Saturday in May
 and November.
 Date of the last extra dividend: May, 1888.
 Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 2,325 128,293 00
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 1,339 118,169 11
 Number of accounts opened during the year ending Oct. 31, 1888, 310
 Number of accounts closed during the year ending Oct. 31, 1888, 194
 Number of open accounts Oct. 31, 1888, 2,246
 Amount of expenses of the corporation during the year ending Oct. 31,
 1888 (exclusive of taxes), 1,590 40
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: June 4.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,743 88	2½ per cent.	\$10,000 00	4¾ per cent.	\$10,000 00	5¾ per cent.
21,000 00	4 "	129,650 00	5 "	206,093 59	6 "
20,000 00	4¼ "	6,000 00	5¼ "	13,500 00	6½ "
9,500 00	4½ "	30,200 00	5½ "	10,000 00	7 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	\$14,500	\$14,500 00	\$14,500 00
of Lynn, Mass., 5s,	5,000	5,587 50	5,000 00
of Fall River, Mass., 6s,	3,000	3,405 00	3,840 00
of Haverhill, Mass., 7s,	6,000	6,525 00	6,000 00
of Charlestown, Mass., 6s,	4,000	4,210 00	4,000 00
Town of Melrose, Mass., 7s,	7,000	7,700 00	7,000 00
of Natick, Mass., 4s,	5,000	5,000 00	5,000 00
of Medford, Mass., 6s,	12,000	12,270 00	12,000 00
of Wellesley, Mass., 4s,	15,000	15,000 00	15,000 00
of Hartland, Me., 4½s,	12,000	12,000 00	12,000 00*
District of Columbia 6s,	26,000	27,570 00	26,000 00
	\$109,500	\$113,767 50	\$110,340 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	N'l B'k of Commerce, Boston,	\$1,200	\$1,497 00	\$1,200 00
15	Hamilton Nat'l B'k, Boston, .	1,500	1,875 00	1,500 00
33	Blackstone N'l Bank, Boston,	3,300	3,679 50	3,300 00
4	Nat'l Revere Bank, Boston, .	400	515 00	400 00
10	National Eagle Bank, Boston,	1,000	1,005 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,250 00	1,500 00
20	N'l B'k Commonw'lth, Boston,	2,000	2,740 00	2,000 00
25	Monument Nat'l B'k, Boston, .	2,500	5,500 00	3,750 00
10	Market Nat'l Bank, Boston, .	1,000	920 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,420 00	2,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,120 00	1,000 00
25	Boston Nat'l Bank, Boston, .	2,500	3,000 00	2,500 00
20	North National Bank, Boston,	2,000	2,700 00	2,000 00
20	Merchandise N'l B'k, Boston,	2,000	1,790 00	2,000 00
25	Suffolk Nat'l Bank, Boston, .	2,500	3,025 00	2,500 00
15	Continental Nat'l B'k, Boston,	1,500	1,800 00	1,500 00
20	Commercial Nat'l B'k, Boston,	2,000	2,000 00	2,000 00
25	Central National Bank, Lynn,	2,500	3,806 25	2,500 00
		\$32,400	\$41,642 75	\$33,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$5,000	\$5,575 00	\$5,675 00
Conn. & Passumpsic Rivers R.R. 7s,	5,000	5,500 00	5,606 50*
Fitchburg R.R. 4s,	10,000	9,400 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
	\$45,000	\$45,475 00	\$46,281 50

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 2, 1888.

Personally appeared Charles B. Buss, Treasurer of the Medford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJ. F. HAYES, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 2, 1888.

Personally appeared Daniel W. Lawrence, President, and Jas. P. Richardson, Benj. C. Leonard, Roswell B. Lawrence, C. M. Barrett and J. Gilman Waite, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. F. HAYES, *Justice of the Peace.*

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated 1871. Present number of corporators, 37.

MILTON M. FISHER, *President.*

F. L. FISHER, *Treasurer.*

F. L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. M. FISHER,

WALES KIMBALL,

S. W. RICHARDSON,

SUMNER ROBBINS,

A. M. B. FULLER,

S. G. CLARK.

Open for business every business day, 9 A.M. to 12 M., and 2 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$2,748 00	Deposits,	\$196,865 25
Bank stock as per schedule,	32,078 84	Earnings undivided,	3,791 63
Loans on bank stock,	1,800 00	Guaranty fund,	8,625 35
Railroad bonds as per schedule,	17,443 50		
Real estate by foreclosure,	6,821 60		
Loans on real estate,	100,707 20		
Loans on personal security,	31,312 75		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	8,917 46		
Assessment on stock of Central National Bank,	2,950 00		
Cash on hand,	502 88		
	\$209,282 23		\$209,282 23

Loans on Bank Stock, amount on each : —

On 5 shares Dedham National Bank, Dedham,	\$300 00
On 5 shares Eliot National Bank, Boston,	500 00
On 10 shares Appleton National Bank, Lowell,	1,000 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$6,821 60
Assessed value of the same,	6,950 00
Net income received from same during year ending Oct. 31, 1888,	236 30
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	220
Aggregate amount of the same,	119,019 95
Amount of investments from which no income is received,	2,950 00

Cash on Deposit in Banks, amount in each : —

Howard National Bank, Boston,	\$6,917 18
Central National Bank, Boston,	2,000 28

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$11,188 54
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 3,599 17 } 2 per cent., { 3,534 29

Times for the dividends fixed by the by-laws: June and December.

Date of the last extra dividend: 1880.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,027	\$113,352 05
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	864	123,082 80
Number of accounts opened during the year ending Oct. 31, 1888,	121	
Number of accounts closed during the year ending Oct. 31, 1888,	112	
Number of open accounts Oct. 31, 1888,	880	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		971 22
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: April 24.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 28 6,917 18	2 per cent. 2½ "	\$21,600 00 5,000 00	5 per cent. 5½ "	\$111,219 95	6 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Keene, N. H., 6s,	\$500	\$568 00	\$560 00
of Grand Rapids, Mich., 5s.,	2,000	2,265 00	2,188 00
	\$2,500	\$2,833 00	\$2,748 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Central Nat'l Bank, Boston, . .	\$6,000	\$7,800 00	\$5,500 00
30	First Ward N'l Bank, Boston,	3,000	3,900 00	3,075 00
50	Manufacturers' N'l B'k, Boston,	5,000	4,600 00	5,100 00
10	Market Nat'l Bank, Boston, . .	1,000	923 00	1,030 00
20	Merchandise N'l B'k, Boston,	2,000	1,790 00	2,062 50
15	Mt. Vernon Nat'l B'k, Boston,	1,500	1,954 00	1,623 75
20	Shawmut Nat'l Bank, Boston,	2,000	2,605 00	2,395 53
20	Nat'l Revere Bank, Boston, . .	2,000	2,575 00	2,543 56
20	Dedham Nat'l Bank, Dedham,	2,000	2,280 00	2,404 00
17	Franklin Nat'l B'k, Franklin,	1,700	1,955 00	1,972 00
32	Holliston Nat'l B'k, Holliston,	3,200	3,840 00	3,862 50
20	South Framingham Nat'l B'k, South Framingham,	2,000	240 00	200 00*
3	Wrentham N'l B'k, Wrentham,	210	240 00	310 00
		\$31,610	\$34,702 00	\$32,078 84

* This bank is in liquidation, and has paid ninety per cent. to stockholders.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$2,000	\$2,215 00	\$2,195 00
Boston, Clinton & Fitchburg R.R. 5s,	2,000	2,300 00	2,230 00
Fitchburg R.R. 6s,	2,000	2,190 00	2,240 00
Leeds & Farmington R.R. 6s,	2,000	2,262 00	2,225 00
Lowell & Lawrence R.R. 6s,	1,000	1,119 00	1,119 00
Maine Central R.R. 6s,	2,000	2,340 00	2,370 00
Newport & Richford R.R. 5s,	2,000	2,093 00	2,260 00*
Old Colony R.R. 6s,	2,000	2,310 00	2,240 00
Salem & Lowell R.R. 6s,	500	580 00	564 50
	\$15,500	\$17,409 00	\$17,443 50

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 5, 1888.

Personally appeared Frederick L. Fisher, Treasurer of the Medway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

NORFOLK, ss., Nov. 12, 1888.

Personally appeared Milton M. Fisher, President, and A. M. B. Fuller, Wales Kimball, S. G. Clark, R. P. Ross and J. B. Hopkins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

MELROSE SAVINGS BANK—MELROSE.

Incorporated 1872. Present number of corporators, 24.

DANIEL RUSSELL, *President.*

E. H. Goss, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE NEWHALL,

DANIEL NORTON,

SETH E. BENSON.

Open for business Wednesday and Saturday, 3.30 to 6 P.M., and Saturday, 7 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$58,000 00	Deposits,	\$284,241 71
Bank stock as per schedule,	7,200 00	Earnings undivided,	9,934 33
Loans on real estate,	182,419 00	Guaranty fund,	4,245 72
Loans on personal security,	8,200 00		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	36,420 17		
Expense account,	174 75		
Cash on hand,	2,007 84		
	\$298,421 76		\$298,421 76

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 144

Aggregate amount of the same, \$153,919 00

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston, \$14,353 30

Everett National Bank, Boston, 14,279 02

Maverick National Bank, Boston, 7,787 85

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$14,269 68

Rate and amount of each semi annual dividend for the year } 2 per cent., { 4,784 20

ending Oct. 31, 1888, } 2 per cent., { 4,918 21

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) re-
ceived during the year ending Oct. 31, 1888, 2,694 115,793 97

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,355	\$104,475 67
Number of accounts opened during the year ending Oct. 31, 1888,	392	
Number of accounts closed during the year ending Oct. 31, 1888,	229	
Number of open accounts Oct. 31, 1888,	1,786	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,395 10
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: December 4.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,420 17	2½ per cent.	\$194,619 00	6 per cent.	-	-

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 6s,	\$3,000	\$3,180 00	\$3,000 00
of Portland, Me., 6s,	5,000	5,595 00	5,000 00*
of Portsmouth, N. H., 6s,	1,000	1,060 00	1,000 00*
of Boston, Mass., 4s,	7,000	7,175 00	7,000 00
of Brockton, Mass., 5s,	8,000	8,912 00	8,000 00
Town of Clinton, Mass., 4s,	6,000	6,015 00	6,000 00
City of Columbus, Ohio, 4s,	5,000	4,900 00	5,000 00
Town of Melrose, Mass., 4s,	23,000	23,460 00	23,000 00
	\$58,000	\$60,297 00	\$58,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston,	\$2,700	\$2,700 00	\$2,700 00
45	Freeman's N'l Bank, Boston,	4,500	4,500 00	4,500 00
		\$7,200	\$7,200 00	\$7,200 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared Elbridge H. Goss, Treasurer of the Melrose Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ODIORNE S. HARRIS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 7 and 12, 1888.

Personally appeared Daniel Russell, President, and John Larrabee, one of the trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ODIORNE S. HARRIS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared Lewis G. Coburn, one of the trustees of said corporation, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me, MALCOLM McLOUD, *Justice of the Peace.*

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared Moses S. Page, J. D. Wilde and Daniel Norton, trustees of said corporation, and made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FRANCIS V. B. KERN, *Justice of the Peace.*

MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated 1871. Present number of corporators, 36.

WM. H. HASKELL, *President.*

DANIEL J. POORE, *Treasurer.*

O. E. LITTLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. H. HASKELL,

ALBERT SARGENT,

JOHN B. JUDKINS.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M., 1.30 to 3 P.M.; Saturday, close at 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$20,000 00	Deposits,	\$400,996 02
Bank stock as per schedule,	7,800 00	Earnings undivided,	202 50
Loan on bank stock,	6,200 00	Guaranty fund,	15,001 73
Railroad bonds as per schedule,	30,400 00		
Loan on railroad bonds,	6,000 00		
Loans on real estate,	229,308 00		
Loans on personal security,	102,989 12		
Loans to counties, cities or towns (notes),	10,150 00		
Deposit in bank, on interest,	2,000 00		
Deposit in bank, not on interest,	1,353 13		
	\$416,200 25		\$416,200 25

Loan on Bank Stock : —

On 62 shares First National Bank, Merrimac, \$6,200 00

Loan on Railroad Bonds : —

On \$6,000 Plum Island Street Railway Company, \$6,000 00*

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 174

Aggregate amount of the same, \$163,974 12

Cash on Deposit in Bank : —

First National Bank, Merrimac, \$3,353 13

* This was not a legal loan, and has been eliminated from the assets of the bank.

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$20,918 13
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 7,370 00 } 2½ per cent., { 9,411 01
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Date of the last extra dividend: May 15, 1879.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	876 66,639 88
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	509 68,086 10
Number of accounts opened during the year ending Oct. 31, 1888,	172
Number of accounts closed during the year ending Oct. 31, 1888,	119
Number of open accounts Oct. 31, 1888,	1,255
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,569 51
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: October 23.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,650 00 119,281 62	4 per cent. 5 "	\$42,200 00 184,065 50	5½ per cent. 6 "	\$5,450 00	7 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	\$8,000	\$8,400 00	\$8,000 00
Town of Marlborough, Mass., 4s,	12,000	12,240 00	12,000 00
	\$20,000	\$20,640 00	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	First Nat'l Bank, Merrimac,	\$7,000	\$9,100 00	\$7,000 00
8	Powow River National Bank, Amesbury,	800	1,120 00	800 00
		\$7,800	\$10,220 00	\$7,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
West Amesbury Branch R.R. 7s,	\$10,400	\$11,440 00	\$10,400 00*
Fitchburg R.R. 4s,	15,000	14,100 00	15,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
	\$30,400	\$30,540 00	\$30,400 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 8, 1888.

Personally appeared Daniel J. Poore, Treasurer of the Merrimac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

M. PERRY SARGENT, *Justice of the Peace.*

Essex, ss., Nov. 8, 1888.

Personally appeared Wm. H. Haskell, President, and J. B. Little, James D. Pike, O. E. Little, D. J. Poore and Albert Sargent, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

M. PERRY SARGENT, *Justice of the Peace.*

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated 1871. Present number of corporators, 26.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. G. PEABODY,

C. F. VARNUM,

FRANCIS JEWETT,

R. G. BARTLETT,

H. C. HOWE,

C. E. ADAMS.

Open for business Monday, Tuesday, Thursday and Friday, 9 A. M. to 12 M., 2 to 4 P. M. ; Saturday, 9 A. M. to 12 M., 7 to 9 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$59,491 50	Deposits,	\$743,297 40
Loans on bank stock,	4,100 00	Earnings undivided,	22,195 39
Railroad bonds as per schedule,	26,000 00	Guaranty fund,	9,670 89
Real estate by foreclosure,	1,800 00		
Loans on real estate,	446,089 22		
Loans on personal security,	193,119 13		
Deposits in banks, on interest,	44,157 12		
Cash on hand,	406 71		
	<hr/>		<hr/>
	\$775,163 68		\$775,163 68

Loans on Bank Stock, amount on each :—

On 14 shares Wamesit National Bank, Lowell,	\$1,400 00
On 13 shares Wamesit National Bank, Lowell,	700 00
On 20 shares Wamesit National Bank, Lowell,	2,000 00

Value (by books) of real estate, held by foreclosure or otherwise,	\$1,800 00
Assessed value of the same,	2,100 00
Net income received from same during year ending Oct. 31, 1888,	113 55
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	128
Aggregate amount of the same,	193,945 00

Cash on Deposit in Banks, amount in each :—

Wamesit National Bank, Lowell,	\$19,157 12
Appleton National Bank, Lowell,	25,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$40,227 41
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 12,898 46
	2 per cent., { 13,312 15

Rate and amount of any extra dividend for the year ending Oct. 31, 1888, 2 6-100 per cent., \$12,746 99

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Date of the last extra dividend: May 5, 1888.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,432 144,306 88

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 872 120,489 96

Number of accounts opened during the year ending Oct. 31, 1888, 325

Number of accounts closed during the year ending Oct. 31, 1888, 239

Number of open accounts Oct. 31, 1888, 1,592

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,432 32

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: July 16.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,157 12	2 per cent.	\$20,000 00	4 $\frac{3}{4}$ per cent.	\$230,909 13	6 per cent.
40,000 00	4 "	274,970 00	5 "	5,540 00	7 "
35,750 00	4 $\frac{1}{2}$ "	61,139 22	5 $\frac{1}{2}$ "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas Nat'l Bank, Boston, .	\$4,000	\$4,920 00	\$4,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,330 00	1,000 00
25	Blackstone N'l Bank, Boston,	2,500	2,800 00	2,500 00
50	Boston Nat'l Bank, Boston, .	5,000	6,125 00	5,000 00
20	Eliot Nat'l Bank, Boston, .	2,000	2,470 00	2,405 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,519 00	2,300 00
20	Globe Nat'l Bank, Boston, .	2,000	1,850 00	2,000 00
9	Hamilton Nat'l Bank, Boston,	900	1,125 00	900 00
34	N'l Hide & Leather B'k, Boston,	3,400	4,165 00	3,400 00
20	Howard Nat'l Bank, Boston, .	2,000	2,140 00	2,000 00
40	Metropolitan Nat'l B'k, Boston,	4,000	4,520 00	4,000 00
9	North Nat'l Bank, Boston, .	900	1,215 00	900 00
3	N'l B'k of No. America, Boston,	300	337 00	300 00
5	Old Boston N'l Bank, Boston,	500	611 00	500 00
64	N'l B'k of Redemption, Boston,	6,400	8,512 00	7,461 50
15	Suffolk Nat'l Bank, Boston, .	1,500	1,870 00	1,500 00
45	Tremont Nat'l Bank, Boston, .	4,500	5,040 00	4,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,110 00	1,000 00
100	Wamesit Nat'l Bank, Lowell, .	10,000	14,300 00	13,825 00
		\$54,200	\$66,959 00	\$59,491 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Lowell & Andover R.R. 6s, . . .	\$10,000	\$10,900 00	\$10,000 00
Nashua & Lowell R.R. 6s, . . .	1,000	1,080 00	1,000 00
Fitchburg R.R. 4½s,	15,000	15,150 00	15,000 00
	\$26,000	\$27,130 00	\$26,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LOWELL, Nov. 16, 1888.

Personally appeared N. G. Lamson, Treasurer of the Merrimack River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 16, 1888.

Personally appeared J. G. Peabody, President, and Alfred Barney, Julius C. Johnson, Chas. E. Adams, H. C. Howe and Crawford Burnham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 36.

EVERETT ROBINSON, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EVERETT ROBINSON,

ABNER L. WESTGATE,

JAMES H. HARLOW,

GEORGE BRAYTON,

GEORGE E. DOANE.

Open for business every business day, 9 A.M. to 12 M., and 2 to 4 P.M.; and Saturday, 7 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$5,000 00	Deposits,	\$613,059 73
Bank stock as per schedule,	12,300 00	Earnings undivided,	12,059 13
Railroad bonds as per schedule,	17,000 00	Guaranty fund,	12,832 00
Real estate by foreclosure,	5,775 00	Interest paid in ad- vance,	2,853 34
Loans on real estate,	367,327 74		
Loans on personal security,	106,277 59		
Loans to counties, cities or towns (notes),	69,675 00		
Deposits in banks, on interest,	54,136 62		
Expense account,	2 95		
Cash on hand,	3,309 30		
	\$640,804 20		\$640,804 20

Value (by books) of real estate, held by foreclosure or otherwise,	\$5,775 00
Assessed value of the same,	5,560 00
Net income received from same during year ending Oct. 31, 1888,	218 83
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	485
Aggregate amount of the same,	343,386 73
Amount of investments from which no income is received,	1,050 00

Cash on Deposit in Banks, amount in each: —

Home National Bank, Brockton,	\$10,000 00
Plymouth National Bank, Plymouth,	10,000 00
First National Bank, Merrimac,	10,000 00
Brockton National Bank, Brockton,	20,000 00
National Bank of the Commonwealth, Boston,	1,273 29
Maverick National Bank, Boston,	2,863 33

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$31,426 16

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 11,382 17
 } 2 per cent., { 11,608 22

Times for the dividends fixed by the by-laws: first Monday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct 31, 1888, 1,567 126,330 59

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,195 126,486 19

Number of accounts opened during the year ending Oct. 31, 1888, 326

Number of accounts closed during the year ending Oct. 31, 1888, 251

Number of open accounts Oct. 31, 1888, 2,167

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,668 55

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: July 9.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,136 62	2½ per cent.	\$20,000 00	4 per cent.	\$5,400 00	5½ per cent.
10,000 00	3 " "	5,200 00	4¼ " "	419,191 71	6 " "
20,000 00	3½ " "	19,875 00	4½ " "	2,700 00	6½ " "
35,000 00	3¾ " "	55,913 62	5 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$5,000	\$5,100 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	National Bank of Commerce, New Bedford,	\$3,000	\$3,150 00	\$3,000 00
50	Nat'l Webster Bank, Boston,	5,000	5,500 00	5,000 00
22	Tremont Nat'l Bank, Boston,	2,200	2,486 00	2,200 00
21	Suffolk Nat'l Bank, Boston,	2,100	2,667 00	2,100 00
		\$12,300	\$13,803 00	\$12,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$6,000	\$6,720 00	\$6,000 00
Old Colony R.R. 7s,	1,000	1,130 00	1,000 00
Boston & Lowell R.R. 4s,	5,000	4,950 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,100 00	5,000 00
	\$17,000	\$17,900 00	\$17,000 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 3, 1888.

Personally appeared Andrew M. Wood, Treasurer of the Middleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES T. THATCHER, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 3, 1888.

Personally appeared Everett Robinson, President, and Eugene P. Le Baron, Calvin D. Kingman, John Shaw, George E. Doane, Geo. L. Soule and George Brayton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES T. THATCHER, *Justice of the Peace.*

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated 1835. Present number of corporators, 20.

GEORGE M. BROOKS, *President.*

GEORGE HEYWOOD, *Treasurer.*

HORACE WALCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN S. KEYES,

SAMUEL STAPLES,

GEORGE M. BROOKS,

LORENZO EATON.

Open for business every business day, 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$274,300 00	Deposits,	\$1,074,629 97
Loan on bank stock,	900 00	Earnings undivided,	30,764 18
Railroad bonds as per schedule,	162,000 00	Guaranty fund,	33,000 00
Real estate by foreclosure,	2,500 00	Profit and loss,	2,651 33
Loans on real estate,	284,150 00		
Loans on personal security,	354,400 00		
Loans to counties, cities or towns (notes),	56,000 00		
Deposit in bank, on interest,	539 43		
Deposit in bank, not on interest,	5,320 33		
Expense account,	935 72		
	<hr/>		<hr/>
	\$1,141,045 48		\$1,141,045 48

Loan on Bank Stock : —

On 10 shares Miller's River National Bank, Athol, \$900 00

Value (by books) of real estate, held by foreclosure or otherwise, \$2,500 00

Assessed value of the same, 2,800 00

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 135

Aggregate amount of the same, 189,150 00

Amount of investments from which no income is received, 2,500 00

Cash on Deposit in Banks, amount in each : —

Concord National Bank, Concord, \$5,320 33

Suffolk National Bank, Boston, 539 43

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$63,252 13

Rate and amount of each semi-annual dividend for the year } $2\frac{1}{2}$ per cent., { 25,729 95
ending Oct. 31, 1888, } $2\frac{1}{2}$ per cent., { 25,491 62

Times for the dividends fixed by the by-laws: first Tuesday in June and December.

Date of the last extra dividend: June, 1882.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,799	\$126,946 57
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,659	175,515 64
Number of accounts opened during the year ending Oct. 31, 1888,	357	
Number of accounts closed during the year ending Oct. 31, 1888,	339	
Number of open accounts Oct. 31, 1888,	3,431	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,259 18
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: June 25.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$539 43	2 per cent.	\$165,350 00	5 per cent.	\$295,450 00	6 per cent.
10,000 00	4 “	50 000 00	5½ “	14,100 00	6½ “
82,000 00	4½ “	51,500 00	5½ “	2,050 00	7 “
25,000 00	4¾ “				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Blackstone N'l Bank, Boston,	\$10,600	\$11,845 50	\$10,600 00
133	Boston Nat'l Bank, Boston, .	13,300	15,960 00	13,300 00
50	Central Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
100	National City Bank, Boston, .	10,000	10,475 00	10,000 00
67	Columbian Nat'l Bank, Boston,	6,700	8,375 00	6,700 00
113	N'l B'k of Commerce, Boston,	11,300	14,096 75	11,300 00
27	Continental N'l Bank, Boston,	2,700	3,240 00	2,700 00
150	Nat'l Eagle Bank, Boston, .	15,000	15,825 00	15,000 00
167	Eliot Nat'l Bank, Boston, .	16,700	20,624 50	16,700 00
100	Faneuil Hall N'l Bank, Boston,	10,000	14,025 00	10,000 00
28	First National Bank, Boston, .	2,800	6,650 00	2,800 00
21	Hamilton Nat'l Bank, Boston,	2,100	2,625 00	2,100 00
72	N'l Hide & Leather B'k, Boston,	7,200	8,730 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	21,375 00	20,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
56	Market Nat'l Bank, Boston, .	5,600	5,166 00	5,600 00
150	Merchants' Nat'l B'k, Boston,	15,000	21,300 00	15,000 00
100	N'l B'k of No. America, Boston,	10,000	11,225 00	10,000 00
6	Old Boston Nat'l Bank, Boston,	600	732 00	600 00
225	Nat'l Revere Bank, Boston, .	22,500	28,968 75	22,500 00
45	Second Nat'l Bank, Boston, .	4,500	7,211 25	4,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	13,025 00	10,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	10,300 00	10,000 00
	<i>Amounts carried forward,</i>	\$216,600	\$263,824 75	\$216,600 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$216,600	\$263,824 75	\$216,600 00
138	State National Bank, Boston, .	13,800	17,595 00	13,800 00
10	Third National Bank, Boston, .	1,000	1,050 00	1,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,125 00	10,000 00
150	Nat'l Webster Bank, Boston, .	15,000	16,537 50	15,000 00
100	Concord Nat'l Bank, Concord, .	10,000	14,000 00	10,000 00
15	First N'l Bank, Marlborough, .	1,500	1,500 00	1,500 00
5	Framingham National Bank, Framingham,	500	750 00	500 00
9	Old Lowell N'l Bank, Lowell, .	900	1,125 00	900 00
		\$274,300	\$332,007 25	\$274,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$100,000	\$109,000 00	\$100,000 00
Eastern R.R. 6s,	42,000	52,500 00	42,000 00*
Fitchburg R.R. 4½s,	20,000	20,600 00	20,000 00
	\$162,000	\$182,100 00	\$162,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 16, 1888.

Personally appeared George Heywood, Treasurer of the Middlesex Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY J. HOSMER, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 20, 1888.

Personally appeared George M. Brooks, President, and John S. Keyes, Sam'l Staples, Lorenzo Eaton, Nathan B. Stow and Julius M. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY J. HOSMER, *Justice of the Peace.*

MILFORD SAVINGS BANK—MILFORD.

Incorporated 1851. Present number of corporators, 39.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES F. CLAPLIN,

A. A. TAFT,

JOHN P. DANIELS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 3.30 P.M.; Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$145,500 00	Deposits,	\$1,220,637 49
Bank stock as per schedule,	168,878 99	Earnings undivided,	12,026 28
Loans on bank stock,	19,530 00	Guaranty fund,	26,525 63
Railroad bonds as per schedule,	74,000 00		
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	300 00		
Loans on real estate,	402,277 43		
Loans on personal security,	371,850 00		
Loans to counties, cities or towns (notes),	16,000 00		
Deposits in banks, on interest,	25,822 04		
Deposits in banks, not on interest,	10,030 94		
	\$1,259,189 40		\$1,259,189 40

Loans on Bank Stock, amount on each:—

On 258 shares Milford National Bank, Milford,	\$17,530 00
On 20 shares Home National Bank, Milford,	2,000 00
Invested in real estate (for banking purposes),	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	23,000 00
Net income received from same during year ending Oct. 31, 1888,	1,267 27
Value (by books) of other real estate, held by foreclosure or otherwise,	300 00
Assessed value of the same,	500 00
Net income received from same during year ending Oct. 31, 1888,	5 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	268
Aggregate amount of the same,	241,896 43

Cash on Deposit in Banks, amount in each :—

Manufacturers' National Bank, Boston,	\$1,127 60
National Bank of Redemption, Boston,	10,694 44
Milford National Bank, Milford,	24,030 94

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$63,215 54
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 22,009 85
	} 2 per cent., { 22,985 89

Times for the dividends fixed by the by-laws: second Saturday in April and October.

Date of the last extra dividend: May, 1872.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,658	258,355 39
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	2,791	240,017 52
Number of accounts opened during the year ending Oct. 31, 1888,	710	
Number of accounts closed during the year ending Oct. 31, 1888,	488	
Number of open accounts Oct. 31, 1888,	4,173	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,026 09
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: February 27.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,127 60	2½ per cent.	\$160,000 00	4¾ per cent.	\$104,237 43	6 per cent.
24,694 44	3 " "	285,312 00	5 " "	5,467 00	6½ " "
1,000 00	4 " "	58,250 00	5½ " "	10,430 00	7 " "
159,711 00	4½ " "	25,000 00	5¾ " "	250 00	8 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$16,500	\$21,031 87	\$16,500 00
United States 4½s,	42,000	45,517 50	42,000 00
City of Dayton, Ohio, 4s,	15,000	15,200 00	15,000 00
of Cleveland, Ohio, 4s,	14,000	14,070 00	14,000 00
of Portland, Me., 6s,	2,000	2,460 00	2,000 00*
Town of Weymouth, Mass., 4s,	10,000	10,500 00	10,000 00
of Milford, Mass., 6s,	10,000	11,700 00	10,000 00
of Milford, Mass., 5s,	36,000	38,520 00	36,000 00
	\$145,500	\$158,999 37	\$145,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Home Nat'l Bank, Brockton, .	\$10,000	\$12,000 00	\$10,000 00
75	Home Nat'l Bank, Milford, .	7,500	9,937 50	7,500 00
248	Milford Nat'l Bank, Milford, .	24,800	34,224 00	26,500 00
27	Hopkinton N'l B'k, Hopkinton,	2,700	2,970 00	2,700 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,330 00	1,530 00
50	Atlas Nat'l Bank, Boston, .	5,000	5,900 00	6,500 00
23	Blackstone Nat'l Bank, Boston,	2,300	2,616 25	2,300 00
7	Boylston Nat'l Bank, Boston,	700	969 50	1,070 12
150	Central Nat'l Bank, Boston, .	15,000	19,500 00	22,000 00
25	Continental N'l Bank, Boston,	2,500	3,000 00	2,955 25
5	Nat'l Eagle Bank, Boston, .	500	527 50	588 75
48	Eliot Nat'l Bank, Boston, .	4,800	5,928 00	5,682 99
40	Freeman's Nat'l Bank, Boston,	4,000	4,000 00	5,360 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,125 00	10,659 50
42	Howard Nat'l Bank, Boston, .	4,200	4,483 50	4,496 00
78	North Nat'l Bank, Boston, .	7,800	10,569 00	10,766 63
25	Nat'l Exchange Bank, Boston,	2,500	3,250 00	3,581 25
110	N'l B'k of Redemption, Boston,	11,000	14,657 50	15,655 00
30	Nat'l Revere Bank, Boston, .	3,000	3,862 50	3,000 00
47	Nat'l Union Bank, Boston, .	4,700	6,685 75	7,496 50
7	Nat'l Webster Bank, Boston, .	700	771 75	700 00
100	Shawmut Nat'l Bank, Boston, .	10,000	13,025 00	12,057 50
2	Shoe & Leather N'l B'k, Boston,	200	206 25	274 50
40	Washington N'l Bank, Boston,	4,000	4,800 00	5,505 00
		\$138,900	\$177,339 00	\$168,878 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$7,000	\$7,980 00	\$7,000 00
Boston & Albany R.R. 7s, . . .	3,000	3,322 50	3,000 00
Fitchburg R.R. 4s,	15,000	14,250 00	15,000 00
Fitchburg R.R. 5s,	15,000	15,750 00	15,000 00
Old Colony R.R. 6s,	2,000	2,300 00	2,000 00
Old Colony R.R. 7s,	20,000	23,000 00	20,000 00
Boston & Maine R.R. 7s,	12,000	13,650 00	12,000 00
	\$74,000	\$80,252 50	\$74,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

MILFORD, Nov. 12, 1888.

Personally appeared James E. Walker, Treasurer of the Milford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. G. PARKER, *Justice of the Peace.*

WORCESTER, SS.

MILFORD, Nov. 12, 1888.

Personally appeared John P. Daniels, President, and C. F. Claffin, A. A. Taft, Ethan C. Claffin, Wm. F. Draper and Augustus Wheeler, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. G. PARKER, *Justice of the Peace.*

MILLBURY SAVINGS BANK — MILLBURY.

Incorporated 1854. Present number of corporators, 51.

LEVI L. WHITNEY, *President.*

DAVID ATWOOD, *Treasurer.*

AMOS ARMSBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI L. WHITNEY,

ROYAL THAYER,

IRA N. GODDARD,

JOHN GEGENHEIMER,

CHAS. D. MORSE,

DAVID T. MARSH.

Open for business every business day except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$51,000 00	Deposits,	\$712,777 94
Bank stock as per schedule,	140,200 00	Earnings undivided,	18,812 61
Loans on bank stock,	12,000 00	Guaranty fund,	17,300 00
Railroad bonds as per schedule,	91,000 00		
Real estate (for banking purposes),	18,000 00		
Real estate by foreclosure,	7,291 53		
Loans on real estate,	202,955 00		
Loans on personal security,	123,000 00		
Loans to counties, cities or towns (notes),	77,000 00		
Deposits in banks, on interest,	15,343 79		
Expense account,	464 41		
Premiums,	10,000 00		
Cash on hand,	635 82		
	\$748,890 55		\$748,890 55

Loans on Bank Stock, amount on each :—

On 25 shares Millbury National Bank, Millbury,	\$2,000 00
On 60 shares Spencer National Bank, Spencer,	5,000 00
On 50 shares Leicester National Bank, Leicester,	5,000 00
On 20 shares Lincoln National Bank, Boston,	5,000 00
Invested in real estate (for banking purposes),	\$18,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,620 00
Net income received from same during year ending Oct. 31, 1888,	908 15
Value (by books) of other real estate, held by foreclosure or otherwise,	7,291 53
Assessed value of the same,	14,645 00
Net income received from same during year ending Oct. 31, 1888,	778 03
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	157
Aggregate amount of the same,	137,380 00

Cash on Deposit in Banks, amount in each:—

Millbury National Bank, Millbury,	\$15,202 19
First National Bank, Grafton,	141 60

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$39,416 47
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	13,527 68
ending Oct. 31, 1888, } 2 per cent., {	13,859 20

Times for the dividends fixed by the by-laws: January and July.

Date of the last extra dividend: July, 1869.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,293	91,620 21
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	910	98,684 82
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Number of accounts opened during the year ending Oct. 31, 1888,	218
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Number of accounts closed during the year ending Oct. 31, 1888,	153
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Number of open accounts Oct. 31, 1888,	1,762
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Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,582 01
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Amount of treasurer's bond,	20,000 00
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Date of examination by commissioner: February 20.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,343 79	2 per cent.	\$50,000 00	4½ per cent.	\$1,000 00	5½ per cent.
10,000 00	3 “	10,000 00	4¾ “	14,000 00	5¾ “
39,000 00	4 “	77,500 00	5 “	217,955 00	6 “
5,500 00	4¼ “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	\$10,000	\$10,200 00	\$10,000 00
of Lawrence, Mass., 6s,	3,000	3,300 00	3,000 00
of South Norwalk, Conn., 6s,	10,000	11,150 00	10,000 00
Town of Spencer, Mass., 4s,	15,000	15,225 00	15,000 00
of Hopkinton, Mass., 4s,	6,000	6,000 00	6,000 00
of Clinton, Mass., 4s,	4,000	4,000 00	4,000 00
of Westborough, Mass., 5s,	3,000	3,360 00	3,000 00
	\$51,000	\$53,235 00	\$51,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,900 00	\$5,000 00
63	Blackstone Nat'l Bank, Boston,	6,300	6,993 00	6,300 00
49	Boston Nat'l Bank, Boston, .	4,900	5,880 00	4,900 00
20	Continental Nat'l B'k, Boston,	2,000	2,360 00	2,000 00
100	Eliot Nat'l Bank, Boston, .	10,000	12,350 00	10,000 00
50	First Ward N'l Bank, Boston,	5,000	6,500 00	5,000 00
42	Globe National Bank, Boston,	4,200	3,885 00	4,200 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,350 00	2,500 00
25	Merchandise Nat'l B'k, Boston,	2,500	2,250 00	2,500 00
23	Merchants' N'l Bank, Boston, .	2,300	3,266 00	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	7,125 00	5,700 00
15	N'l B'k of No. America, Boston,	1,500	1,680 00	1,500 00
100	N'l B'k Commonw'lth, Boston,	10,000	13,700 00	10,000 00
12	Nat'l Eagle Bank, Boston, .	1,200	1,248 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,075 00	5,000 00
40	North Nat'l Bank, Boston, .	4,000	5,420 00	4,000 00
3	Old Boston N'l Bank, Boston,	300	366 00	300 00
35	Second Nat'l Bank, Boston, .	3,500	5,600 00	3,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,250 00	2,500 00
74	Shoe & Leather N'l B'k, Boston,	7,400	7,622 00	7,400 00
50	State National Bank, Boston, .	5,000	6,400 00	5,000 00
20	Suffolk Nat'l Bank, Boston, .	2,000	2,420 00	2,000 00
20	Third Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
58	Traders' Nat'l Bank, Boston, .	5,800	5,220 00	5,800 00
36	Central Nat'l B'k, Worcester,	3,600	5,220 00	3,600 00
27	City Nat'l Bank, Worcester, .	2,700	3,699 00	2,700 00
5	Citizens' Nat'l B'k, Worcester,	500	625 00	500 00
50	Quinsigamond National B'k, Worcester,	5,000	6,000 00	5,000 00
9	Worcester National B'k, Wor- cester,	900	1,305 00	900 00
40	First National Bank, Grafton,	4,000	4,800 00	4,000 00
6	Leicester N'l Bank, Leicester,	600	720 00	600 00
168	Millbury Nat'l B'k, Millbury,	16,800	21,000 00	16,800 00
25	Oxford National B'k, Oxford,	2,500	2,950 00	2,500 00
5	Second National Bank, Nor- wich, Conn.,	500	625 00	500 00
		\$140,200	\$170,029 00	\$140,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester R.R. 6s, .	\$20,000	\$22,300 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,550 00	10,000 00
Nash. & Rochester R.R. 5s,	4,000	4,200 00	4,000 00
<i>Amounts carried forward,</i>	\$34,000	\$37,050 00	\$34,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$34,000	\$37,050 00	\$34,000 00
Boston & Lowell R.R. 7s,	10,000	10,950 00	10,000 00
Boston & Albany R.R. 6s,	6,000	6,600 00	6,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	13,200 00	12,000 00*
Boston & Maine R.R. 7s,	5,000	5,675 00	5,000 00
Boston & Albany R.R. 7s,	10,000	11,100 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Boston, Barre & Gardner R.R. 5s, .	4,000	4,120 00	4,000 00
	\$91,000	\$98,695 00	\$91,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 5, 1888.

Personally appeared David Atwood, Treasurer of the Millbury Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

S. W. AIKEN, *Justice of the Peace.*

WORCESTER, ss., Nov. 5, 1888.

Personally appeared Levi L. Whitney, President, and C. D. Morse, Ira M. Goddard, Royal Thayer, David T. Marsh, John Gegenheimer and A. Armsby, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

S. W. AIKEN, *Justice of the Peace.*

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,300 00	5 per cent.	\$9,650 00	6 per cent.	-	-

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$11,000	\$13,970 00	\$12,067 50
City of Providence, R. I., 5s,	6,000	6,600 00	6,975 00
	\$17,000	\$20,570 00	\$19,042 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Berkshire N'l B'k, No. Adams,	\$1,500	\$1,575 00	\$1,840 00
14	Housatonic Nat'l Bank, Stock- bridge,	1,400	2,450 00	2,100 00
13	Pittsfield Nat'l B'k, Pittsfield,	1,300	2,080 00	2,028 00
10	Nat'l Mahaiwe Bank, Great Barrington,	1,000	1,457 50	1,457 50
		\$5,200	\$7,562 50	\$7,425 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. R.R. 5s,	\$6,000	\$6,480 00	\$6,720 00
Old Colony R.R. 7s,	2,000	2,340 00	2,490 00
Boston & Lowell R.R. 7s,	4,000	4,500 00	4,720 00
Boston & Lowell R.R. 4s,	2,000	2,025 00	2,050 00
Boston & Maine R.R. 7s,	3,000	3,450 00	3,450 00
	\$17,000	\$18,795 00	\$19,430 00

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 15, 1888.

Personally appeared William C. Spaulding, Treasurer of the Miners' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. F. THOMPSON, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 15, 1888.

Personally appeared Vallas R. Truesdall, Vice-President, and J. P. Carpenter, T. S. Heath, C. W. Kniffin, G. H. Race and H. F. Thompson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. C. SPAULDING, *Justice of the Peace.*

MONSON SAVINGS BANK—MONSON.

Incorporated 1872. Present number of corporators, 25.

R. S. MUNN, *President.*

E. F. MORRIS, *Treasurer.*

E. F. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. S. MUNN,

ALFRED NORCROSS,

C. W. HOLMES, Jr.,

S. F. CUSHMAN.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$33,500 00	Deposits,	\$598,156 74
Bank stock as per schedule,	38,900 00	Earnings undivided,	13,787 75
Loans on bank stock,	11,388 00	Guaranty fund,	21,500 00
Railroad bonds as per schedule,	10,986 57	Profit and loss,	1,884 45
Loans on real estate,	416,110 00		
Loans on personal security,	36,000 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	71,173 53		
Expense account,	33 67		
Cash on hand,	2,237 17		
	\$635,328 94		\$635,328 94

Loans on Bank Stock, amount on each:—

On 132 shares Monson National Bank, Monson,	\$6,288 00
On 1 share Southbridge National Bank, Southbridge,	100 00
On 10 shares Third National Bank, Springfield,	1,000 00
On 5 shares Agawam National Bank, Springfield,	4,000 00
On 35 shares John Hancock National Bank, Springfield,	4,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 184

Aggregate amount of the same, \$248,908 00

Cash on Deposit in Banks, amount in each:—

Chicopee National Bank, Springfield,	\$15,000 00
Third National Bank, Springfield,	15,000 00
Agawam National Bank, Springfield,	10,000 00
City National Bank, Springfield,	10,000 00
Home National Bank, Holyoke,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	11,173 53

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$32,620 68
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	11,010 66
ending Oct. 31, 1888, } 2 per cent., {	11,411 89

Times for the dividends fixed by the by-laws: first Monday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,320 115,833 52

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 879 110,056 35

Number of accounts opened during the year ending Oct. 31, 1888, 275

Number of accounts closed during the year ending Oct. 31, 1888, 201

Number of open accounts, Oct. 31, 1888, 1,610

Amount of expenses of the corporation during the year ending Oct. 31, 1888. (exclusive of taxes), 1,987 47

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: April 6.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$71,173 53	4 per cent.	\$395,068 00	5 per cent.	\$54,520 00	6 per cent.
15,000 00	4½ " "	13,300 00	5½ " "	600 00	7 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$12,700 00	\$10,000 00
Town of Westfield, Mass., 6s,	10,000	10,800 00	9,550 00
City of Worcester, Mass., 5s,	13,000	14,820 00	13,950 00
	\$33,000	\$38,320 00	\$33,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Monson Nat'l Bank, Monson,	\$7,000	\$9,450 00	\$7,000 00
20	City Nat'l Bank, Springfield,	2,000	2,700 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,780 00	2,000 00
3	Ware National Bank, Ware,	300	360 00	300 00
15	Blackstone Nat'l B'k, Boston,	1,500	1,665 00	1,500 00
	<i>Amounts carried forward,</i>	\$12,800	\$16,955 00	\$12,800 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$12,800	\$16,955 00	\$12,800 00
25	Eliot Nat'l Bank, Boston, .	2,500	3,075 00	2,500 00
30	Merchants' Nat'l B'k, Boston,	3,000	4,260 00	3,000 00
2	Massachusetts N'l B'k, Boston,	500	525 00	500 00
20	North Nat'l Bank, Boston, .	2,000	2,700 00	2,000 00
20	Nat'l Eagle Bank, Boston, .	2,000	2,110 00	2,000 00
20	N'l B'k of No. America, Boston,	2,000	2,250 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,325 00	2,500 00
25	N'l B'k of Commerce, Boston,	2,500	3,125 00	2,500 00
11	Nat'l Revere Bank, Boston, .	1,100	1,419 00	1,100 00
10	Nat'l Webster Bank, Boston, .	1,000	1,100 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,220 00	1,000 00
5	Nat'l Exchange Bank, Boston,	500	650 00	500 00
5	State Nat'l Bank, Boston, .	500	635 00	500 00
40	Suffolk Nat'l Bank, Boston, .	4,000	5,080 00	4,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,135 00	1,000 00
		\$38,900	\$49,564 00	\$38,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$6,000	\$6,540 00	\$6,841 92
Eastern R.R. 6s,	5,000	6,000 00	4,144 65*
	\$11,000	\$12,540 00	\$10,986 57

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared E. F. Morris, Treasurer of the Monson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. H. NEWTON, *Justice of the Peace.*

HAMPDEN, ss.

MONSON, Nov. 14, 1888.

Personally appeared R. S. Munn, President, and C. W. Holmes, Jr., S. F. Cushman, Alfred Norcross, R. M. Reynolds and C. H. Merrick, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. E. MORRIS, *Justice of the Peace.*

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated 1834. Present number of corporators, 37.

THADDEUS C. DEFRIEZ, *President.*

MATTHEW BARNEY, *Treasurer.*

ALEXANDER MACY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THADDEUS C. DEFRIEZ,

GEO. H. BROCK,

JOHN A. BEEBE,

ANDREW M. MYRICK.

Open for business every business day, April 1 to November 1, from 9 A.M. to 1 P.M.;
November 1 to April 1, from 10 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$39,000 00	Deposits,	\$359,621 60
Loan on public funds,	500 00	Earnings undivided,	1,496 64
Bank stock as per schedule,	9,400 00	Guaranty fund,	10,212 07
Railroad bonds as per schedule,	42,500 00		
Real estate (for banking purposes),	3,740 00		
Real estate by foreclosure,	13,754 92		
Loans on real estate,	237,513 47		
Loans on personal security,	10,960 00		
Loans on depositors' books,	50 00		
Deposit in bank, on interest,	3,871 82		
Deposit in bank, not on interest,	6,111 96		
Expense account,	655 88		
Cash on hand,	3,272 26		
	\$371,330 31		\$371,330 31

Loan on Public Funds:—

On \$1,000 bond of Jersey City, N. J., and Deposit Book of New Bedford Institution for Savings for \$500,*	\$500 00
Invested in real estate (for banking purposes),	\$3,740 00
Estimated value of the same,	4,800 00
Assessed value of the same,	4,500 00
Net income received from same during year ending Oct. 31, 1888,	214 65
Value (by books) of other real estate, held by foreclosure or otherwise,	13,754 92
Assessed value of the same,	18,700 00
Net income received from same during year ending Oct. 31, 1888,	794 68
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	124
Aggregate amount of the same,	89,798 47

* This illegal loan has since been paid.

Cash on Deposit in Banks, amount in each : —

Pacific National Bank, Nantucket,	\$6,111 96
North National Bank, Boston,	3,871 82

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$20,030 28
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 6,524 34
	2 per cent., { 6,645 77

Times for the dividends fixed by the by-laws : second Monday in January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	772	68,343 51
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	831	61,793 79
Number of accounts opened during the year ending Oct. 31, 1888,	109	
Number of accounts closed during the year ending Oct. 31, 1888,	60	
Number of open accounts Oct. 31, 1888,	1,190	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,808 57
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner : September 7.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,871 82	2½ per cent.	\$57,650 00	5½ per cent.	\$13,372 50	6½ per cent.
67,960 00	5 " "	109,010 97	6 " "	1,030 00	7 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$10,000	\$10,600 00	\$10,000 00
City of Milwaukee, Wis., 7s,	7,000	7,560 00	7,000 00
Town of Beverly, Mass., 4s,	1,000	1,025 00	1,000 00
City of Lawrence, Mass., 6s,	1,000	1,110 00	1,000 00
of Fall River, Mass., 6s,	6,000	7,250 00	6,000 00
of Detroit, Mich., 7s,	2,000	2,300 00	2,000 00
of Cleveland, Ohio, 6s,	1,000	1,055 00	1,000 00
of Scranton, Pa., 6s,	3,500	3,971 00	3,500 00
of E. Saginaw, Mich., 5s,	7,500	7,575 00	7,500 00
	\$39,000	\$42,446 00	\$39,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
14	N'l Bank of Commerce, New Bedford,	\$1,400	\$1,498 00	\$1,400 00
20	North Nat'l Bank, Boston,	2,000	2,700 00	2,000 00
10	Lincoln Nat'l Bank, Boston,	1,000	1,110 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,200 00	1,000 00
10	Old Boston N'l Bank, Boston,	1,000	1,220 00	1,000 00
10	Boylston Nat'l Bank, Boston,	1,000	1,385 00	1,000 00
10	Columbian Nat'l Bank, Boston,	1,000	1,450 00	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,120 00	1,000 00
		\$9,400	\$11,683 00	\$9,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	\$2,000	\$2,180 00	\$2,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	1,000	1,100 00	1,000 00*
Old Colony R.R. 6s,	4,000	4,600 00	4,000 00
Old Colony R.R. 7s,	2,000	2,280 00	2,000 00
Boston & Lowell R.R. 6s,	4,000	4,480 00	4,000 00
Boston & Lowell R.R. 5s,	1,000	1,080 00	1,000 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,540 00	6,000 00
Boston & Albany R.R. 6s,	3,000	3,360 00	3,000 00
Boston & Maine R.R. 7s,	4,500	4,995 00	4,500 00
	\$42,500	\$45,615 00	\$42,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

NANTUCKET, ss., Nov. 16, 1888.

Personally appeared Matthew Barney, Treasurer of the Nantucket Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SAMUEL SWAIN, *Justice of the Peace.*

NANTUCKET, ss., Nov. 16, 1888.

Personally appeared Thaddeus C. Defriez, President, and A. M. Myrick, Alexander Macy, Geo. H. Brock, David Parker and Josiah C. Brock, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

SAMUEL SWAIN, *Justice of the Peace.*

NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Present number of corporators, 42.

JOHN O. WILSON, *President.*

JAMES WHITNEY, *Treasurer.*

JAMES WHITNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEONARD WINCH,

FRANCIS BIGELOW,

WM. NUTT,

F. H. HAYES,

J. L. WOODMAN,

JAMES WHITNEY.

Open for business Tuesdays, Thursdays and Saturdays, 8 A.M. to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$67,000 00	Deposits,	\$934,768 41
Loans on public funds,	645 00	Earnings undivided,	27,016 01
Bank stock as per schedule,	119,551 87	Guaranty fund,	33,723 87
Loans on bank stock,	19,000 00		
Railroad bonds as per schedule,	69,000 00		
Loans on real estate,	537,418 55		
Loans on personal security,	30,050 00		
Loans to counties, cities or towns (notes),	75,200 00		
Deposits in banks, on interest,	43,500 00		
Deposit in bank, not on interest,	26,826 60		
Expense account,	1,100 94		
Furniture and fixtures,	404 50		
Cash on hand,	5,810 83		
	\$995,508 29		\$995,508 29

Loans on Public Funds, amount on each : —

On \$100 United States 4s,	\$70 00
On \$600 United States 4s,	575 00

Loans on Bank Stock, amount on each : —

On 50 shares Natick National Bank, Natick,	\$5,000 00
On 40 shares Natick National Bank, Natick,	4,000 00
On 20 shares Natick National Bank, Natick,	} 10,000 00
On 100 shares Spencer National Bank, Spencer,	

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	226
Aggregate amount of the same,	\$285,413 55
Amount of investments from which no income is received,	24,500 00

Cash on Deposit in Banks, amount in each :—

Lancaster National Bank, Clinton,	\$4,500 00
Wachusett National Bank, Fitchburg,	20,000 00
North National Bank, Boston,	4,000 00
Natick National Bank, Natick,	41,826 60

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$53,802 08
 Rate and amount of each semi-annual dividend for the year } 2 per cent., } 17,064 45
 ending Oct. 31, 1888, } 2 per cent., } 17,426 20
 Times for the dividends fixed by the by-laws: first Saturday in May and November.

Date of the last extra dividend : 1870.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	4,262	244,833 80
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1881,	3,045	271,985 47
Number of accounts opened during the year ending Oct. 31, 1888,	684	
Number of accounts closed during the year ending Oct. 31, 1888,	593	
Number of open accounts Oct. 31, 1888,	4,375	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,399 77
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner : January 24.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,000 00	2½ per cent.	\$5,200 00	4¾ per cent.	\$243,804 00	6 per cent.
15,000 00	3½ “	255,754 55	5 “	34,005 00	6½ “
85,000 00	4 “	43,350 00	5½ “	1,000 00	7¾ “
18,700 00	4½ “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,400 00	\$10,000 00
of Worcester, Mass, 4½s,	3,000	3,270 00	3,000 00
of Fall River, Mass, 5s,	16,000	18,720 00	16,000 00
of Cambridge, Mass., 6s,	4,000	5,080 00	4,000 00
Town of Beverly, Mass., 4s,	10,000	10,250 00	10,000 00
of Brookline, Mass., 7s,	24,000	26,400 00	24,000 00
	\$67,000	\$74,120 00	\$67,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Dedham Nat'l Bank, Dedham,	\$3,300	\$3,762 00	\$3,926 50
32	First Nat'l Bank, Chelsea, .	3,200	4,240 00	3,976 00
17	Framingham National Bank, Framingham,	1,700	2,422 50	2,430 00
55	Home Nat'l Bank, Brockton, .	5,500	6,875 00	5,575 00
15	Monument N'l B'k, Charlest'n,	1,500	3,300 00	2,775 00
120	Natick Nat'l Bank, Natick, .	12,000	16,200 00	16,500 00
20	Newton Nat'l Bank, Newton, .	2,000	1,845 00	2,230 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	4,360 00
26	Atlas Nat'l Bank, Boston, . .	2,600	3,068 00	3,180 00
115	Boston National Bank, Boston,	11,500	13,800 00	13,886 25
7	Boylston Nat'l Bank, Boston, .	700	969 50	845 25
27	Central Nat'l Bank, Boston, .	2,700	3,510 00	2,693 00
19	Eliot Nat'l Bank, Boston, . .	1,900	2,346 50	2,300 00
70	Everett Nat'l Bank, Boston, .	7,000	6,615 00	8,210 00
62	Howard Nat'l Bank, Boston, .	6,200	6,626 25	7,779 37
32	Merchandise N'l B'k, Boston,	3,200	2,864 00	3,501 25
46	Merchants' Nat'l B'k, Boston,	4,600	6,532 00	6,393 75
10	Metropolitan N'l B'k, Boston,	1,000	1,111 25	1,020 00
4	North Nat'l Bank, Boston, . .	400	542 00	516 00
46	Nat'l B'k of Commerce, Boston,	4,600	5,738 50	5,684 50
21	N'l B'k of the Commonwealth, Boston,	2,100	2,877 00	2,654 75
15	Nat'l Exchange Bank, Boston,	1,500	1,950 00	2,160 00
51	N'l B'k of No. America, Boston,	5,100	5,724 75	5,826 50
14	N'l B'k of Redemption, Boston,	1,400	1,865 50	2,135 00
30	N'l B'k of the Republic, Boston,	3,000	4,500 00	3,825 00
10	Second Nat'l Bank, Boston, . .	1,000	1,602 50	1,560 00
4	Traders' Nat'l Bank, Boston, .	400	361 00	400 00
7	State Nat'l Bank, Boston, . . .	700	892 50	771 75
5	Continental Nat'l B'k, Boston,	500	600 00	581 25
13	Columbian Nat'l B'k, Boston,	1,300	1,625 00	1,855 75
		\$96,300	\$121,765 75	\$119,551 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$5,000	\$5,450 00	\$5,000 00
Old Colony R.R. 6s,	9,000	9,650 00	9,000 00
Fitchburg R.R. 5s,	25,000	25,300 00	25,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	5,000	5,580 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
Boston & Lowell R.R. 4s,	15,000	15,000 00	15,000 00
	\$69,000	\$71,680 00	\$69,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

NATICK, Nov. 13, 1888.

Personally appeared James Whitney, Treasurer of the Natick Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES McMANUS, *Justice of the Peace.*

MIDDLESEX, ss.

NATICK, Nov 14, 1888.

Personally appeared John O. Wilson, President, and Leonard Winch, Edward Clark, J. L. Woodman, F. M. Boardman and Francis Bigelow, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ISAAC W. PARKER, *Justice of the Peace.*

NEW BEDFORD FIVE CENTS SAVINGS BANK — NEW BEDFORD.

Incorporated 1855. Present number of corporators, 126.

GEO. HOWLAND, JR., *President.*

B. RICKETSON, JR., *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. HOWLAND, JR.,
FRED'K S. ALLEN,
THOS. WILCOX,

GEO. R. PHILLIPS,
L. SNOW,
WM. R. WING,

THOS. H. KNOWLES,
OTIS N. PIERCE,
PARKMAN M. LUND.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday,
7 to 9 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$1,040,000 00	Deposits,	\$4,177,251 55
Bank stock as per schedule, . . .	185,200 00	Earnings undivided, . . .	31,756 23
Loans on bank stocks,	17,890 00	Guaranty fund,	100,320 13
Railroad bonds as per schedule, . . .	433,000 00	Surplus fund,	27,573 07
Railroad notes,	25,000 00		
Loans on real estate,	1,103,601 34		
Loans on personal security,	1,399,449 06		
Deposits in banks, on interest, . . .	124,495 09		
Expense account,	688 80		
Cash on hand,	7,576 69		
	<hr/>		
	\$4,336,900 98		\$4,336,900 98

Loans on Bank Stock, amount on each :—

On 80 shares Citizens' National Bank, New Bedford,	\$8,000 00
On 3 shares Merchants' National Bank, New Bedford,	90 00
On 5 shares First National Bank, New Bedford,	} 2,500 00
On 5 shares Mechanics' National Bank, New Bedford,	
On 15 shares National Bank of Commerce, New Bedford,	
On 12 shares Merchants' National Bank, New Bedford,	} 5,000 00
On 40 shares Merchants' National Bank, New Bedford,	
On 10 shares National Bank of Commerce, New Bedford,	} 500 00
On 45 shares Merchants' National Bank, New Bedford,	
On 26 shares Citizens' National Bank, New Bedford,	1,800 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 233

Aggregate amount of the same, \$199,141 71

Cash on Deposit in Banks, amount in each : —

Third National Bank, Springfield,	\$37,935 10
International Trust Company, Boston,	4,345 12
National Bank of Redemption, Boston,	638 89
Mechanics' National Bank, New Bedford,	1 35
Merchants' National Bank, New Bedford,	439 51
Citizens' National Bank, New Bedford,	30,399 52
National Bank of Commerce, New Bedford,	675 60
First National Bank, New Bedford,	50,060 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$235,128 57
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	79,289 24
ending Oct. 31, 1888, } 2 per cent., {	80,028 54

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Date of the last extra dividend: Jan. 12, 1887.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 13,617 680,716 16

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 8,592 742 362 63

Number of accounts opened during the year ending Oct. 31, 1888, 1,971

Number of accounts closed during the year ending Oct. 31, 1888, 1,575

Number of open accounts Oct. 31, 1888, 15,752

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 11,551 44

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: July 19.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate	Amount.	Rate.	Amount.	Rate.
\$1,575 98	2 per cent.	\$245,749 10	4 per cent.	\$222,175 00	5½ per cent.
4,984 01	2½ “	670,660 00	4½ “	8,600 00	5¾ “
37,935 10	3 “	540,800 00	4¾ “	217,679 91	6 “
50,000 00	3½ “	615,276 39	5 “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$175,000	\$213,500 00	\$175,000 00
United States 4s,	104,500	132,976 25	104,500 00
City of Lowell, Mass., 6s,	25,000	25,952 50	25,000 00
of New Haven, Conn., 3½s,	50,000	50,000 00	50,000 00
<i>Amounts carried forward,</i>	\$354,500	\$422,428 75	\$354,500 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$354,500	\$422,428 75	\$354,500 00
City of Charlestown, Mass., 6s,	25,000	25,750 00	25,000 00
of Norwich, Conn., 6s,	13,000	15,125 50	13,000 00
of Salem, Mass., 6s,	25,000	26,400 00	25,000 00
of New Haven, Conn., 6s,	10,000	10,194 00	10,000 00
of No. Bridgewater, Mass., 6s,	12,000	12,457 20	12,000 00
of Northampton, Mass., 6s,	83,000	87,648 00	83,000 00
of New Bedford, Mass., 6s,	57,000	63,030 60	57,000 00
of New Bedford, Mass., 3½s,	80,000	80,000 00	80,000 00
of Chelsea, Mass., 6s,	15,000	16,099 50	15,000 00
of Holyoke, Mass., 6s,	50,000	59,455 00	50,000 00
of Fall River, Mass., 6s,	73,000	90,133 10	73,000 00
of Fall River, Mass., 5s,	17,000	19,400 40	17,000 00
of Bangor, Me., 6s,	66,000	77,655 60	66,000 00*
of Boston, Mass., 4s,	10,000	10,000 00	10,000 00
of East Saginaw, Mich., 5s,	25,000	28,062 50	25,000 00
of Middleborough, Mass., 4s,	74,500	74,500 00	74,500 00
of Grand Rapids, Mich., 5s,	50,000	57,000 00	50,000 00
	\$1,040,000	\$1,175,340 15	\$1,040,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Franklin Nat'l Bank, Franklin,	\$10,000	\$10,000 00	\$10,000 00
100	Third Nat'l Bank, Springfield,	10,000	19,000 00	10,000 00
500	Merchants' Nat'l Bank, New Bedford,	50,000	92,500 00	50,000 00
262	First Nat'l Bank, New Bedford,	26,200	36,680 00	26,200 00
200	Citizens' N'l B'k, New Bedford,	20,000	27,000 00	20,000 00
300	Nat'l B'k of Commerce, New Bedford,	30,000	31,500 00	30,000 00
100	First Nat'l Bank, Boston,	10,000	23,700 00	10,000 00
25	Merchandise N'l Bank, Boston,	2,500	2,237 50	2,500 00
100	Merchants' Nat'l B'k, Boston,	10,000	14,200 00	10,000 00
120	Nat'l Revere Bank, Boston,	12,000	15,450 00	12,000 00
25	Tremont Nat'l Bank, Boston,	2,500	2,781 25	2,500 00
20	State Nat'l Bank, Boston,	2,000	2,550 00	2,000 00
		\$185,200	\$277,598 75	\$185,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value	Amount Invested.
Eastern R.R. 6s,	\$52,500	\$65,100 00	\$52,500 00*
Mansfield & Framingham R.R. 7s, .	33,500	33,500 00	33,500 00
Boston & Albany R.R. 6s,	10,000	11,200 00	10,000 00
Old Colony R.R. 6s,	45,000	49,725 00	45,000 00
Old Colony R.R. 7s,	20,000	22,600 00	20,000 00
Boston & Maine R.R. 7s,	15,000	16,950 00	15,000 00
Boston & Lowell R.R. 4s,	89,000	89,000 00	89,000 00
Fitchburg R.R. 4s,	50,000	47,000 00	50,000 00
Fitchburg R.R. 4½s,	118,000	118,000 00	118,000 00
	\$433,000	\$453,075 00	\$433,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 17, 1888.

Personally appeared B. Ricketson, Jr., Treasurer of the New Bedford Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

BRISTOL, ss., Nov. 17, 1888.

Personally appeared Geo. Howland, Jr., President, and Wm. Wilcox, Otis N. Pierce, F. S. Allen, Geo. F. Kingman, E. B. Whiting, James Taylor and P. M. Lund, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

**NEW BEDFORD INSTITUTION FOR SAVINGS — NEW
BEDFORD.**

Incorporated 1825. Present number of corporators, 118.

WM. WATKINS, *President.*

CHAS. H. PEIRCE, *Treasurer.*

WM. G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. WATKINS,	HORATIO HATHAWAY,
E. D. MANDELL,	ANDREW G. PIERCE,
JOHN R. THORNTON,	GILBERT ALLEN,
EDW. S. TABER.	

Open for business every business day, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$2,574,600 00	Deposits,	\$10,568,948 05
Loan on public funds,	10,000 00	Earnings undivided,	133,520 19
Bank stock as per schedule,	1,388,860 00	Guaranty fund,	360,000 00
Loans on bank stock,	67,000 00		
Railroad bonds as per schedule,	982,000 00		
Loan on railroad bonds,	2,400 00		
Loan on railroad stocks,	20,500 00		
Railroad notes,	825,000 00		
Real estate (for banking pur- poses),	30,000 00		
Real estate by foreclosure,	9,351 65		
Loans on real estate,	1,382,898 00		
Loans on personal security,	3,549,853 00		
Loans to counties, cities or towns (notes),	62,000 00		
Loans on depositors' books,	650 00		
Deposits in banks, on interest,	137,322 73		
Expense account,	832 10		
Cash on hand,	19,200 76		
	<hr/> \$11,062,468 24		<hr/> \$11,062,468 24

Loan on Public Funds : —

On \$10,000 United States 4s, \$10,000 00

Loans on Bank Stock, amount on each : —

On 288 shares National Bank of North America, Boston,	\$24,000 00
On 70 shares Third National Bank, Springfield,	7,000 00
On 100 shares First National Bank, Easton,	10,000 00
On 5 shares Citizens' National Bank, New Bedford,	100 00
On 20 shares Citizens' National Bank, New Bedford,	2,000 00
On 12 shares Merchants' National Bank, New Bedford,	1,200 00

On 91 shares First National Bank, New Bedford,	\$7,500 00
On 6 shares Mechanics' National Bank, New Bedford,	} 1,500 00
On 9 shares Merchants' National Bank, New Bedford,	
On 10 shares Mechanics' National Bank, New Bedford,	
On 5 shares Pacific National Bank, Nantucket,	200 00
On 9 shares First National Bank, New Bedford,	500 00
On 15 shares Mechanics' National Bank, New Bedford,	} 4,000 00
On 22 shares National Bank of Commerce, New Bedford,	
On 3 shares National Bank of Commerce, New Bedford,	} 1,500 00
On 3 shares First National Bank, New Bedford,	
On 10 shares Citizens' National Bank, New Bedford,	
On 6 shares Shawmut National Bank, Boston,	} 3,000 00
On 8 shares Second National Bank, Boston,	
On 12 shares Falmouth National Bank, Falmouth,	} 3,000 00
On 3 shares First National Bank, Yarmouth,	
On 3 shares National Bank of Commerce, New Bedford,	
On 10 shares National Bank of Commerce, New Bedford,	} 4,500 00
On 10 shares Mechanics' National Bank, New Bedford,	
On 25 shares Falmouth National Bank, Falmouth,	

Loan on Railroad Bonds :—

On \$3,000 Old Colony R.R. 7s,	\$2,400 00
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Loans on Railroad Stocks, amount on each :—

On 22 shares Boston & Albany R.R. and 9 shares Boston & Maine R.R.,	\$4,500 00
On 130 shares Old Colony R.R.,	16,000 00

Invested in real estate (for banking purposes),	\$30,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	20,000 00
Value (by books) of other real estate, held by foreclosure or otherwise,	9,351 65
Assessed value of the same,	9,500 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	200
Aggregate amount of the same,	221,800 00
Amount of investments from which no income is received,	39,351 65

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, New Bedford,	\$3,301 69
First National Bank, New Bedford,	27,494 94
Mechanics' National Bank, New Bedford,	1,543 86
Citizens' National Bank, New Bedford,	3,771 05
National Bank of Commerce, New Bedford,	77,236 44
National Bank of Redemption, Boston,	18,319 46
National Revere Bank, Boston,	5,655 29

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$589,113 46
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2½ per cent., { 229,015 68 } 2½ per cent., { 229,890 91

Times for the dividends fixed by the by-laws: first Monday in April and October.

Date of the last extra dividend: April, 1859.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	11,122 1,254,874 16
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Number and amount of withdrawals (including dividends) during the year ending Oct 31, 1888,	13,444	\$1,558,296	51
Number of accounts opened during the year ending Oct. 31, 1888,	2,095		
Number of accounts closed during the year ending Oct. 31, 1888,	1,591		
Number of open accounts Oct. 31, 1888,	20,595		
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		19,064	65
Amount of treasurer's bond,		20,000	00
Date of examination by commissioner: September 6.			

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,322 73	2½ per cent.	\$69,000 00	4¼ per cent.	\$25,000 00	5½ per cent.
435,000 00	3¾ “	75,000 00	4¾ “	64,000 00	5¼ “
175,000 00	3¾ “	2,185,700 00	4½ “	355,403 00	5½ “
678,000 00	4 “	737,500 00	4¾ “	30,000 00	5¾ “
50,000 00	4½ “	1,040,896 00	5 “	99,802 00	6 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$600,000	\$762,000 00	\$600,000 00
District of Columbia 6s,	165,000	177,040 00	165,000 00
District of Columbia 5s,	44,000	48,840 00	44,000 00
City of Boston, Mass., 6s,	14,000	15,120 00	14,000 00
of Boston, Mass., 5s,	93,600	100,150 00	93,600 00
of Charlestown, Mass., 6s,	3,000	3,240 00	3,000 00
of Charlestown, Mass., 5s,	100,000	106,500 00	100,000 00
of New Bedford, Mass., 6s,	266,000	310,550 00	266,000 00
of New Bedford, Mass., 7s,	20,000	21,150 00	20,000 00
of New Bedford, Mass., 4s,	100,000	100,000 00	100,000 00
of New Bedford, Mass., 3½s,	25,000	24,500 00	25,000 00
of Fall River, Mass., 6s,	1,000	1,140 00	1,000 00
of Fall River, Mass., 5s,	1,000	1,080 00	1,000 00
of Fitchburg, Mass., 6s,	2,000	2,200 00	2,000 00
of Lawrence, Mass., 6s,	2,000	2,380 00	2,000 00
of Lynn, Mass., 6s,	2,000	2,180 00	2,000 00
of Cambridge, Mass., 6s,	12,000	13,320 00	12,000 00
of Malden, Mass., 5s,	17,000	17,680 00	17,000 00
of Malden, Mass., 6s,	50,000	51,250 00	50,000 00
of Chelsea, Mass., 6s,	68,000	74,460 00	68,000 00
Town of Greenfield, Mass., 6s,	5,000	5,170 00	5,000 00
of Buckland, Mass., 6s,	5,000	5,170 00	5,000 00
of Adams, Mass., 6s,	3,000	3,000 00	3,000 00
<i>Amounts carried forward,</i>	\$1,598,600	\$1,848,120 00	\$1,598,600 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$1,598,600	\$1,848,120 00	\$1,598,600 00
Town of Medford, Mass., 6s, . . .	50,000	51,250 00	50,000 00
of Melrose, Mass., 6s, . . .	50,000	51,250 00	50,000 00
of Edgartown, Mass., 6s, . . .	12,000	12,360 00	12,000 00
of Shelburne, Mass., 6s, . . .	6,000	6,210 00	6,000 00
of Attleborough, Mass., 7s,	34,000	44,200 00	34,000 00
City of Pawtucket, R. I., 5s, . . .	4,000	4,360 00	4,000 00
of Providence, R. I., 4½s, . . .	6,000	6,390 00	6,000 00
of Providence, R. I., 5s, . . .	29,000	32,480 00	29,000 00
of Providence, R. I., 6s, . . .	2,000	2,400 00	2,000 00
of Nashua, N. H., 6s, . . .	5,000	5,350 00	5,000 00
of Dover, N. H., 6s, . . .	53,000	54,450 00	53,000 00
of Manchester, N. H., 6s, . . .	6,000	6,630 00	6,000 00
Town of Peterborough, N. H., 6s,	10,000	10,450 00	10,000 00
City of Meriden, Conn., 7s, . . .	50,000	51,000 00	50,000 00
of Hartford, Conn., 6s, . . .	20,000	21,200 00	20,000 00
of Middletown, Conn., 6s, . . .	38,000	42,700 00	38,000 00
of Bangor, Me., 6s, . . .	100,000	115,000 00	100,000 00*
of Bath, Me., 6s, . . .	19,000	19,000 00	19,000 00*
of Burlington, Vt., 6s, . . .	16,000	16,000 00	16,000 00
of Fort Wayne, Ind., 6s, . . .	31,000	35,650 00	31,000 00
of Peoria, Ill., 4½s, . . .	50,000	52,500 00	50,000 00
of Grand Rapids, Mich., 5s, . . .	130,000	145,600 00	130,000 00
of East Saginaw, Mich., 5s, . . .	60,000	63,600 00	60,000 00
of Springfield, Ohio, 4½s, . . .	50,000	52,500 00	50,000 00
of Columbus, Ohio, 6s, . . .	10,000	10,700 00	10,000 00
of Cleveland, Ohio, 7s, . . .	57,000	63,840 00	57,000 00
of Cleveland, Ohio, 6s, . . .	67,000	73,700 00	67,000 00
of Cleveland, Ohio, 4s, . . .	11,000	11,000 00	11,000 00
	\$2,574,600	\$2,909,890 00	\$2,574,600 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
1096	Merchants' Nat'l Bank, New Bedford,	\$109,600	\$202,760 00	\$109,600 00
1356	First N'l Bank, New Bedford,	135,600	189,840 00	135,600 00
1366	National Bank of Commerce, New Bedford,	136,600	143,430 00	136,600 00
1000	Mechanics' National B'k, New Bedford,	100,000	170,000 00	100,000 00
	<i>Amounts carried forward,</i>	\$481,800	\$706,030 00	\$481,800 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$481,800	\$706,030 00	\$481,800 00
1000	Citizens' N'l B'k, New Bedford,	100,000	135,000 00	100,000 00
250	Metacomet N'l B'k, Fall River,	25,000	30,000 00	25,000 00
200	Fall River N'l B'k, Fall River,	20,000	23,000 00	20,000 00
22	N'l B'k of Fairhaven, Fairh'n,	1,760	1,760 00	1,760 00
150	First National Bank, Malden,	15,000	19,500 00	15,000 00
200	First National Bank, Chelsea,	20,000	26,000 00	20,000 00
200	Third Nat'l Bank, Springfield,	20,000	39,000 00	20,000 00
45	Railroad Nat'l Bank, Lowell,	4,500	5,850 00	4,500 00
70	National Bank of So. Reading, Wakefield,	7,000	8,050 00	7,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	24,400 00	20,000 00
150	Boston Nat'l Bank, Boston, .	15,000	18,000 00	15,000 00
140	Howard Nat'l Bank, Boston, .	14,000	14,840 00	14,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,640 00	2,000 00
460	N'l B'k of Commerce, Boston,	46,000	57,040 00	46,000 00
530	Second Nat'l Bank, Boston, .	53,000	80,560 00	53,000 00
380	N'l B'k of No. America, Boston,	38,000	42,560 00	38,000 00
100	Maverick Nat'l Bank, Boston, .	10,000	23,000 00	10,000 00
490	N'l B'k of the Republic, Boston,	49,000	73,500 00	49,000 00
230	First Nat'l Bank, Boston, .	23,000	54,510 00	23,000 00
230	Merchants' Nat'l Bank, Boston,	23,000	32,660 00	23,000 00
90	Eliot National Bank, Boston, .	9,000	11,070 00	9,000 00
230	North Nat'l Bank, Boston, .	23,000	31,050 00	23,000 00
30	National City Bank, Boston, .	3,000	3,180 00	3,000 00
350	Tremont Nat'l Bank, Boston, .	35,000	39,550 00	35,000 00
90	Hamilton Nat'l Bank, Boston,	9,000	11,250 00	9,000 00
140	Shawmut Nat'l Bank, Boston, .	14,000	18,340 00	14,000 00
250	Continental N'l Bank, Boston,	25,000	30,000 00	25,000 00
170	Nat'l Eagle Bank, Boston, .	17,000	18,020 00	17,000 00
176	Massachusetts N'l B'k, Boston,	44,000	47,080 00	44,000 00
360	Atlas National Bank, Boston,	36,000	44,280 00	36,000 00
130	Nat'l Union Bank, Boston, .	13,000	18,460 00	13,000 00
260	Columbian Nat'l B'k, Boston,	26,000	32,500 00	26,000 00
500	Nat'l Revere Bank, Boston, .	50,000	65,000 00	50,000 00
130	Washington Nat'l B'k, Boston,	13,000	15,600 00	13,000 00
140	Shoe & Leather N'l B'k, Boston,	14,000	14,420 00	14,000 00
40	New England N'l B'k, Boston,	4,000	6,400 00	4,000 00
100	N'l B'k Commonw'lth, Boston,	10,000	13,700 00	10,000 00
200	N'l B'k of Redemption, Boston,	20,000	26,600 00	20,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,820 00	3,000 00
30	Merchandise N'l Bank, Boston,	3,000	2,670 00	3,000 00
100	Monument Nat'l Bank, Boston,	10,000	22,000 00	10,000 00
90	State Nat'l Bank, Boston, .	9,000	11,610 00	9,000 00
108	Traders' Nat'l Bank, Boston, .	10,800	9,720 00	10,800 00
		\$1,388,860	\$1,913,220 00	\$1,388,860 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$26,000	\$29,380 00	\$26,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,900 00	10,000 00
Boston & Lowell R.R. 6s, . . .	44,000	49,280 00	44,000 00
Boston & Lowell R.R. 5s, . . .	15,000	16,200 00	15,000 00
Boston & Lowell R.R. 4½s, . . .	20,000	20,800 00	20,000 00
Old Colony R.R. 6s, . . .	54,000	61,560 00	54,000 00
Boston & Albany R.R. 7s, . . .	450,000	490,500 00	450,000 00
Boston & Albany R.R. 6s, . . .	50,000	56,000 00	50,000 00
Fitchburg R.R. 4½s, . . .	200,000	200,000 00	200,000 00
Fitchburg R.R. 5s, . . .	38,000	39,140 00	38,000 00
New Bedford R.R. 7s, . . .	75,000	85,500 00	75,000 00
	\$982,000	\$1,059,260 00	\$982,000 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 17, 1888.

Personally appeared Chas. H. Peirce, Treasurer of the New Bedford Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

BRISTOL, ss., Nov. 17, 1888.

Personally appeared Wm. Watkins, President, and Walter Clifford, E. D. Mandell, Gilbert Allen, Horatio Hathaway and John R. Thornton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 46.

EBEN SUMNER, *President.*

JOHN A. MAYNARD, *Treasurer.*

JOHN A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN SUMNER,

JOHN H. BALCH,

NATHANIEL DOLE,

ALBERT W. GREENLEAF.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2.30 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$40,000 00	Deposits,	\$698,813 96
Loan on public funds,	5,000 00	Earnings undivided,	60,887 52
Bank stock as per schedule,	115,000 00	Guaranty fund,	30,835 36
Loan on bank stock,	3,000 00	Premium account,	3,150 00
Railroad bonds as per schedule,	5,000 00		
Real estate (for banking purposes),	35,000 00		
Real estate by foreclosure,	2,000 00		
Loans on real estate,	417,453 00		
Loans on personal security,	115,700 00		
Deposits in banks, on interest,	49,645 01		
Expense account,	135 42		
Cash on hand,	5,753 41		
	<hr/>		<hr/>
	\$793,686 84		\$793,686 84

Loan on Public Funds :—

On \$5,000 United States 4½s, \$5,000 00

Loan on Bank Stock :—

On 32 shares Central National Bank, Boston, \$3,000 00

Invested in real estate (for banking purposes), \$35,000 00

Estimated value of the same, 35,000 00

Assessed value of the same, 31,500 00

Net income received from same during year ending Oct. 31, 1888, 2,050 96

Value (by books) of other real estate, held by foreclosure or otherwise, 2,000 00

Assessed value of the same, 3,416 00

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 230

Aggregate amount of the same, 231,010 00

Amount of investments from which no income is received, 2,000 00

Cash on Deposit in Banks, amount in each :—

First National Bank, Newburyport, \$29,239 70

Maverick National Bank, Boston, 20,405 31

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$45,133 27

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 13,643 84
 ending Oct. 31, 1888, } 2½ per cent., { 16,894 91

Times for the dividends fixed by the by-laws: first Monday in May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 981 78,938 97

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,022 119,283 54

Number of accounts opened during the year ending Oct. 31, 1888, 224

Number of accounts closed during the year ending Oct. 31, 1888, 258

Number of open accounts Oct. 31, 1888, 2,773

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 2,135 96

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: June 29.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,239 70	2 per cent.	\$144,843 00	5 per cent.	\$331,360 00	6 per cent.
20,405 31	2½ " "	8,000 00	5¼ " "	4,900 00	6½ " "
5,000 00	4½ " "	38,400 00	5½ " "	8,650 00	7 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$10,000	\$11,300 00	\$10,000 00*
United States 6s,	30,000	39,600 00	30,000 00
	\$40,000	\$50,900 00	\$40,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,330 00	\$1,000 00
60	Atlas Nat'l Bank, Boston, .	6,000	6,750 00	6,000 00
17	Boston Nat'l Bank, Boston, .	1,700	2,040 00	1,700 00
8	Boylston Nat'l Bank, Boston, .	800	1,108 00	800 00
33	Blackstone Nat'l Bank, Boston,	3,300	3,687 75	3,300 00
	<i>Amounts carried forward,</i>	\$12,800	\$14,915 75	\$12,800 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$12,800	\$14,915 75	\$12,800 00
13	Columbian Nat'l Bank, Boston,	1,300	1,625 00	1,300 00
18	Nat'l B'k of Commerce, Boston,	1,800	2,245 50	1,800 00
42	Continental Nat'l B'k, Boston,	4,200	5,040 00	4,200 00
50	N'l B'k Commonw'lth, Boston,	5,000	6,850 00	5,000 00
80	Nat'l City Bank, Boston, .	8,000	8,340 00	8,000 00
5	Nat'l Exchange Bank, Boston,	500	650 00	500 00
33	Eliot Nat'l Bank, Boston, .	3,300	4,075 50	3,300 00
74	Nat'l Eagle Bank, Boston, .	7,400	7,770 00	7,400 00
50	Everett Nat'l Bank, Boston, .	5,000	4,725 00	5,000 00
50	Globe National Bank, Boston,	5,000	4,625 00	5,000 00
15	Howard Nat'l Bank, Boston, .	1,500	1,603 12	1,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,031 25	2,500 00
44	Market Nat'l Bank, Boston, .	4,400	4,059 00	4,400 00
40	Maverick Nat'l Bank, Boston,	4,000	9,200 00	4,000 00
10	N'l B'k of No. America, Boston,	1,000	1,122 50	1,000 00
10	New England N'l B'k, Boston,	1,000	1,605 00	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,450 00	2,300 00
37	Nat'l Revere Bank, Boston, .	3,700	4,763 75	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,310 00	1,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,524 00	1,200 00
33	Tremont Nat'l Bank, Boston, .	3,300	3,729 00	3,300 00
104	Third Nat'l Bank, Boston, .	10,400	10,946 00	10,400 00
24	Nat'l Union Bank, Boston, .	2,400	3,384 00	2,400 00
56	Nat'l Webster Bank, Boston, .	5,600	6,174 00	5,600 00
53	First Nat'l B'k, Newburyport,	5,300	6,625 00	5,300 00
91	Mechanicks' Nat'l Bank, Newburyport,	9,100	11,375 00	9,100 00
20	Ocean Nat'l B'k, Newburyport,	1,000	1,300 00	1,000 00
		\$115,000	\$137,313 37	\$115,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s,	\$5,000	\$5,700 00	\$5,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 16, 1888.

Personally appeared John A. Maynard, Treasurer of the Newburyport Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK W. HALE, *Justice of the Peace.*

ESSEX, SS., Nov. 16, 1888.

Personally appeared Eben Sumner, President, and P. H. Blumpey, E. P. Russell, A. W. Greenleaf, Geo. W. Snow, S. B. Carter and John H. Balch, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK W. HALE, *Justice of the Peace.*

NEWTON SAVINGS BANK — NEWTON.

Incorporated June 17, 1831. Present number of corporators, 16.

GEORGE HYDE, *President.*

SUSANNA M. DUNCKLEE, *Treasurer.*

J. F. C. HYDE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. F. C. HYDE,*

GEORGE HYDE,

WILLARD MARCY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$77,379 15	Deposits,	\$1,563,750 89
Bank stock as per schedule,	31,475 00	Earnings undivided,	30,030 45
Railroad bonds as per schedule,	50,000 00	Guaranty fund,	32,376 00
Real estate by foreclosure,	15,630 00		
Loans on real estate,	1,017,501 38		
Loans on personal security,	402,823 95		
Deposits in banks, on interest,	18,690 75		
Deposits in banks, not on interest,	8,968 71		
Expense account,	894 19		
Cash on hand,	2,794 21		
	\$1,626,157 34		\$1,626,157 34

Value (by books) of real estate, held by foreclosure or otherwise,	\$15,630 00
Assessed value of the same,	21,400 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	230
Aggregate amount of the same,	382,923 95
Amount of investments from which no income is received,	28,798 83

Cash on Deposit in Banks, amount in each:—

Newton National Bank, Newton,	\$11,190 75
Pacific National Bank, Boston,	6,468 71
Wachusett National Bank, Fitchburg,	10,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$86,266 23
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 28,988 61 } 2 per cent., { 29,241 41

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: Jan. 1, 1874.

Number and amount of deposits (not including dividends) re-

ceived during the year ending Oct. 31, 1888,	5,946	315,643 35
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* As the law prohibits both the President and Clerk from serving on Committee of Investment Mr. J. F. C. Hyde has resigned his position on the same.

Number and amount of withdrawals (including dividends) during the year ending Oct 31, 1888,	3,942	\$335,023 55
Number of accounts opened during the year ending Oct. 31, 1888,	761	
Number of accounts closed during the year ending Oct. 31, 1888,	453	
Number of open accounts Oct. 31, 1888,	6,561	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		5,883 96
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 11.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,690 75	2 per cent.	\$57,200 00	5¼ per cent.	\$226,375 33	6 per cent.
10,000 00	4 “	706,000 00	5½ “	3,400 00	7 “
427,350 00	5 “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s,	\$6,000	\$6,240 00	\$6,068 20
of Newton, Mass., 5s,	50,000	57,000 00	50,969 96
of Worcester, Mass., 5s,	20,000	20,962 50	20,340 99
	<u>\$76,000</u>	<u>\$84,202 50</u>	<u>\$77,379 15</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial N'l Bank, Boston,	\$5,000	\$5,000 00	\$5,000 00
10	First Nat'l Bank, Cambridge, .	1,000	1,777 50	1,000 00
30	N'l B'k Commonw'lth, Boston,	3,000	4,110 00	3,000 00
25	Globe Nat'l Bank, Boston, . .	2,500	2,312 50	2,500 00
70	Lincoln Nat'l Bank, Boston, . .	7,000	7,770 00	7,000 00
24	Merchandise N'l Bank, Boston,	2,400	2,148 00	2,400 00
25	Natick Nat'l Bank, Natick, . . .	2,500	3,375 00	2,500 00
15	Newton Nat'l Bank, Newton, . .	1,500	1,387 50	1,500 00
30	Nat'l Revere Bank, Boston, . . .	3,000	3,862 50	3,000 00
2½	South Framingham N'l Bank, South Framingham,	250	250 00	250 00
6	State Nat'l Bank, Boston,	600	874 00	600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
3	Waltham N'l Bank, Waltham,	225	321 75	225 00
		<u>\$31,475</u>	<u>\$38,188 75</u>	<u>\$31,475 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Mansfield & Framingham R.R. 7s, .	\$10,000	\$10,200 00	\$10,000 00
Fitchburg R.R. 7s,	1,000	1,070 00	1,000 00
Fitchburg R.R. 5s,	39,000	40,950 00	39,000 00
	\$50,000	\$52,220 00	\$50,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 16, 1888.

Personally appeared Susanna M. Duncklee, Treasurer of the Newton Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 16, 1888.

Personally appeared George Hyde, President, and Willard Marcy, James F. C. Hyde, Wm. H. Brackett, Francis Murdock and Joseph N. Bacon, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTH-AMPTON.

Incorporated 1842. Present number of corporators, 16.

H. G. KNIGHT, *President.*

L. MALTYBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

L. MALTYBY,

OSCAR EDWARDS,

J. S. LATHROP.

Open for business every business day from 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$223,000 00	Deposits,	\$2,257,086 16
Bank stock as per schedule,	45,500 00	Earnings undivided,	31,448 13
Loans on bank stock,	32,004 55	Guaranty fund,	98,000 00
Railroad bonds as per schedule,	400,000 00		
Loan on railroad stocks,	4,250 00		
Railroad notes as per schedule,	275,000 00		
Real estate (for banking purposes),	27,582 40		
Real estate by foreclosure,	1,500 00		
Loans on real estate,	694,605 98		
Loans on personal security,	584,060 83		
Loans to counties, cities or towns (notes),	25,000 00		
Loans on depositors' books,	475 00		
Deposits in banks, on interest,	71,134 84		
Cash on hand,	2,420 69		
	\$2,386,534 29		\$2,386,534 29

Loans on Bank Stock, amount on each:—

On 90 shares Northampton National Bank, Northampton,	\$8,200 00
On 129 shares First National Bank, Northampton,	10,593 70
On 6 shares First National Bank, Westfield,	300 00
On 100 shares First National Bank, Easthampton,	10,000 00
On 10 shares Ware National Bank, Ware,	1,000 00
On 5 shares Williamstown National Bank, Williamstown,	400 00
On 10 shares Bath National Bank, Bath, Me.,	600 00
On 17 shares Hampshire County National Bank, Northampton,	910 85

Loan on Railroad Stock:—

On 36 shares Connecticut River R.R.,	\$4,250 00
Invested in real estate (for banking purposes),	\$27,582 40
Estimated value of the same,	27,582 40
Assessed value of the same,	18,000 00

Value (by books) of other real estate, held by foreclosure or otherwise,	\$1,500 00
Assessed value of the same,	1,100 00
Net income received from same during year ending Oct. 31, 1888,	110 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	330
Aggregate amount of the same,	331,290 01

Cash on Deposit in Banks, amount in each :—

Northampton National Bank, Northampton,	\$68,785 53
Globe National Bank, Boston,	2,349 31

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$126,471 54
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., } 42,196 95
	2 per cent., } 43,167 54
Times for the dividends fixed by the by-laws : first Wednesday in April and October	

Date of the last extra dividend : 1870.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	4,622	352,053 90
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	3,936	333,493 73
Number of accounts opened during the year ending Oct. 31, 1888,	921	
Number of accounts closed during the year ending Oct. 31, 1888,	683	
Number of open accounts Oct. 31, 1888,	6,066	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		6,221 09
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner : May 22.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,349 31	2½ per cent.	\$50,000 00	4¼ per cent.	\$25,000 00	5¼ per cent.
15,000 00	3¼ " "	33,000 00	4¾ " "	152,000 00	5½ " "
68,785 53	3½ " "	171,000 00	4½ " "	23,000 00	5¾ " "
230,000 00	4 " "	861,566 80	5 " "	54,829 56	6 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$105,000	\$133,875 00	\$105,000 00
Town of Meriden, Conn., 6s,	20,000	23,000 00	20,000 00
of Meriden, Conn., 4½s,	40,000	42,600 00	40,000 00
City of Milwaukee, Wis., 7s,	8,000	8,800 00	8,000 00
of Boston, Mass., 4s,	50,000	53,500 00	50,000 00
	\$223,000	\$261,775 00	\$223,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Northampton National Bank, Northampton,	\$10,000	\$17,500 00	\$10,000 00
16	First Nat'l B'k, Northampton,	1,600	2,080 00	1,600 00
40	City Nat'l Bank, Worcester,	4,000	5,400 00	4,000 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,330 00	1,000 00
53	Boston Nat'l Bank, Boston,	5,300	6,254 00	5,300 00
15	N'l B'k of Commerce, Boston,	1,500	1,860 00	1,500 00
10	Nat'l Exchange Bank, Boston,	1,000	1,300 00	1,000 00
30	First Nat'l Bank, Boston,	3,000	7,110 00	3,000 00
20	Merchants' Nat'l Bank, Boston,	2,000	2,840 00	2,000 00
27	N'l B'k of No. America, Boston,	2,700	3,024 00	2,700 00
34	Second Nat'l Bank, Boston,	3,400	5,440 00	3,400 00
26	Shawmut Nat'l Bank, Boston,	2,600	3,380 00	2,600 00
17	State Nat'l Bank, Boston,	1,700	2,159 00	1,700 00
17	Traders' Nat'l Bank, Boston,	1,700	1,530 00	1,700 00
20	Washington N'l B'k, Boston,	2,000	2,400 00	2,000 00
20	Nat'l Webster Bank, Boston,	2,000	2,200 00	2,000 00
		\$45,500	\$65,807 00	\$45,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$40,000	\$44,800 00	\$40,000 00
Boston & Albany R.R. 7s,	150,000	163,500 00	150,000 00
Boston & Maine R.R. 7s,	70,000	79,800 00	70,000 00
Boston & Lowell R.R. 7s,	40,000	46,400 00	40,000 00
Fitchburg R.R. 5s,	100,000	105,000 00	100,000 00
	\$400,000	\$439,500 00	\$400,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 2, 1888.

Personally appeared L. Maltby, Treasurer of the Northampton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

S. D. DRURY, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 2, 1888.

Personally appeared H. G. Knight, President, and J. S. Lathrop, Oscar Edwards, M. M. French, B. E. Cook, Jr., and Merritt Clark, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

S. D. DRURY, *Justice of the Peace.*

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Present number of corporators, 34.

C. T. SAMPSON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. HODGE,

GEO. L. RICE,

W. H. GAYLORD.

Open for business every business day, 9 A.M. to 4 P.M.; Saturday, till 6 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$196,700 00	Deposits,	\$1,583,376 80
Bank stock as per schedule,	33,400 00	Earnings undivided,	15,000 00
Loans on bank stock,	16,000 00	Guaranty fund,	38,000 00
Railroad bonds as per schedule,	20,000 00	State tax,	1,500 00
Real estate (for banking purposes),	23,696 35		
Loans on real estate,	925,953 34		
Loans on personal security,	220,770 80		
Loans to counties, cities or towns (notes),	185,000 00		
Deposits in banks, not on interest,	510 96		
Expense account,	693 66		
Interest account,	14,891 38		
Cash on hand,	260 31		
	\$1,637,876 80		\$1,637,876 80

Loans on Bank Stock, amount on each :—

On 137 shares Adams National Bank, North Adams,	\$10,600 00
On 20 shares Pittsfield National Bank, Pittsfield,	2,000 00
On 34 shares First National Bank, Stamford, Conn.,	3,400 00

Invested in real estate (for banking purposes),	\$23,696 35
Estimated value of the same,	30,000 00
Assessed value of the same,	23,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	319
Aggregate amount of the same,	348,224 14

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$15 98
Adams National Bank, North Adams,	199 09
Berkshire National Bank, North Adams,	295 89

Gross amount of interest or profits received or earned during year ending
 Oct. 31, 1888 (as per books), \$82,298 63
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 29,391 96
 ending Oct. 31, 1888, } 2 per cent., { 30,176 11
 Times for the dividends fixed by the by-laws: April 1 and October 1.
 Date of the last extra dividend: Jan. 1, 1866.
 Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 7,154 469,899 40
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 4,828 491,308 82
 Number of accounts opened during the year ending Oct. 31, 1888, 1,229
 Number of accounts closed during the year ending Oct. 31, 1888, 1,087
 Number of open accounts Oct. 31, 1888, 5,385
 Amount of expenses of the corporation during the year ending Oct. 31,
 1888 (exclusive of taxes), 7,331 91
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: July 13.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$150,000 00	4 per cent.	\$789,587 50	5 per cent.	\$20,000 00	7 per cent.
42,000 00	4½ "	346,136 64	6 "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s,	\$25,000	\$28,250 00	\$25,000 00
of Norwich, Conn., 4s,	25,000	25,250 00	25,000 00
of Dayton, Ohio, 4s,	20,000	20,400 00	20,000 00
of Providence, R. I., 5s,	18,000	19,800 00	18,000 00
of Fall River, Mass., 6s,	11,000	13,450 00	11,000 00
of Lowell, Mass., 4s,	10,000	10,300 00	10,000 00
of Cambridge, Mass., 6s,	5,000	5,300 00	5,000 00
of Bangor, Me., 6s,	5,000	5,560 00	5,000 00*
of Portland, Me., 6s,	5,000	6,250 00	5,000 00*
of Lynn, Mass., 6s,	1,000	1,100 00	1,000 00
of New Bedford, Mass., 6s,	1,000	1,120 00	1,000 00
Town of Plymouth, Mass., 4s,	37,700	38,265 00	37,700 00
of Woonsocket, R. I., 4s,	30,000	30,750 00	30,000 00
of South Adams, Mass., 6s,	3,000	3,210 00	3,000 00
	\$196,700	\$209,005 00	\$196,700 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Adams Nat'l Bank, No. Adams,	\$25,000	\$32,500 00	\$25,000 00
14	Lee Nat'l Bank, Lee,	1,400	2,100 00	1,400 00
20	Berkshire N'l B'k, No. Adams,	2,000	2,000 00	2,000 00
50	Pittsfield N'l Bank, Pittsfield,	5,000	7,500 00	5,000 00
		\$33,400	\$44,100 00	\$33,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$18,800 00	\$20,000 00

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

NORTH ADAMS, Nov. 7, 1888.

Personally appeared V. A. Whitaker, Treasurer of the North Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. G. POTTER, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 8, 1888.

Personally appeared C. T. Sampson, President, and A. C. Houghton, E. S. Wilkinson, W. H. Gaylord, C. H. Cutting, G. L. Rice and A. W. Hodge, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. G. POTTER, *Justice of the Peace.*

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated 1872. Present number of corporators, 32.

SAMUEL F. WOODBRIDGE, *President.*

MILTON L. WALTON, *Treasurer.*

GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAM'L F. WOODBRIDGE,

HENRY C. RAND,

NATHANIEL CARR,

JOHN J. HENDERSON,

CHARLES F. STRATTON.

Open for business Monday, Wednesday and Saturday, 9 A.M. to 1 P.M.; and Saturday, 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$4,986 04	Deposits,	\$212,229 39
Loans on public funds,	450 00	Earnings undivided,	3,355 48
Bank stock as per schedule,	3,350 00	Guaranty fund,	3,295 00
Loan on bank stock,	200 00		
Railroad bonds as per schedule,	5,000 00		
Real estate by foreclosure,	2,389 90		
Loans on real estate,	126,125 00		
Loans on personal security,	67,110 00		
Deposits in banks, on interest,	8,839 33		
Suspense account,	30 33		
Cash on hand,	399 27		
	\$218,879 87		\$218,879 87

Loans on Public Funds, amount on each :—

On \$300 United States 4s,	\$300 00
On \$150 United States 4s,	150 00

Loan on Bank Stock :—

On 3 shares Third National Bank, Springfield,	\$200 00
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Value (by books) of real estate, held by foreclosure or otherwise,	\$2,389 90
Assessed value of the same,	3,700 00
Net income received from same during year ending Oct. 31, 1888,	201 97
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	64
Aggregate amount of the same,	86,675 00

Cash on Deposit in Banks, amount in each : —

Howard National Bank, Boston,	\$7,063 21
Faneuil Hall National Bank, Boston,	1,776 12

Gross amount of interest or profits received or earned during year ending	
Oct. 31, 1888 (as per books),	\$10,675 00
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	3,389 62
ending Oct. 31, 1888, } 2 per cent., {	3,795 21

Times for the dividends fixed by the by-laws : January 10 and July 10.

Date of the last extra dividend : Jan. 10, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,399	70,070 03
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	734	49,081 75
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Number of accounts opened during the year ending Oct. 31, 1888, 203

Number of accounts closed during the year ending Oct. 31, 1888, 94

Number of open accounts Oct. 31, 1888, 1,138

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,255 40
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Amount of treasurer's bond,	5,000 00
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Date of examination by commissioner : April 9.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,063 21	2½ per cent.	\$65,110 00	5½ per cent.	\$650 00	6½ per cent.
1,776 12	3 " "	75,725 00	6 " "	200 00	7 " "
52,200 00	5 " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$6,375 00	\$4,986 04

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	First Nat'l B'k, Marlborough,	\$1,500	\$1,500 00	\$1,350 00
20	Blackstone N'l Bank, Boston,	2,000	2,235 00	2,000 00
		\$3,500	\$3,735 00	\$3,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$3,000	\$3,030 00	\$3,000 60
Fitchburg R.R. 4s,	2,000	2,100 00	2,000 00
	\$5,000	\$5,130 00	\$5,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 17, 1888.

Personally appeared Milton L. Walton, Treasurer of the North Avenue Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEORGE W. PARKE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 19, 1888.

Personally appeared Nathaniel Carr, Vice-President, and Daniel Fobes, Russell S. Edwards, John J. Henderson, Chas. F. Stratton and Sylvanus M. Parsons, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GEORGE W. PARKE, *Justice of the Peace.*

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated 1854. Present number of corporators, 32.

CHARLES E. JENKS, *President.*

BONUM NYE, *Treasurer.*

BONUM NYE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. E. JENKS,

GEO. R. HAMANT,

WM. H. MONTAGUE,

FRANK A. SMITH.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$86,500 00	Deposits,	\$535,172 16
Loan on public funds,	2,000 00	Earnings undivided,	7,354 76
Bank stock as per schedule,	1,400 00	Guaranty fund,	22,239 08
Railroad bonds as per schedule,	142,000 00		
Real estate by foreclosure,	10,093 10		
Loans on real estate,	309,105 28		
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	10,309 41		
Cash on hand,	1,358 21		
	<hr/>		<hr/>
	\$564,766 00		\$564,766 00

Loan on Public Funds :—

On \$2,000 United States bonds,	\$2,000 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$10,093 10
Assessed value of the same,	11,300 00
Net income received from same during year ending Oct. 31, 1888,	161 66
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	199
Aggregate amount of the same,	198,182 00

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston,	\$8,958 84
First National Bank, Worcester,	1,350 57

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$32,708 07

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 9,959 12
 } 2 per cent., { 10,154 08

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: January, 1870.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,311 82,258 97

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 955 86,627 03

Number of accounts opened during the year ending Oct. 31, 1888, 249

Number of accounts closed during the year ending Oct. 31, 1888, 202

Number of open accounts Oct. 31, 1888, 1,890

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,308 69

Amount of treasurer's bond, 14,000 00

Date of examination by commissioner: February 25.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,958 84 1,350 57	2½ per cent. 3 “	\$2,000 00 2,000 00	4 per cent. 5 “	\$309,105 28	5½ per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Woburn, Mass., 6s,	\$12,000	\$12,840 00	\$12,000 00
City of Boston, Mass., 6s,	16,000	18,190 00	16,000 00
of Providence, R. I., 5s,	7,000	7,985 00	7,000 00
of Portsmouth, N. H., 6s,	5,000	5,725 00	5,000 00*
State of New Hampshire 6s,	1,500	1,855 00	1,500 00
City of Cambridge, Mass., 6s,	2,000	2,190 00	2,000 00
of Salem, Mass., 5s,	2,000	2,280 00	2,000 00
of Milwaukee, Wis., 7s,	1,000	1,080 00	1,000 00
of South Norwalk, Conn., 6s,	5,000	5,600 00	5,000 00
of Springfield, Ohio, 5s,	8,000	8,800 00	8,000 00
of Cleveland, Ohio, 6s,	7,000	7,960 00	7,000 00
of Cleveland, Ohio, 5s,	1,000	1,125 00	1,000 00
of Cleveland, Ohio, 7s,	3,000	3,525 00	3,000 00
of Fort Wayne, Ind., 6s,	16,000	18,560 00	16,000 00
	\$86,500	\$97,715 00	\$86,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,235 00	\$1,000 00
4	Ware National Bank, Ware, .	400	490 00	400 00
		\$1,400	\$1,725 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$20,000	\$21,800 00	\$20,000 00
Boston & Albany R.R. 6s,	7,000	7,840 00	7,000 00
Boston & Providence R.R. 7s,	8,000	9,040 00	8,000 00
Boston & Maine R.R. 7s,	31,000	34,980 00	31,000 00
Old Colony R.R. 6s,	8,000	9,060 00	8,000 00
Old Colony R.R. 7s,	2,000	2,280 00	2,000 00
Boston, Clinton & Fitchburg R.R. 5s,	5,000	5,650 00	5,000 00
Boston & Lowell R.R. 7s,	9,000	9,950 00	9,000 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	11,000 00	10,000 00*
Boston, Winthrop & Shore R.R. 5s, .	5,000	5,500 00	5,000 00
New Bedford R.R. 7s,	5,000	5,700 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Eastern R.R. 6s,	27,000	32,940 00	27,000 00*
	\$142,000	\$160,990 00	\$142,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 6, 1888.

Personally appeared Bonum Nye, Treasurer of the North Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES E. BATCHELDER, *Justice of the Peace.*

WORCESTER, ss., Nov. 6, 1888.

Personally appeared Charles E. Jenks, President, and W. C. Montague, Geo. R. Hamant, Frank A. Smith, Hiram P. Bartlett, Sumner Holmes, Charles Duncan and E. D. Batcheller, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES E. BATCHELDER, *Justice of the Peace.*

NORTH EASTON SAVINGS BANK—EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 28.

FRED'K L. AMES, *President.*

C. R. FIELD, *Treasurer.*

C. R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRED'K L. AMES,

JOHN H. SWAIN,

CYRUS LOTHROP,

W. K. GOWARD,

GEORGE K. DAVIS.

Open for business every business day, 9 A.M. to 12 M., 1.30 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$94,960 00	Deposits,	\$579,555 75
Bank stock as per schedule,	108,789 26	Earnings undivided,	5,501 27
Railroad bonds as per schedule,	42,000 00	Guaranty fund,	17,675 45
Real estate by foreclosure,	17,206 85		
Loans on real estate,	261,078 20		
Loans on personal security,	63,550 00		
Deposit in bank, on interest,	4,833 58		
Deposit in bank, not on interest,	9,737 32		
Expense account,	84 33		
Cash on hand,	492 93		
	<hr/>		<hr/>
	\$602,732 47		\$602,732 47

Value (by books) of real estate, held by foreclosure or otherwise,	\$17,206 85
Assessed value of the same,	20,100 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	163
Aggregate amount of the same,	153,854 60

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$4,833 58
First National Bank, Easton,	9,737 32

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$30,099 43
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2½ per cent., { 13,182 00
	2 per cent., { 10,814 75

Times for the dividends fixed by the by-laws : April 15 and October 15.

Date of the last extra dividend : April 15, 1884.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,378	111,914 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	753	95,344 26

Number of accounts opened during the year ending Oct. 31, 1888,	245
Number of accounts closed during the year ending Oct. 31, 1888,	76
Number of open accounts Oct. 31, 1888,	1,772
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$1,105 16
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner: July 23.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,833 58	2½ per cent.	\$31,425 00	5½ per cent.	\$1,400 00	6½ per cent.
29,500 00	4½ " "	22,000 00	5¾ " "	1,300 00	7 " "
70,555 00	5 " "	168,448 20	6 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,000	\$2,000 00	\$2,000 00*
of Bangor, Me., 6s,	8,000	8,000 00	6,960 00*
of Dayton, Ohio, 4s,	6,000	6,000 00	6,000 00
of Columbus, Ohio, 4s,	6,000	6,000 00	6,000 00
Town of Randolph, Mass., 4s,	15,000	15,000 00	15,000 00
of Marlborough, Mass., 4s,	1,000	1,000 00	1,000 00
of Beverly, Mass., 4s,	15,000	15,000 00	15,000 00
of Montague, Mass., 4s,	10,000	10,000 00	10,000 00
of Greenfield, Mass., 4s,	10,000	10,000 00	10,000 00
of Stoughton, Mass., 4s,	8,000	8,000 00	8,000 00
of No. Easton Vill. District 4s,	15,000	15,000 00	15,000 00
	\$96,000	\$96,000 00	\$94,960 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Traders' Nat'l Bank, Boston,	\$3,000	\$2,707 50	\$2,880 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,568 75	2,375 00
25	Tremont Nat'l Bank, Boston,	2,500	2,831 25	2,700 00
25	Market Nat'l Bank, Boston,	2,500	2,281 25	2,300 00
20	Nat'l Eagle Bank, Boston,	2,000	2,080 00	2,180 00
25	New England N'l B'k, Boston,	2,500	4,006 25	3,325 00
57	Nat'l Revere Bank, Boston,	5,700	7,338 75	6,726 00
	<i>Amounts carried forward,</i>	\$20,700	\$23,813 75	\$22,486 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$20,700	\$23,813 75	\$22,486 00
78	Everett Nat'l Bank, Boston, .	7,800	7,351 50	8,658 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,550 00	5,800 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,125 00	2,950 00
90	North Nat'l Bank, Boston, .	9,000	12,150 00	10,485 00
25	Atlas Nat'l Bank, Boston, .	2,500	3,081 25	2,878 13
25	Atlantic Nat'l Bank, Boston, .	2,500	3,325 00	3,750 00
25	State Nat'l Bank, Boston, .	2,500	3,325 00	2,693 75
25	Nat'l City Bank, Boston, .	2,500	2,618 75	2,765 63
25	Manufacturers' N'l B'k, Boston,	2,500	2,281 25	2,375 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,062 50	5,500 00
38	N'l B'k of Redemption, Boston,	3,800	5,044 50	4,789 00
38	Bristol County National B'k, Taunton,	3,800	5,586 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	1,050 00	920 50
75	Neponset Nat'l Bank, Canton,	7,500	9,750 00	8,100 00
100	First National Bank, Easton, .	10,000	14,000 00	10,500 00
66	Lynn National Bank, Lynn, .	6,600	10,560 00	9,578 25
		\$94,900	\$119,674 50	\$108,789 26

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$31,000	\$31,000 00	\$31,000.00
Old Colony R.R. 4½s,	1,000	1,000 00	1,000 00
Old Colony R.R. 4s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
	\$42,000	\$42,250 00	\$42,000 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 12, 1888.

Personally appeared Chester R. Field, Treasurer of the North Easton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

BRISTOL, ss., Nov. 12, 1888.

Personally appeared Fred'k L. Ames, President, and Geo. K. Davis, Oakes A. Ames, Wm. J. Twohig, Geo. Barrows and Willard K. Goward, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

NORTH END SAVINGS BANK—BOSTON.

Incorporated 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.*

HERBERT C. WELLS, *Treasurer.*

WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOS. L. JENKS,

WM. ROBINSON,

CLINTON VILES,

WM. A. HOLMES,

INCREASE E. NOYES,

WM. G. SHILLABER,

NATHANIEL J. RUST,

FRED'K B. TAYLOR.

Open for business every business day, 9 A.M. to 2 P.M.; Saturday, for deposits, till 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$10,000 00	Deposits,	\$735,632 76
Bank stock as per schedule,	118,367 14	Earnings undivided,	16,117 16
Loans on bank stock,	1,750 00	Guaranty fund,	15,500 00
Railroad bonds as per schedule,	60,000 00		
Loans on real estate,	435,108 00		
Loans on personal security,	36,150 00		
Loans to counties, cities or towns (notes),	6,500 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	94,500 00		
Expense account,	1,393 88		
Premium account,	852 50		
Vault furniture account,	1,000 00		
Cash on hand,	1,128 40		
	\$767,249 92		\$767,249 92

Loans on Bank Stock, amount on each : —

On 10 shares Windham County National Bank, Brooklyn, Conn.,	\$800 00
On 1 share National Bank of South Reading, Wakefield, and 1 share Wash- ington National Bank, Boston,	200 00
On 3 shares Central National Bank, Boston,	300 00
On 2 shares Freeman's National Bank, Boston, 2 shares Atlas National Bank, Boston, and 1 share Suffolk National Bank, Boston,	450 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	142
Aggregate amount of the same,	192,208 00

Cash on Deposit in Banks, amount in each : —

Mechanics' National Bank, Boston,	\$35,000 00
Metropolitan National Bank, Boston,	34,000 00
National Security Bank, Boston,	25,500 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$36,678 54

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 11,090 62
 } 2 per cent., { 11,962 73

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 4,343 352,578 15

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,625 250,168 58

Number of accounts opened during the year ending Oct. 31, 1888, 671

Number of accounts closed during the year ending Oct. 31, 1888, 208

Number of open accounts Oct. 31, 1888, 2,710

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 4,348 99

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: January 24.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$94,500 00	3 per cent.	\$67,450 00	5½ per cent.	\$15,445 00	7 per cent.
6,500 00	3 9-10 "	151,713 00	6 "	9 0 00	7 3-10 "
10,000 00	4½ "	300 00	6½ "	11,300 00	8 "
216,400 00	5 "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass., 4s,	\$10,000	\$10,000 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas Nat'l Bank, Boston,	\$5,400	\$6,655 50	\$6,287 50
24	Boston Nat'l Bank, Boston,	2,400	2,880 00	2,892 50
66	Nat'l City Bank, Boston,	6,600	6,913 50	7,394 62
50	First National Bank, Chelsea,	5,000	6,625 00	5,767 42
25	N'l B'k of Commerce, Boston,	2,500	3,118 75	3,111 87
5	N'l B'k Commonw'lth, Boston,	500	685 00	660 00
85	Nat'l Eagle Bank, Boston,	8,500	8,967 50	9,577 25
38	Eliot Nat'l Bank, Boston,	3,800	4,693 00	4,504 37
20	Everett Nat'l Bank, Boston,	2,000	1,890 00	2,000 00
	<i>Amounts carried forward,</i>	\$36,700	\$42,428 25	\$42,195 53

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$36,700	\$42,428 25	\$42,195 53
2	Faneuil Hall Nat'l B'k, Boston,	200	284 00	270 50
20	First Nat'l Bank, Boston, .	2,000	4,750 00	3,970 00
44	Freeman's Nat'l Bank, Boston,	4,400	4,405 50	4,411 00
25	Globe Nat'l Bank, Boston, .	2,500	2,312 50	2,502 25
10	N'l Hide & Leather B'k, Boston,	1,000	1,212 50	1,197 50
24	Howard Nat'l Bank, Boston, .	2,400	2,565 00	2,775 00
88	Market Nat'l Bank, Boston, .	8,800	8,118 00	8,994 24
8	Massachusetts N'l B'k, Boston,	2,000	2,112 50	2,011 25
14	Merchants' Nat'l B'k, Boston, .	1,400	1,988 00	2,040 50
75	Metropolitan N'l B'k, Boston,	7,500	8,334 38	8,210 00
11	New England N'l B'k, Boston,	1,100	1,765 50	1,614 25
52	North Nat'l Bank, Boston, .	5,200	7,046 00	7,030 50
2	Old Boston N'l Bank, Boston,	200	244 00	243 62
4	N'l B'k of Redemption, Boston,	400	533 00	501 00
34	Nat'l Revere Bank, Boston, .	3,400	4,377 50	4,390 12
25	Second Nat'l Bank, Boston, .	2,500	4,006 25	4,005 50
37	Shawmut Nat'l Bank, Boston, .	3,700	4,847 00	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,743 75	5,805 00
10	State Nat'l Bank, Boston, .	1,000	1,292 50	1,237 50
18	Suffolk Nat'l Bank, Boston, .	1,800	2,290 50	2,137 25
25	Traders' Nat'l Bank, Boston, .	2,500	2,256 25	3,237 76
5	Third Nat'l Bank, Boston, .	500	526 25	544 37
26	Tremont Nat'l Bank, Boston, .	2,600	2,951 00	3,360 25
6	Nat'l Union Bank, Boston, .	600	853 50	847 50
3	Nat'l Webster Bank, Boston, .	300	330 75	317 25
		\$99,300	\$116,574 38	\$118,367 14

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$20,000	\$22,525 00	\$20,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	20,000	21,200 00	20,000 00
	\$60,000	\$63,725 00	\$60,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 7, 1888.

Personally appeared Herbert C. Wells, Treasurer of the North End Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS L. JENKS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 14, 1888.

Personally appeared Thomas L. Jenks, President, and Clinton Viles, Increase E. Noyes and Wm. G. Shillaber, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, Wm. C. WILLIAMSON, *Justice of the Peace.*

SUFFOLK, ss., Nov. 20 and 27, 1888.

Personally appeared Joseph R. Richards and William Robinson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, Wm. C. WILLIAMSON, *Justice of the Peace.*

NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Present number of corporators, 28.

BENJ. H. HARTWELL, *President.*

H. E. SPAULDING, *Treasurer.*

JAMES R. GRAY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJ. H. HARTWELL,

L. J. SPAULDING,

ANDREW ATWOOD,

ALFRED PAGE,

E. L. WHITE.

Open for business every business day, 9 to 11 A.M., 12.30 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stocks as per schedule,	\$1,575 00	Deposits,	\$111,637 34
Loans on bank stock,	2,850 00	Earnings undivided,	716 82
Railroad bonds as per schedule,	8,312 50	Guaranty fund,	500 00
Loans on real estate,	67,852 40		
Loans on personal security,	27,100 00		
Deposit in bank, on interest,	5,000 00		
Deposit in bank, not on interest,	157 36		
Expense account,	6 90		
	\$112,854 16		\$112,854 16

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Winchendon,	\$1,000 00
On 13 shares First National Bank, Ayer,	1,000 00
On 10 shares First National Bank, Ayer,	850 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	59
Aggregate amount of the same,	\$63,402 40

Cash on Deposit in Bank :—

First National Bank, Ayer,	\$5,157 36
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$4,593 79
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 1,397 69
	} 2 per cent., { 1,678 01

Times for the dividends fixed by the by-laws: January 5 and July 5.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	880	70,201 18
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	414	40,739 07
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Number of accounts opened during the year ending Oct. 31, 1888,	314
Number of accounts closed during the year ending Oct. 31, 1888,	126
Number of open accounts Oct. 31, 1888,	707
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$401 54
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: July 25.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$15,950 00	5½ per cent.	\$50,602 40	6 per cent.
31,250 00	5 "				

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	First National Bank, Ayer, .	\$1,500	\$1,620 00	\$1,575 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$3,000	\$3,030 00	\$3,000 00
Fitchburg R.R. 5s,	5,000	5,325 00	5,312 50
	\$8,000	\$8,355 00	\$8,312 50

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

AYER, Nov. 19, 1888.

Personally appeared H. E. Spaulding, Treasurer of the North Middlesex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WARREN H. ATWOOD, *Justice of the Peace.*

MIDDLESEX, ss.

AYER, Nov. 19, 1888.

Personally appeared Benj. H. Hartwell, President, and Griffin Place, Daniel W. Fletcher, Andrew Atwood, Levi Wallace, Edwin L. White and Alfred Page, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WARREN H. ATWOOD, *Justice of the Peace.*

ORANGE SAVINGS BANK—ORANGE.

Incorporated 1871. Present number of corporators, 114.

JOHN W. WHEELER, *President.*

WARREN M. KING, *Treasurer.*

WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. A. WHIPPLE,

T. E. BRIDGE,

R. D. CHASE,

F. L. WATERS,

WARREN M. KING.

Open for business every business day, 9 A M. to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$30,100 00	Deposits,	\$531,828 73
Bank stock as per schedule,	40,360 00	Earnings undivided,	7,739 52
Loans on bank stock,	2,300 00	Guaranty fund,	10,600 00
Railroad bonds as per schedule,	40,960 00		
Loans on real estate,	299,503 70		
Loans on personal security,	108,865 00		
Loans to counties, cities or towns (notes),	5,800 00		
Deposits in banks, on interest,	22,044 74		
Expense account,	234 81		
	<u>\$550,168 25</u>		<u>\$550,168 25</u>

Loans on Bank Stock, amount on each :—

On 19 shares Orange National Bank, Orange,	\$1,700 00
On 9 shares Winchester National Bank, Winchester, N. H.,	600 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	210
Aggregate amount of the same,	\$158,118 70

Cash on Deposit in Banks, amount in each :—

Wachusett National Bank, Fitchburg,	\$5,000 00
Orange National Bank, Orange,	17,044 74

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$26,393 23
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 9,082 14
	2 per cent., { 9,700 86

Times for the dividends fixed by the by-laws: February 1 and August 1.

Date of the last extra dividend: Aug. 1, 1875.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,193	\$130,902 63
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,180	97,369 68
Number of accounts opened during the year ending Oct. 31, 1888,	446	
Number of accounts closed during the year ending Oct. 31, 1888,	258	
Number of open accounts Oct. 31, 1888,	2,350	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,071 42
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: September 13.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,044 74	2 per cent.	\$30,000 00	4 $\frac{3}{4}$ per cent.	\$38,800 00	5 $\frac{1}{2}$ per cent.
5,800 00	4 $\frac{1}{2}$ "	238,350 00	5 "	108,518 70	6 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s,	\$15,000	\$15,300 00	\$15,000 00
of Auburn, Me., 6s,	1,100	1,100 00	1,100 00
of Lynn, Mass., 6s,	3,000	3,390 00	3,000 00
of Gardiner, Me., 4s,	6,000	6,120 00	6,000 00
Town of Brockton, Mass., 5s,	5,000	5,900 00	5,000 00
	\$30,100	\$31,810 00	\$30,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Springfield,	\$1,000	\$1,500 00	\$1,400 00
10	Third Nat'l B'k, Springfield, .	1,000	2,000 00	1,750 00
3	Union Market Nat'l Bank, W- tertown,	300	420 00	360 00
4	First Nat'l Bank, Chelsea,	400	512 00	460 00
15	Atlas Nat'l Bank, Boston,	1,500	1,770 00	1,725 00
5	Boylston Nat'l Bank, Boston,	500	675 00	580 00
3	Central Nat'l Bank, Boston,	300	390 00	200 00
65	Eliot Nat'l Bank, Boston,	6,500	7,995 00	7,781 00
4	Everett Nat'l Bank, Boston,	400	380 00	400 00
	<i>Amounts carried forward,</i>	\$11,900	\$15,642 00	\$14,656 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$11,900	\$15,642 00	\$14,656 00
20	First Ward Nat'l B'k, Boston,	2,000	2,600 00	1,882 00
5	N'l Hide & Leather B'k, Boston,	500	595 00	570 00
20	Manufacturers' N'l B'k, Boston,	2,000	1,800 00	2,000 00
10	North Nat'l Bank, Boston, .	1,000	1,350 00	1,220 00
11	N'l B'k of No. America, Boston,	1,100	1,177 00	1,122 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,120 00	3,060 00
25	Nat'l Webster Bank, Boston, .	2,500	2,725 00	2,550 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,300 00	3,300 00
100	Orange Nat'l Bank, Orange, .	10,000	13,000 00	10,000 00
		\$37,300	\$45,309 00	\$40,360 00

Detailed Statement of Railroad Bonds

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$10,000	\$11,100 00	\$11,000 00
Old Colony R.R. 6s,	1,000	1,110 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	11,000 00	10,600 00*
Fitchburg R.R. 5s,	18,000	18,540 00	18,360 00
	\$39,000	\$41,750 00	\$40,960 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 13, 1888.

Personally appeared Warren M. King, Treasurer of the Orange Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD C. FOWLER, *Justice of the Peace.*

FRANKLIN, ss., Nov. 13, 1888.

Personally appeared John W. Wheeler, President, and T. E. Bridge, A. J. Fisher, C. A. Towne, R. D. Chase and Geo. A. Whipple, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD C. FOWLER, *Justice of the Peace.*

PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Present number of corporators, 46.

C. L. GARDNER, *President.*

L. E. MOORE, *Treasurer.*

S. S. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. L. GARDNER,
ENOS CALKINS,

GEO. MOORES,
H. G. LOOMIS,

T. D. POTTER.

Open for business every business day, 9 A.M. to 12 M., and 1 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$30,000 00	Deposits,	\$901,915 80
Bank stock as per schedule,	58,223 75	Earnings undivided,	2,390 82
Loans on bank stock,	9,200 00	Guaranty fund,	19,500 00
Railroad bonds as per schedule,	80,100 00		
Real estate (for banking purposes),	18,100 00		
Loans on real estate,	489,014 10		
Loans on personal security,	196,628 19		
Loans to counties, cities or towns (notes),	14,074 05		
Loans on depositors' books,	1,450 00		
Deposit in bank, on interest,	24,000 00		
Expense account,	1,061 50		
Cash on hand,	1,955 03		
	\$923,806 62		\$923,806 62

Loans on Bank Stock, amount on each : —

On 40 shares Central National Bank, Worcester,	\$3,500 00
On 63 shares Palmer National Bank, Palmer,	5,700 00
Invested in real estate (for banking purposes),	\$18,100 00
Estimated value of the same,	18,100 00
Assessed value of the same,	9,900 00
Net income received from same during year ending Oct. 31, 1888,	835 83
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	374
Aggregate amount of the same,	393,673 10

Cash on Deposit in Bank : —

Palmer National Bank, Palmer,	\$24,000 00
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$46,363 06
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 17,401 14
	2 per cent., { 17,496 23
Times for the dividends fixed by the by-laws : January 1 and July 1.	

Date of the last extra dividend: July 1, 1876.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,158	\$202,456 43
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,735	233,347 33
Number of accounts opened during the year ending Oct. 31, 1888,	565	
Number of accounts closed during the year ending Oct. 31, 1888,	474	
Number of open accounts Oct. 31, 1888,	2,708	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,664 69
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: January 9.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,000 00	2½ per cent.	\$304,783 24	5 per cent.	\$2,395 00	6½ per cent.
15,210 00	4 " "	52,118 78	5½ " "	700 00	7 " "
2,000 00	4½ " "	333,159 32	6 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 3½s,	\$10,000	\$10,000 00	\$10,000 00
of Bridgeport, Conn., 3½s,	20,000	20,000 00	20,000 00
	\$30,000	\$30,000 00	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Chapin Nat'l B'k, Springfield,	\$5,000	\$6,900 00	\$6,350 00
51	Agawam N'l B'k, Springfield,	5,100	6,018 00	6,375 00
33	Monson Nat'l Bank, Monson,	3,300	4,950 00	4,125 00
10	Brockton Nat'l B'k, Brockton,	1,000	1,150 00	1,000 00
7	Ware National Bank, Ware, .	700	875 00	875 00
220	Palmer Nat'l Bank, Palmer, .	22,000	26,500 00	24,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,175 00	6,250 00
25	State Nat'l Bank, Boston, .	2,500	3,225 00	2,925 00
20	Suffolk Nat'l Bank, Boston, ..	2,000	2,540 00	2,200 00
23	N'l B'k of Commerce, Boston,	2,300	2,875 00	2,835 00
10	N'l B'k of No. America, Boston,	1,000	1,120 00	1,000 00
55	Stafford Nat'l Bank, Stafford Springs, Conn.,	5,500	288 75	288 75*
		\$55,400	\$62,616 75	\$58,223 75

* This bank is in liquidation.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$20,000	\$21,800 00	\$22,100 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
Fitchburg R.R. 4s,	20,000	20,000 00	20,000 00
Eastern R.R. 6s,	10,000	12,250 00	10,000 00*
Boston & Maine R.R. 4s, . . .	18,000	18,180 00	18,000 00
	\$78,000	\$82,730 00	\$80,100 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared L. E. Moore, Treasurer of the Palmer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. W. LEACH, *Justice of the Peace.*

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared C. L. Gardner, President, and Chas. B. Fiske, H. G. Loomis, Enos Calkins, James B. Shaw and O. P. Allen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. W. LEACH, *Justice of the Peace.*

PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated 1885. Present number of corporators, 40.

WILLIAM SKINNER, *President.*

F. H. CHAMBERLIN, *Treasurer.*

JOHN J. REARDON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. SKINNER,

ANDERSON ALLYN,

JAMES H. NEWTON,

JOHN TILLEY.

Open for business every business day, 9 A.M. to 4 P.M.; and Saturday evenings, 7 to 8.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on bank stock,	\$6,800 00	Deposits,	\$203,660 95
Loans on real estate,	143,180 00	Earnings undivided,	1,116 06
Loans on personal security,	49,047 82	Guaranty fund,	1,222 78
Deposit in bank, on interest,	6,509 86		
Cash on hand,	462 11		
	<hr/>		<hr/>
	\$205,999 79		\$205,999 79

Loans on Bank Stock, amount on each : —

On 25 shares First National Bank, Easthampton,	\$1,500 00
On 20 shares Home National Bank, Holyoke,	1,600 00
On 20 shares Home National Bank, Holyoke,	1,700 00
On 24 shares Franklin County National Bank, Greenfield,	2,000 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 51

Aggregate amount of the same, \$76,800 00

Cash on Deposit in Bank : —

Home National Bank, Holyoke, \$6,509 86

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$8,996 89

Rate and amount of each semi-annual dividend for the year	} 2 per cent., {	2,355 51
ending Oct. 31, 1888,		

Times for the dividends fixed by the by-laws: May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,380 122,389 03

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	720	\$73,900 71
Number of accounts opened during the year ending Oct. 31, 1888,	351	
Number of accounts closed during the year ending Oct. 31, 1888,	216	
Number of open accounts Oct. 31, 1888,	629	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		625 89
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: June 8.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,509 86	4 per cent.	\$179,927 82	5 per cent.	\$19,100 00	5½ per cent.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared F. H. Chamberlin, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN J. REARDON, *Justice of the Peace.*

HAMPDEN, ss., Nov. 13, 1888.

Personally appeared Wm. Skinner, President, and Edwin L. Munn, E. P. Clark, J. J. O'Connor, Anderson Allyn and J. C. Hubbard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN J. REARDON, *Justice of the Peace.*

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 202.

SAM'L R. HEYWOOD, *President.*

CHAS. M. BENT, *Treasurer.*

FRED'K J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAM'L R. HEYWOOD,
CALVIN FOSTER,
A. N. CURRIER,

THOMAS M. ROGERS,
EDWARD W. VAILL,
WARREN WILLIAMS,

SAM'L D. NYE.

Open for business every business day except Saturday, 9 A.M. to 1 P.M., and 2 to 4 P.M.; Saturday, 9 A.M. to 1 P.M., and 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$584,339 00	Deposits,	\$5,043,006 97
Loan on public funds,	10,000 00	Earnings undivided,	69,375 66
Bank stock as per schedule,	734,381 00	Guaranty fund,	128,647 31
Loans on bank stock,	1,775 00	Interest,	462 76
Railroad bonds as per schedule,	645,357 00		
Loan on railroad bonds,	2,400 00		
Loan on railroad stocks,	6,875 00		
Real estate (for banking purposes),	87,500 00		
Loans on real estate,	2,211,285 72		
Loans on personal security,	808,113 12		
Loans to counties, cities or towns (notes),	71,334 00		
Deposits in banks, on interest,	65,385 18		
Deposit in bank, not on interest,	5,000 00		
Expense account,	2,728 15		
Rent account,	526 98		
Cash on hand,	4,492 55		
	<u>\$5,241,492 70</u>		<u>\$5,241,492 70</u>

Loan on Public Funds : —

On \$10,000 United States 4½s, \$10,000 00

Loans on Bank Stock, amount on each : —

On 5 shares First National Bank, Barre, \$400 00
On 15 shares Millbury National Bank, Millbury, 1,375 00

Loan on Railroad Bonds : —

On \$1,000 Leeds & Farmington R.R. 6s, }
On \$2,000 Maine Central R.R. 7s, } \$2,400 00

Loan on Railroad Stock : —

On 22 shares Boston & Albany R.R., }
On 20 shares Providence & Worcester R.R., } \$6,875 00

Invested in real estate (for banking purposes),	\$87,500 00
Estimated value of the same,	95,000 00
Assessed value of the same,	61,700 00
Net income received from same during year ending Oct. 31, 1888,	2,605 35
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	787
Aggregate amount of the same,	998,266 36
Amount of investment from which no income is received,	8,828 10

Cash on Deposit in Banks, amount in each :—

Central National Bank, Worcester,	\$46,165 69
National Bank of the Republic, Boston,	24,219 49

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$258,151 03
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 91,446 62 2 per cent., { 94,076 79
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	11,608 902,393 98
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	8,578 844,962 05
Number of accounts opened during the year ending Oct. 31, 1888,	2,065
Number of accounts closed during the year ending Oct. 31, 1888,	1,637
Number of open accounts Oct. 31, 1888,	12,535
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	11,117 28
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner: June 28.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,219 49	2½ per cent.	\$189,817 00	4½ per cent.	\$25,000 00	5¼ per cent.
41,165 69	3 “	171,450 00	4¾ “	36,250 00	5½ “
57,724 90	4 “	96,000 00	4⅞ “	20,000 00	5¾ “
29,420 22	4¼ “	2,359,075 72	5 “	127,045 00	6 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s,	\$10,000	\$10,400 00	\$10,290 00
City of Charlestown, Mass., 6s,	5,000	5,387 50	5,332 00
of Cleveland, Ohio, 6s,	14,000	15,785 00	15,688 00
of Columbus, Ohio, 6s,	25,000	28,000 00	27,877 00
District of Columbia 6s,	63,000	68,827 50	68,958 00
City of Dover, N. H., 6s,	3,000	3,300 00	3,270 00
Town of Dalton, Mass., 4s,	20,000	20,850 00	20,589 00
of Holbrook, Mass., 4s,	30,000	31,575 00	31,500 00
<i>Amounts carried forward,</i>	\$170,000	\$184,125 00	\$183,504 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$170,000	\$184,125 00	\$183,504 00
City of Indianapolis, Ind., 7.30s,	7,000	8,120 00	8,018 00
of Indianapolis, Ind., 8s, .	16,000	19,280 00	19,200 00
of Lewiston, Me., 4s, .	1,500	1,515 00	1,500 00
County of Merrimack, N. H., 6s,	1,000	1,020 00	1,000 00
City of Milwaukee, Wis., 4s, .	113,000	115,439 00	113,625 00
of Norwich, Conn., 5s, .	18,000	21,420 00	21,100 00
of Scranton, Pa., 5s, .	5,000	5,600 00	5,384 00
of Scranton, Pa., 6s, .	6,000	6,975 00	6,915 00
of Scranton, Pa., 7s, .	10,000	11,450 00	11,331 00
of Portsmouth, N. H., 4s, .	5,000	5,050 00	5,000 00*
of Providence, R. I., 5s, .	9,000	10,260 00	10,220 00
of Springfield, Ohio, 5s, .	12,000	12,660 00	12,492 00
County of Strafford, N. H., 4s, .	10,000	10,000 00	10,000 00
Town of Westborough, Mass., 5s, .	2,000	2,350 00	2,195 00
City of Worcester, Mass., 4s, .	100,000	104,500 00	104,320 00
of Worcester, Mass., 6s, .	63,000	68,670 00	68,535 00
	\$548,500	\$588,434 00	\$584,339 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
121	Atlas Nat'l Bank, Boston, .	\$12,100	\$14,913 25	\$13,986 00
144	Atlantic Nat'l Bank, Boston, .	14,400	19,152 00	19,152 00
183	Blackstone Nat'l Bank, Boston,	18,300	20,427 37	19,979 00
58	Boston Nat'l Bank, Boston, .	5,800	6,960 00	6,654 00
53	Boylston Nat'l Bank, Boston, .	5,300	7,340 50	6,542 00
189	Columbian Nat'l Bank, Boston,	18,900	23,625 00	23,290 00
98	Continental Nat'l B'k, Boston,	9,800	11,760 00	11,380 00
95	Eliot Nat'l Bank, Boston, .	9,500	11,732 50	11,564 00
94	Everett Nat'l Bank, Boston, .	9,400	8,883 00	9,400 00
50	Faneuil Hall N'l Bank, Boston,	5,000	7,100 00	6,350 00
238	Freeman's Nat'l B'k, Boston, .	23,800	23,800 00	26,720 00
317	Globe Nat'l Bank, Boston, .	31,700	29,203 62	31,700 00
27	Hamilton Nat'l Bank, Boston,	2,700	3,375 00	3,264 00
249	Manufacturers' N'l B'k, Boston,	24,900	22,908 00	24,900 00
237	Market Nat'l Bank, Boston, .	23,700	21,626 25	23,700 00
10	Mechanics' Nat'l Bank, Boston,	1,000	1,330 00	1,250 00
65	Merchants' Nat'l Bank, Boston,	6,500	9,230 00	8,653 00
189	Nat'l City Bank, Boston, .	18,900	19,797 75	20,323 00
74	N'l B'k of Commerce, Boston,	7,400	9,231 50	8,765 00
130	Nat'l Eagle Bank, Boston, .	13,000	13,715 00	13,650 00
46	Nat'l Exchange Bank, Boston,	4,600	5,980 00	5,137 00
	<i>Amounts carried forward,</i>	\$266,700	\$292,090 74	\$296,359 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$266,700	\$292,090 74	\$296,359 00
181	N'l Hide & Leather B'k, Boston,	18,100	21,946 25	21,246 00
75	N'l B'k of No. America, Boston,	7,500	8,437 50	7,855 00
200	N'l B'k of Redemption, Boston,	20,000	26,650 00	26,100 00
293	N'l B'k of the Republic, Boston,	29,300	43,950 00	38,804 00
101	Nat'l Revere Bank, Boston, .	10,100	13,003 75	12,495 00
20	Nat'l Union Bank, Boston, .	2,000	2,825 00	2,740 00
20	Nat'l Webster Bank, Boston, .	2,000	2,240 00	2,027 00
58	New England N'l B'k, Boston,	5,800	9,309 00	8,536 00
60	North Nat'l Bank, Boston, .	6,000	8,100 00	7,675 00
82	Old Boston Nat'l Bank, Boston,	8,200	10,004 00	9,790 00
96	Shawmut Nat'l Bank, Boston,	9,600	12,576 00	11,490 00
56	Second Nat'l Bank, Boston, .	5,600	9,058 00	8,600 00
228	Shoe & Leather N'l B'k, Boston,	22,800	23,427 00	23,200 00
100	State Nat'l Bank, Boston, .	10,000	12,900 00	11,842 00
50	Suffolk Nat'l Bank, Boston, .	5,000	6,350 00	5,556 00
150	Third Nat'l Bank, Boston, .	15,000	15,787 50	15,400 00
93	Traders' Nat'l Bank, Boston,	9,300	8,393 25	9,150 00
132	Tremont Nat'l Bank, Boston, .	13,200	14,916 00	14,008 00
125	Washington N'l Bank, Boston,	12,500	15,015 62	14,750 00
154	Central Nat'l Bank, Worcester,	15,400	22,638 00	22,330 00
52	Citizens' Nat'l B'k, Worcester,	5,200	6,604 00	6,344 00
260	City Nat'l Bank, Worcester, .	26,000	36,920 00	32,500 00
167	Mechanics' N'l B'k, Worcester,	16,700	22,044 00	20,040 00
312	Quinsigamond National Bank, Worcester,	31,200	39,000 00	37,424 00
524	Worcester Nat'l Bank, Worces- ter,	52,400	76,504 00	68,120 00
		\$625,600	\$760,689 61	\$734,381 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$6,200	\$6,432 50	\$6,200 00
Boston & Albany R.R. 6s, . . .	35,000	39,287 50	39,084 00
Boston, Barre & Gardner R.R. 5s, .	28,100	29,013 25	28,828 00
Boston, Barre & Gardner R.R. 7s, .	2,900	3,291 50	3,252 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	22,850 00	22,816 00
Boston & Lowell R.R. 4½s,	25,000	26,375 00	26,453 00
Boston & Lowell R.R. 6s,	10,000	11,300 00	11,067 00
Boston & Lowell R.R. 7s,	17,500	19,250 00	19,175 00
Boston & Maine R.R. 7s,	50,000	57,250 00	57,122 00
<i>Amounts carried forward,</i>	\$194,700	\$215,049 75	\$213,997 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i> .	\$194,700	\$215,049 75	\$213,997 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	56,125 00	56,019 00*
Eastern R.R. 6s,	22,500	28,631 25	27,855 00*
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s,	40,000	41,900 00	44,744 00
Leeds & Farmington R.R. 6s,	20,100	22,863 75	22,290 00
Lowell & Lawrence R.R. 6s,	3,000	3,450 00	3,300 00
Maine Central R.R. 7s,	9,000	11,205 00	10,676 00
Mansfield & Framingham R.R. 7s,	7,000	7,210 00	7,210 00
Nashua & Rochester R.R. 5s,	27,000	28,807 50	27,928 00
Old Colony R.R. 4s,	70,000	71,050 00	70,000 00
Old Colony R.R. 7s,	35,000	40,075 00	39,801 00
Portland & Kennebec R.R. 6s,	18,000	20,205 00	20,193 00
Vermont & Massachusetts R.R. 5s,	50,000	55,625 00	55,511 00
Vermont Valley R.R. 5s,	10,000	11,475 00	11,369 00
Worcester & Nashua R.R. 5s,	9,000	9,540 00	9,464 00
	\$590,300	\$648,212 25	\$645,357 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Chas. M. Bent, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREDERIC KIMBALL, *Justice of the Peace.*

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Sam'l R. Heywood, President, and Calvin Foster, A. N. Currier, T. M. Rogers, Warren Williams, E. W. Vaill and Sam'l D. Nye, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FREDERIC KIMBALL, *Justice of the Peace.*

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated 1828. Present number of corporators, 43.

WILLIAM H. NELSON, *President.*

JOHN J. RUSSELL, *Treasurer.*

JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. H. NELSON,

GEORGE G. DYER,

WM. S. DANFORTH,

CHARLES B. STODDARD,

CHARLES S. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$274,000 00	Deposits,	\$2,150,680 11
Bank stock as per schedule,	420,453 00	Earnings undivided,	62,865 51
Loans on bank stock,	5,500 00	Guaranty fund,	110,000 00
Railroad bonds as per schedule,	202,000 00	Suspense account,	160 62
Railroad notes,	100,000 00		
Real estate (for banking purposes),	50,570 76		
Real estate by foreclosure,	42,020 76		
Loans on real estate,	516,579 00		
Loans on personal security,	522,545 00		
Loans to counties, cities or towns (notes),	124,000 00		
Deposits in banks, on interest,	63,206 03		
Cash on hand,	2,831 69		
	<hr/>		<hr/>
	\$2,323,706 24		\$2,323,706 24

Loans on Bank Stock, amount on each :—

On 13 shares Plymouth National Bank, Plymouth, and 3 shares Old Colony National Bank, Plymouth,	\$1,600 00
On 13 shares Plymouth National Bank, Plymouth,	1,300 00
On 17 shares Old Colony National Bank, Plymouth,	1,700 00
On 9 shares Old Colony National Bank, Plymouth,	900 00
Invested in real estate (for banking purposes),	\$50,570 76
Estimated value of the same,	40,800 00
Assessed value of the same,	40,800 00
Value (by books) of other real estate, held by foreclosure or otherwise,	42,020 76
Assessed value of the same,	69,440 00
Net income received from same during year ending Oct. 31, 1888,	2,053 20
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	195
Aggregate amount of the same,	207,674 00
Amount of investments from which no income is received,	5,140 90

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$39,790 17
Boston National Bank, Boston,	3,327 32
Plymouth National Bank, Plymouth,	11,161 94
Old Colony National Bank, Plymouth,	8,926 60

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$125,648 41
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 42,973 03
	2 per cent., { 42,586 22

Times for the dividends fixed by the by-laws : January and July.

Date of the last extra dividend : 1866.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,363	161,842 14
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	3,457	288,148 97
Number of accounts opened during the year ending Oct. 31, 1888,	398	
Number of accounts closed during the year ending Oct. 31, 1888,	465	
Number of open accounts Oct. 31, 1888,	6,235	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		5,946 77
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner : August 10.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,500 00	0 per cent.	80,000 00	4 $\frac{3}{8}$ per cent.	\$85,000 00	5 $\frac{3}{4}$ per cent.
63,206 03	2 $\frac{1}{2}$ "	40,000 00	4 $\frac{7}{8}$ "	156,999 00	6 "
53,000 00	4 "	430,250 00	5 "	8,025 00	6 $\frac{1}{2}$ "
276,200 00	4 $\frac{1}{2}$ "	121,350 00	5 $\frac{1}{2}$ "	14,300 00	7 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$6,000	\$7,260 00	\$6,000 00*
of Brockton, Mass., 4s,	16,000	16,320 00	16,000 00
of Fall River, Mass., 6s,	10,000	12,040 00	10,000 00
of Hartford, Conn., 6s,	5,000	5,400 00	5,000 00
of Holyoke, Mass., 6s,	50,000	60,000 00	50,000 00
of Lawrence, Mass., 6s,	30,000	33,000 00	30,000 00
of Lynn, Mass., 6s,	13,000	15,600 00	13,000 00
of New London, Conn., 7s,	50,000	63,500 00	50,000 00
of Meriden, Conn., 7s,	25,000	25,250 00	25,000 00
of New Bedford, Mass., 7s,	10,000	13,700 00	10,000 00
of Salem, Mass., 6s,	10,000	10,800 00	10,000 00
State of Maine 6s,	18,000	18,180 00	18,000 00
State of Rhode Island 6s,	6,000	6,740 00	6,000 00
Town of West Springfield, Mass., 5s,	25,000	27,250 00	25,000 00
	\$274,000	\$315,040 00	\$274,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	State Nat'l Bank, Boston, .	\$13,000	\$16,510 00	\$13,000 00
225	Merchants' N'l B'k, Boston, .	22,500	31,950 00	22,500 00
184	Plymouth N'l B'k, Plymouth, .	18,400	22,080 00	18,400 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
171	Bristol County National Bank, Taunton,	17,100	23,940 00	17,100 00
60	Hingham N'l Bank, Hingham,	4,200	4,200 00	4,200 00
128	Market Nat'l Bank, Boston, .	12,800	11,776 00	10,240 00
67	Traders' Nat'l Bank, Boston, .	6,700	6,030 00	6,000 00
84	National City Bank, Boston, .	8,400	8,736 00	8,400 00
62	Suffolk Nat'l Bank, Boston, .	6,200	7,874 00	6,200 00
9	North Nat'l Bank, Boston, .	900	1,215 00	900 00
34	Massachusetts N'l B'k, Boston,	8,500	8,925 00	8,500 00
270	Second Nat'l Bank, Boston, .	27,000	43,200 00	27,000 00
195	Tremont Nat'l Bank, Boston, .	19,500	21,645 00	17,745 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,453 00	4,100 00
80	Nat'l Eagle Bank, Boston, .	8,000	8,400 00	8,000 00
55	Old Boston N'l Bank, Boston,	5,500	6,710 00	5,500 00
86	New England N'l B'k, Boston,	8,600	13,760 00	8,600 00
70	Boylston Nat'l Bank, Boston, .	7,000	9,660 00	7,000 00
106	Nat'l Exchange Bank, Boston,	10,600	13,780 00	10,600 00
7	Abington N'l Bank, Abington,	700	700 00	687 00
108	Nat'l B'k of Commerce, Boston,	10,800	13,392 00	9,180 00
120	N'l B'k of No. America, Boston,	12,000	13,440 00	10,800 00
55	Railroad Nat'l Bank, Lowell, .	5,500	7,150 00	4,675 00
29	Globe Nat'l Bank, Boston, .	2,900	2,668 00	2,494 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,800 00	2,380 00
93	Shawmut Nat'l Bank, Boston, .	9,300	12,090 00	8,950 00
100	Nat'l Union Bank, Boston, .	10,000	14,200 00	10,000 00
234	Atlas National Bank, Boston,	23,400	27,612 00	23,400 00
53	Hamilton Nat'l Bank, Boston,	5,300	6,625 00	5,300 00
139	Boston Nat'l Bank, Boston, .	13,900	16,680 00	12,788 00
112	Nat'l Webster Bank, Boston, .	11,200	12,320 00	10,080 00
48	Blackstone Nat'l B'k, Boston,	4,800	5,328 00	3,712 00
42	Columbian Nat'l B'k, Boston,	4,200	5,250 00	4,200 00
54	Howard Nat'l Bank, Boston, .	5,400	5,724 00	5,022 00
120	National Revere B'k, Boston,	12,000	15,360 00	10,800 00
188	N'l B'k of the Republic, Boston,	18,800	28,200 00	18,800 00
100	N'l B'k Commonw'lth, Boston,	10,000	13,700 00	8,500 00
100	Third Nat'l Bank, Springfield,	10,000	14,500 00	10,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,200 00	6,500 00
100	First Ward Nat'l B'k, Boston,	10,000	12,700 00	7,000 00
100	Home Nat'l Bank, Brockton, .	10,000	10,000 00	9,000 00
60	Brockton N'l Bank, Brockton,	6,000	6,000 00	6,000 00
		\$444,200	\$560,783 00	\$420,453 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$50,000	\$54,500 00	\$50,000 00
Eastern R.R. 6s,	10,500	12,200 00	10,000 00*
Boston & Maine R.R. 7s,	10,000	11,100 00	10,000 00
Old Colony R.R. 6s,	20,000	22,600 00	20,000 00
Salem & Lowell R.R. 6s,	25,000	28,750 00	25,000 00
Fitchburg R.R. 4½s,	40,000	40,000 00	40,000 00
Fitchburg R.R. 4s,	50,000	47,000 00	47,000 00
	\$205,500	\$216,150 00	\$202,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1888.

Personally appeared John J. Russell, Treasurer of the Plymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM W. BREWSTER, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1888.

Personally appeared William H. Nelson, President, and George S. Dyer, Samuel Harlow, Charles B. Stoddard, Isaac M. Jackson, Wm S. Danforth and James D. Thurber, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WILLIAM W. BREWSTER, *Justice of the Peace.*

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated 1855. Present number of corporators, 51.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ISAAC BREWSTER,

JOHN CHURCHILL,

EVERETT F. SHERMAN,

WM. W. BREWSTER,

WILLARD WOOD.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.; and Saturday,
7 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$115,400 00	Deposits,	\$757,340 32
Bank stock as per schedule, . . .	38,100 00	Earnings undivided,	18,857 20
Loans on bank stock,	1,850 00	Guaranty fund,	19,400 00
Railroad bonds as per schedule, . . .	43,000 00	Suspense account,	526 67
Loan on railroad stocks,	3,000 00		
Real estate (for banking purposes),	6,000 00		
Real estate by foreclosure,	9,204 95		
Loans on real estate,	336,455 00		
Loans on personal security,	171,965 00		
Loans to counties, cities or towns (notes),	44,260 00		
Deposits in banks, on interest,	25,164 99		
Expense account,	906 53		
Bank building account,	190 73		
Cash on hand,	626 99		
	<hr/>		
	\$796,124 19		\$796,124 19

Loans on Bank Stock, amount on each : —

On 9 shares Old Colony National Bank, Plymouth,	\$900 00
On 7 shares Merchants' National Bank, Boston,	700 00
On 3 shares Plymouth National Bank, Plymouth,	250 00

Loan on Railroad Stocks : —

On 20 shares Boston & Albany R.R.,	\$3,000 00
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Invested in real estate (for banking purposes),	\$6,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	7,200 00

Value (by books) of other real estate, held by foreclosure or otherwise,	\$9,204 95
Assessed value of the same,	10,200 00
Net income received from same during year ending Oct. 31, 1888,	90 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	401
Aggregate amount of the same,	239,005 00

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	\$11,084 45
Old Colony National Bank, Plymouth,	7,685 68
Plymouth National Bank, Plymouth,	6,394 86

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$38,727 00
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 14,083 21 } 2 per cent., { 14,457 66
Times for the dividends fixed by the by-laws : second Tuesday in January and July.	

Date of the last extra dividend : July, 1865.

Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	1,785	105,462 58
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	1,078	104,991 62
Number of accounts opened during the year ending Oct. 31, 1888,	319	
Number of accounts closed during the year ending Oct. 31, 1888,	203	
Number of open accounts Oct. 31, 1888,	2,990	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,255 43
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner : June 19.		

*Total Amount of Loans with each specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,164 99	2½ per cent.	\$101,435 00	5 per cent.	\$107,250 00	5½ per cent.
32,200 00	4 " "	15,000 00	5¼ " "	264,345 00	6 " "
37,300 00	4½ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$2,000	\$2,540 00	\$2,000 00
State of Maine 6s,	5,000	5,112 50	5,000 00
of New Hampshire 6s,	3,900	4,354 00	3,900 00
City of New London, Conn., 7s,	12,000	15,240 00	12,000 00
<i>Amounts carried forward,</i>	\$22,900	\$27,246 50	\$22,900 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated. Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$22,900	\$27,246 50	\$22,900 00
City of Manchester, N. H., 6s, .	1,500	1,545 00	1,500 00
of New Bedford, Mass., 7s, .	10,000	14,400 00	10,000 00
of Springfield, Mass., 6s, .	5,000	6,350 00	5,000 00
of Belfast, Me., 6s,	2,000	2,120 00	2,000 00*
of Bangor, Me., 6s,	9,000	10,890 00	9,000 00*
of Lewiston, Me., 6s,	3,000	3,600 00	3,000 00
of Providence, R. I., 5s, . . .	1,000	1,115 00	1,000 00
of Lawrence, Mass., 6s,	5,000	5,525 00	5,000 00
of Brockton, Mass., 4s,	10,000	10,200 00	10,000 00
of Northampton, Mass., 6s, . .	10,000	10,700 00	10,000 00
Town of Methuen, Mass., 6s, . . .	3,000	3,360 00	3,000 00
of Weymouth, Mass., 4s,	15,000	15,375 00	15,000 00
of Whitman, Mass., 4s,	8,000	8,160 00	8,000 00
of Mansfield, Mass., 4s,	10,000	10,000 00	10,000 00
	\$115,400	\$130,586 50	\$115,400 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	National Bank of the Common- wealth, Boston,	\$5,000	\$6,850 00	\$5,000 00
25	Atlas Nat'l Bank, Boston, . . .	2,500	2,950 00	2,500 00
25	Nat'l Webster Bank, Boston, . .	2,500	2,750 00	2,500 00
21	First Ward Nat'l Bank, Boston, .	2,100	2,667 00	2,100 00
18	Nat'l Exchange Bank, Boston, . .	1,800	2,340 00	1,800 00
15	Nat'l Revere Bank, Boston, . . .	1,500	1,920 00	1,500 00
15	N'l B'k of the Republic, Boston, .	1,500	2,250 00	1,500 00
25	Metropolitan Nat'l B'k, Boston, .	2,500	2,775 00	2,500 00
10	Merchants' Nat'l Bank, Boston, . .	1,000	1,420 00	1,000 00
10	Nat'l City Bank, Boston,	1,000	1,040 00	1,000 00
8	N'l B'k of Commerce, Boston, . .	800	992 00	800 00
6	North Nat'l Bank, Boston,	600	810 00	600 00
5	Shoe & Leather N'l B'k, Boston, .	500	515 00	500 00
10	Third Nat'l Bank, Springfield, . .	1,000	2,000 00	1,000 00
20	Brockton N'l Bank, Brockton, . . .	2,000	2,200 00	2,000 00
42	Plymouth N'l Bank, Plymouth, . . .	4,200	4,830 00	4,200 00
76	Old Colony N'l B'k, Plymouth, . . .	7,600	11,400 00	7,600 00
		\$38,100	\$49,709 00	\$38,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$6,000	\$6,780 00	\$6,000 00
Old Colony R.R. 7s,	2,000	2,280 00	2,000 00
Old Colony R.R. 4½s,	10,000	10,600 00	10,000 00
Cheshire R.R. 6s,	4,000	4,280 00	4,000 00*
Boston & Maine R.R. 7s,	6,000	6,660 00	6,000 00
Eastern R.R. 6s,	10,000	12,250 00	10,000 00*
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,000 00
	\$43,000	\$47,850 00	\$43,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

PLYMOUTH, Nov. 15, 1888.

Personally appeared William W. Brewster, Treasurer of the Plymouth Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAS. D. THURBER, *Justice of the Peace.*

PLYMOUTH, ss.

PLYMOUTH, Nov. 15, 1888.

Personally appeared Wm. R. Drew, President, and W. W. Avery, H. N. P. Hubbard, Lysander Dunham, D. E. Damon and Isaac Brewster, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAS. D. THURBER, *Justice of the Peace.*

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated 1828. Present number of corporators, 43.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

CHAS. L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AZOR O. WEBSTER,
GEO. F. BAGLEY,

M. D. F. STEERE,
BENJ. E. FIFIELD.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; except Saturday, close at 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$334,500 00	Deposits,	\$1,767,248 19
Bank stock as per schedule,	148,375 00	Earnings undivided,	79,863 09
Loans on bank stock,	7,200 00	Guaranty fund,	*89,316 69
Railroad bonds as per schedule,	117,000 00		
Real estate (for banking purposes),	2,500 00		
Loans on real estate,	578,100 00		
Loans on personal security,	457,531 30		
Loans to counties, cities or towns (notes),	157,000 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	99,005 10		
Expense account,	2,277 11		
Cash on hand,	1,939 46		
	\$1,936,427 97		\$1,936,427 97

* The apparent undue increase in this item is caused by a change during the year in the time of crediting amount thereto.

Loans on Bank Stock, amount on each :—

On 2 shares Powow River National Bank, Amesbury,	\$200 00
On 5 shares Powow River National Bank, Amesbury,	500 00
On 9 shares Amesbury National Bank, Amesbury,	500 00
On 60 shares First National Bank, Merrimac,	6,000 00
Invested in real estate (for banking purposes),	\$2,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct 31, 1888,	323 16

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 344
 Aggregate amount of the same, \$328,900 00
 Amount of investments from which no income is received, 5,331 30

Cash on Deposit in Banks, amount in each :—

Powow River National Bank, Amesbury, \$61,318 66
 Boston Safe Deposit and Trust Company, Boston, 30,084 86
 International Trust Company, Boston, 7,601 58

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$113,524 89
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 33,631 71
 ending Oct. 31, 1888, } 2 per cent., { 34,294 43
 Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend : Oct. 18, 1865

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 3,496 272,699 00
 Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,990 312,927 40
 Number of accounts opened during the year ending Oct. 31, 1888, 579
 Number of accounts closed during the year ending Oct. 31, 1888, 472
 Number of open accounts Oct. 31, 1888, 5,244
 Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 4,431 83
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner : Sept. 20.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,131 30	0 per cent.	\$85,000 00	4 $\frac{3}{4}$ per cent.	\$346,100 00	6 per cent.
37,686 44	2 $\frac{1}{2}$ "	310,300 00	5 "	2,500 00	6 $\frac{1}{2}$ "
61,318 66	3 $\frac{1}{2}$ "	95,600 00	5 $\frac{1}{2}$ "	97,500 00	7 "
49,000 00	4 "	50,000 00	5 $\frac{3}{4}$ "	1,000 00	7 $\frac{1}{2}$ "
158,500 00	4 $\frac{1}{2}$ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$20,000	\$24,000 00	\$20,000 00
State of Maine 6s,	21,000	21,630 00	21,000 00
of Rhode Island 6s,	5,000	5,500 00	5,000 00
City of Newton, Mass., 6s,	2,000	2,500 00	2,000 00
of Springfield, Mass., 6s,	10,000	12,500 00	10,000 00
of Portsmouth, N. H., 6s,	5,000	5,400 00	5,000 00*
<i>Amounts carried forward,</i>	\$63,000	\$71,530 00	\$63,000 00

* A legal investment when made.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$63,000	\$71,530 00	\$63,000 00
City of Holyoke, Mass., 6s, . . .	5,000	5,950 00	5,000 00
of Bangor, Me., 6s,	45,000	53,100 00	45,000 00*
of Lawrence, Mass., 6s,	5,000	5,150 00	5,000 00
of Fall River, Mass., 6s,	20,000	24,100 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,400 00	10,000 00
of Portland, Me., 6s,	30,000	37,500 00	30,000 00*
of Manchester, N. H., 6s,	17,000	19,200 00	17,000 00
of Chelsea, Mass, 6s,	54,000	57,840 00	54,000 00
of Cambridge, Mass., 6s,	38,000	41,410 00	38,000 00
of Dover, N. H., 6s,	2,500	2,500 00	2,500 00
of Charlestown, Mass., 6s,	10,000	10,300 00	10,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Cleveland, Ohio, 4s,	40,000	40,000 00	40,000 00
	\$364,500	\$404,980 00	\$364,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Atlantic Nat'l Bank, Boston, . .	\$2,200	\$2,882 00	\$2,200 00
25	Nat'l Union Bank, Boston, . . .	2,500	3,525 00	2,500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,550 00	2,500 00
10	Nat'l City Bank, Boston,	1,000	1,050 00	1,000 00
25	Globe Nat'l Bank, Boston,	2,500	2,325 00	2,500 00
40	Nat'l Webster Bank, Boston, . . .	4,000	4,400 00	4,000 00
20	Maverick Nat'l Bank, Boston, . .	2,000	4,560 00	2,000 00
42	Eliot Nat'l Bank, Boston,	4,200	5,166 00	4,200 00
15	First Nat'l Bank, Boston,	1,500	3,555 00	1,500 00
37	Boylston Nat'l Bank, Boston, . .	3,500	4,200 00	3,500 00
75	Nat'l Revere Bank, Boston,	7,500	9,675 00	7,500 00
60	Blackstone Nat'l Bank, Boston, . .	6,000	6,600 00	6,000 00
21	Old Boston Nat'l Bank, Boston, . .	2,100	2,583 00	2,100 00
26	Faneuil Hall N'l B'k, Boston, . . .	2,600	3,822 00	2,600 00
80	N'l B'k of the Republic, Boston, . .	8,000	12,000 00	8,000 00
57	Suffolk Nat'l Bank, Boston,	5,700	7,182 00	5,700 00
30	N'l B'k of Commerce, Boston, . . .	3,000	3,750 00	3,000 00
35	Merchants' Nat'l Bank, Boston, . .	3,500	4,935 00	3,500 00
35	Nat'l Eagle Bank, Boston,	3,500	3,675 00	3,500 00
15	New England N'l B'k, Boston, . . .	1,500	2,370 00	1,500 00
50	First Ward N'l Bank, Boston, . . .	5,000	6,350 00	5,000 00
40	Howard Nat'l Bank, Boston,	4,000	4,120 00	4,000 00
75	N'l Hide & Leather B'k, Boston, . .	7,500	9,075 00	7,500 00
	<i>Amounts carried forward,</i>	\$85,800	\$110,350 00	\$85,800 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$85,800	\$110,350 00	\$85,800 00
50	N'l B'k of Redemption, Boston,	5,000	6,600 00	5,000 00
75	Atlas Nat'l Bank, Boston, .	7,500	9,150 00	7,500 00
35	Columbian Nat'l Bank, Boston,	3,500	4,375 00	3,500 00
50	Nat'l Exchange Bank, Boston,	5,000	6,600 00	5,000 00
50	National Bank of the Common- wealth, Boston,	5,000	6,850 00	5,000 00
49	Tremont Nat'l Bank, Boston, .	4,900	5,390 00	4,900 00
35	State Nat'l Bank, Boston, .	3,500	4,445 00	3,500 00
18	Second Nat'l Bank, Boston, .	1,800	2,880 00	1,800 00
49	Shawmut Nat'l Bank, Boston,	4,900	6,370 00	4,900 00
15	Traders' Nat'l Bank, Boston, .	1,500	1,350 00	1,500 00
45	Bay State N'l Bank, Lawrence,	3,375	5,400 00	3,375 00
21	Railroad Nat'l Bank, Lowell,	2,100	2,688 00	2,100 00
25	Georgetown Nat'l B'k, George- town,	2,500	2,500 00	2,500 00
120	Powow River Nat'l B'k, Ames- bury,	12,000	17,400 00	12,000 00
		\$148,375	\$192,348 00	\$148,375 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$42,000	\$51,660 00	\$42,000 00*
Boston & Albany R.R. 7s,	10,000	10,850 00	10,000 00
Boston & Maine R.R. 7s,	5,000	5,700 00	5,000 00
West Amesbury Branch R.R. 7s, . .	5,000	5,500 00	5,000 00*
Boston & Lowell R.R. 4s,	30,000	30,000 00	30,000 00
Fitchburg R.R. 4s,	25,000	24,000 00	25,000 00
	\$117,000	\$127,710 00	\$117,000 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss., Nov. 15, 1888.

Personally appeared Alfred C. Webster, Treasurer of the Provident Institution for Savings in the towns of Salisbury and Amesbury, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. CATE, *Justice of the Peace.*

ESSEX, ss.

AMESBURY, Nov. 15, 1888.

Personally appeared Azor O. Webster, President, and Benjamin E. Fifield, Marquis D. F. Steere, Bailey C. Brown, Geo. F. Bagley and Albert B. Brown, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. W. CATE, *Justice of the Peace.*

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1816. Present number of corporators, 109.

HENRY LEE, *President.*

C. J. MORRILL, *Treasurer.*

HENRY PARKMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. S. DEXTER,	CHAS. U. COTTING,
AUGUSTUS LOWELL,	EDW'D I. BROWNE,
GEO. HIGGINSON,	C. W. AMORY,
I. G. WHITNEY,	CHANNING CLAPP,
HENRY PARKMAN.	

Open for business every business day, 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$4,357,500 00	Deposits,	\$27,548,640 82
Loans on public funds,	32,000 00	Earnings undivided,	484,198 11
Bank stock as per schedule,	1,289,300 00	Guaranty fund,	830,000 00
Loans on bank stock,	7,400 00	Suspense account,	560 19
Railroad bonds as per schedule,	3,871,000 00		
Railroad notes,	100,000 00		
Real estate (for banking purposes),	80,000 00		
Real estate by foreclosure,	64,932 94		
Loans on real estate,	8,729,290 19		
Loans on personal security,	9,436,500 00		
Loans to counties, cities or towns (notes),	111,500 00		
Deposits in banks, on interest,	707,065 52		
Expense account,	17,268 76		
Cash on hand,	59,641 71		
	\$28,863,399 12		\$28,863,399 12

Loans on Public Funds, amount on each : —

On \$10,000 State of Maine 6s,	\$10,000 00
On \$10,000 United States 4½s,	10,000 00
On \$5,000 United States 4s,	5,000 00
On \$3,000 United States 4s,
On \$4,000 Commonwealth of Massachusetts 5s,	} 7,000 00

Loans on Bank Stock, amount on each : —

On 26 shares Massachusetts National Bank, Boston,	\$5,000 00
On 30 shares Continental National Bank, Boston,	2,400 00

Invested in real estate (for banking purposes),	\$80,000 00
Estimated value of the same,	317,000 00
Assessed value of the same,	317,000 00

Value (by books) of other real estate, held by foreclosure or otherwise,	\$64,932 94
Assessed value of the same,	74,800 00
Net income received from same during year ending Oct. 31, 1888,	659 66
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	58
Aggregate amount of the same,	125,920 00

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston,	\$452,126 22
Merchandise National Bank, Boston,	50,978 46
National Exchange Bank, Boston,	199,976 61
National Webster Bank, Boston,	3,984 23

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$1,319,262 00
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., } 508,347 26 2 per cent., } 514,003 13
Times for the dividends fixed by the by-laws : third Wednesday in January and July.	

Date of the last extra dividend : July, 1877.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	70,151 4,957,893 10
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	54,674 5,329,461 17
Number of accounts opened during the year ending Oct. 31, 1888,	10,173
Number of accounts closed during the year ending Oct. 31, 1888,	8,622
Number of open accounts Oct. 31, 1888,	74,506
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	45,197 65
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner : November 22.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,984 23	2 per cent.	\$252,000 00	4½ per cent.	\$1,316,750 00	5 per cent.
703,081 29	2½ "	1,095,000 00	4¼ "	50,000 00	5¼ "
10,000 00	3½ "	50,000 00	4¾ "	1,941,400 00	5½ "
6,000 00	3¾ "	3,418,400 00	4½ "	725,000 00	5¾ "
505,000 00	3⅞ "	50,000 00	4⅝ "	356,215 19	6 "
7,090,425 00	4 "	1,550,500 00	4¾ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$300,000	\$382,500 00	\$300,000 00
City of Boston, Mass., 4s,	2,537,000	2,640,642 50	2,537,000 00
Town of Beverly, Mass., 4s,	200,000	204,000 00	200,000 00
City of Somerville, Mass., 4s,	358,000	359,790 00	358,000 00
<i>Amounts carried forward,</i>	\$3,395,000	\$3,586,932 50	\$3,395,000 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$3,395,000	\$3,586,932 50	\$3,395,000 00
City of New Haven, Conn., 3½s,	79,000	75,840 00	79,000 00
of Meriden, Conn., 4s,	50,000	50,000 00	50,000 00
Town of Woonsocket, R. I., 4s,	300,000	300,750 00	300,000 00
of Plymouth, Mass., 4s,	70,000	70,700 00	70,000 00
City of Manchester, N. H., 4s,	155,000	156,550 00	155,000 00
of Manchester, N. H., 6s,	44,500	49,102 50	44,500 00
Town of Wellesley, Mass., 4s,	100,000	102,000 00	100,000 00
of No. Adams, Mass., 3½s,	140,000	133,000 00	140,000 00
of Westbrook, Me., 3¾s,	14,000	13,160 00	14,000 00
City of Concord, N. H., 6s,	10,000	10,750 00	10,000 00
	\$4,357,500	\$4,548,785 00	\$4,357,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	\$24,600	\$32,718 00	\$24,600 00
675	Atlas National Bank, Boston, .	67,500	79,650 00	67,500 00
350	Old Boston N'l Bank, Boston,	35,000	42,700 00	35,000 00
428	Columbian Nat'l B'k, Boston,	42,800	53,500 00	42,800 00
75	N'l B'k of Commerce, Boston, .	7,500	9,356 25	7,500 00
668	Continental Nat'l B'k, Boston,	66,800	80,160 00	66,800 00
315	National City Bank, Boston, .	31,500	32,996 25	31,500 00
450	National Eagle Bank, Boston,	45,000	47,475 00	45,000 00
50	First National Bank, Boston, .	5,000	11,875 00	5,000 00
315	Globe National Bank, Boston,	31,500	29,137 50	31,500 00
592	Hamilton Nat'l Bank, Boston,	59,200	74,000 00	59,200 00
225	N'l Hide & Leather B'k, Boston,	22,500	27,281 25	22,500 00
90	Massachusetts N'l B'k, Boston,	22,500	23,653 12	22,500 00
543	Market Nat'l Bank, Boston, .	54,300	50,091 75	54,300 00
1000	Merchants' Nat'l Bank, Boston,	100,000	142,000 00	100,000 00
349	New England N'l B'k, Boston,	34,900	56,014 50	34,900 00
524	North National Bank, Boston,	52,400	71,002 00	52,400 00
150	N'l B'k of the Republic, Boston,	15,000	22,500 00	15,000 00
332	Nat'l Revere Bank, Boston, .	33,200	42,745 00	33,200 00
848	Second Nat'l Bank, Boston, .	84,800	135,892 00	84,800 00
284	Shawmut Nat'l Bank, Boston,	28,400	36,991 00	28,400 00
561	State National Bank, Boston,	56,100	71,527 50	56,100 00
450	Suffolk Nat'l Bank, Boston, .	45,000	57,262 50	45,000 00
500	Shoe & Leather N'l B'k, Boston,	50,000	51,562 50	50,000 00
25	Traders' Nat'l Bank, Boston, .	2,500	2,256 25	2,500 00
1000	Tremont Nat'l Bank, Boston, .	100,000	111,250 00	100,000 00
312	National Union Bank, Boston,	31,200	44,382 00	31,200 00
401	Washington Nat'l B'k, Boston,	40,100	48,170 12	40,100 00
1000	Nat'l Webster Bank, Boston, .	100,000	110,250 00	100,000 00
		\$1,289,300	\$1,598,399 49	\$1,289,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$265,000	\$325,950 00	\$234,000 00*
Boston & Albany R.R. 6s,	100,000	111,000 00	100,000 00
Old Colony & Newport R.R. 6s,	250,000	282,500 00	250,000 00
Fitchburg R.R. 5s,	500,000	515,000 00	500,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	627,000 00	550,000 00
Old Colony R.R. 4½s,	200,000	206,000 00	200,000 00
Boston & Albany R.R. 7s,	343,000	373,870 00	343,000 00
Boston & Lowell R.R. 4½s,	20,000	20,800 00	20,000 00
Boston & Maine R.R. 4s,	1,174,000	1,185,740 00	1,174,000 00
Boston & Lowell R.R. 4s,	500,000	500,000 00	500,000 00
	<u>\$3,902,000</u>	<u>\$4,147,860 00</u>	<u>\$3,871,000 00</u>

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss, Nov. 13, 1888.

Personally appeared Chas. J. Morrill, Treasurer of the Provident Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY PARKMAN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 13, 1888.

Personally appeared Henry Lee, President, and W. S. Dexter, I. G. Whitney, C. W. Amory, Edward I. Browne and Chas. C. Jackson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY PARKMAN, *Justice of the Peace.*

QUINCY SAVINGS BANK — QUINCY.

Incorporated 1845. Present number of corporators, 44.

HORACE B. SPEAR, *President.*

GEORGE L. GILL, *Treasurer.*

GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HORACE B. SPEAR,

JOHN Q. A. FIELD,

RUPERT F. CLAFLIN,

ELIAS A. PERKINS.

Open for business every business day, 8 A.M. to 12 M., 2 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$64,000 00	Deposits,	\$1,385,534 66*
Loan on public funds,	500 00	Earnings undivided,	13,810 69
Bank stock as per schedule,	124,245 99	Guaranty fund,	39,500 00
Loan on bank stock,	2,500 00		
Railroad bonds as per schedule,	109,000 00		
Loan on railroad bonds,	700 00		
Real estate by foreclosure,	59,542 50		
Loans on real estate,	698,916 60		
Loans on personal security,	299,140 00		
Loans to counties, cities or towns (notes),	43,000 00		
Deposit in bank, on interest,	18,447 78		
Expense account,	207 38		
Premium account,	4,000 00		
Interest account,	12,457 39		
Cash on hand,	2,187 71		
	<hr/>		
	\$1,438,845 35		\$1,438,845 35

* A part (\$11,546.14) of the dividend declared in October, 1887, was credited to deposit account during the past year.

Loan on Public Funds : —

On \$1,000 United States 4s, \$500 00

Loan on Bank Stock : —

On 25 shares National Mount Wollaston Bank, Quincy, \$2,500 00

Loan on Railroad Bonds : —

On \$1,000 Old Colony R.R. 6s, \$700 00

Value (by books) of real estate, held by foreclosure or otherwise, \$59,542 50

Assessed value of the same, 60,750 00

Net income received from same during year ending Oct. 31, 1888, 1,113 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	294
Aggregate amount of the same,	\$356,371 00
Amount of investments from which no income is received,	9,500 00

Cash on Deposit in Bank : —

National Granite Bank, Quincy,	\$18,447 78
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$65,442 92
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 25,153 61 2 per cent., { 25,421 83
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	4,686	325,740 18
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	3,671	311,503 03
Number of accounts opened during the year ending Oct. 31, 1888,	707	
Number of accounts closed during the year ending Oct. 31, 1888,	405	
Number of open accounts Oct. 31, 1888,	5,259	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,071 29
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: April 20.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,447 78	2½ per cent.	\$25,000 00	5¼ per cent.	\$2,000 00	6½ per cent.
200,000 00	4 “	64,300 00	5½ “	9,396 00	7 “
16,000 00	4½ “	50,000 00	5¾ “	1,000 00	7 3-10 “
60,000 00	4¾ “	374,060 60	6 “	5,300 00	7½ “
237,700 00	5 “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	\$5,000	\$6,000 00	\$5,000 00
of Somerville, Mass., 5s,	34,000	39,100 00	34,000 00
Town of Pawtucket, R. I., 5s,	5,000	5,750 00	5,000 00
of Weymouth, Mass., 4s,	20,000	21,200 00	20,000 00
	\$64,000	\$72,050 00	\$64,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Washington N'l B'k, Boston, .	\$800	\$960 00	\$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	2,178 00	1,839 00
17	Eliot National Bank, Boston, .	1,700	2,108 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,600 00	2,475 33
20	Nat'l Webster Bank, Boston, .	2,000	2,200 00	2,000 00
33	Boston Nat'l Bank, Boston, .	3,300	3,960 00	3,338 08
62	Atlas National Bank, Boston, .	6,200	7,316 00	6,909 25
25	Merchants' Nat'l B'k, Boston, .	2,500	3,525 00	2,657 50
26	State National Bank, Boston, .	2,600	3,276 00	2,800 00
30	North Nat'l Bank, Boston, .	3,000	4,050 00	3,450 00
30	Traders' Nat'l Bank, Boston, .	3,000	2,700 00	3,635 00
67	N'l B'k of No. America, Boston,	6,700	7,504 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	11,250 00	9,600 00
250	Manufacturers' N'l B'k, Boston,	25,000	22,500 00	25,655 00
18	Nat'l Revere Bank, Boston, .	1,800	2,322 00	1,991 75
19	National City Bank, Boston, .	1,900	1,976 00	2,244 00
74	Tremont Nat'l Bank, Boston, .	7,400	7,844 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	3,502 00	3,587 00
50	New England N'l B'k, Boston,	5,000	8,000 00	6,525 00
150	Nat'l Granite Bank, Quincy, .	15,000	21,000 00	16,995 38
100	N'l Mt. Wollaston B'k, Quincy,	10,000	14,000 00	10,600 00
		\$112,600	\$134,771 00	\$124,245 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$10,000	\$10,500 00	\$10,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	27,500 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
Fitchburg R.R. 4s,	44,000	46,200 00	44,000 00
Boston & Lowell R.R. 4s,	25,000	26,250 00	25,000 00
	\$109,000	\$115,950 00	\$109,000 00

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 9, 1888.

Personally appeared George L. Gill, Treasurer of the Quincy Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK A. TIRRELL, *Justice of the Peace.*

NORFOLK, ss., Nov. 9, 1888.

Personally appeared Horace B. Spear, President, and E. A. Perkins, Rupert F. Claffin, John O. Holden, Geo. A. Brackett and Chas. A. Howland, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK A. TIRRELL, *Justice of the Peace.*

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated 1851. Present number of corporators, 57.

J. WHITE BELCHER, *President.*

HIRAM C. ALDEN, *Treasurer.*

HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. HOWARD,

RICHARD STEVENS,

J. WINSOR PRATT,

GEORGE B. BRYANT,

HIRAM C. ALDEN.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$153,000 00	Deposits,	\$938,913 15
Bank stock as per schedule,	229,100 00	Earnings undivided,	13,708 29
Loan on bank stock,	3,000 00	Guaranty fund,	46,814 93
Railroad bonds as per schedule,	127,000 00		
Loan on railroad stocks,	500 00		
Loans on real estate,	243,705 00		
Loans on personal security,	219,031 26		
Loans to counties, cities or towns (notes),	11,000 00		
Deposit in bank, on interest,	11,946 77		
Cash on hand,	1,153 34		
	\$999,436 37		\$999,436 37

Loan on Bank Stock :—

On 30 shares First National Bank, Easton, \$3,000 00

Loan on Railroad Stocks :—

On 5 shares Old Colony R.R., \$500 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 77

Aggregate amount of the same, \$86,055 00

Amount of investments from which no income is received, 6,331 26

Cash on Deposit in Bank :—

Randolph National Bank, Randolph, \$11,946 77

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$52,428 33

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 17,825 39
ending Oct. 31, 1888, } 2 per cent., { 18,018 82

Times for the dividends fixed by the by-laws: April and October.

Date of the last extra dividend: April, 1876.

Number and amount of deposits (not including dividends) re-

ceived during the year ending Oct. 31, 1888, 1,449 135,046 99

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,256	\$139,380 22
Number of accounts opened during the year ending Oct. 31, 1888,	326	
Number of accounts closed during the year ending Oct. 31, 1888,	229	
Number of open accounts Oct. 31, 1888,	2,581	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,445 77
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: June 21.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,331 26	0 per cent.	\$240,150 00	5 per cent.	\$2,700 00	6½ per cent.
11,946 77	2¼ "	10,000 00	5¼ "	800 00	7 "
8,000 00	3¾ "	127,550 00	5½ "	400 00	7½ "
37,000 00	4½ "	43,555 00	6 "	750 00	8 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 3½s,	\$5,000	\$4,900 00	\$5,000 00
of Cleveland, Ohio, 4s,	18,000	18,000 00	18,000 00
of Springfield, Mass., 7s,	15,000	20,100 00	15,000 00
of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00
of Lawrence, Mass., 6s,	16,000	17,600 00	16,000 00
of Brockton, Mass., 5s,	10,000	11,170 00	10,000 00
of Brockton, Mass., 4s,	15,000	15,375 00	15,000 00
Town of Randolph, Mass., 4s,	25,000	25,500 00	25,000 00
of South Abington, Mass., 4s,	5,000	5,000 00	5,000 00
of Rockland, Mass., 4s,	12,000	12,300 00	12,000 00
of Abington, Mass., 4s,	7,000	7,175 00	7,000 00
	\$153,000	\$162,120 00	\$153,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Atlantic Nat'l Bank, Boston,	\$9,700	\$12,901 00	\$12,562 50
50	Atlas Nat'l Bank, Boston,	5,000	5,900 00	5,000 00
97	Blackstone Nat'l Bank, Boston,	9,700	10,833 00	9,700 00
16	Blue Hill Nat'l Bank, Milton,	1,600	1,760 00	1,600 00
50	Boston Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
52	Central Nat'l Bank, Boston,	5,200	6,760 00	5,200 00
	<i>Amounts carried forward,</i>	\$36,200	\$44,154 00	\$39,062 50

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$36,200	\$44,154 00	\$39,062 50
50	National City Bank, Boston, .	5,000	5,237 00	5,365 00
66	N'l B'k of Commerce, Boston,	6,600	8,233 00	8,060 12
63	N'l B'k Commonw'lth, Boston,	6,300	8,631 00	6,569 75
50	Continental Nat'l B'k, Boston,	5,000	6,000 00	5,000 00
50	Nat'l Eagle Bank, Boston, .	5,000	5,275 00	5,336 38
20	Eliot Nat'l Bank, Boston, .	2,000	2,470 00	2,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,725 00	6,304 75
27	Nat'l Exchange Bank, Boston,	2,700	3,510 00	4,064 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	3,346 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,250 00	6,762 50
100	N'l Hide & Leather B'k, Boston,	10,000	12,125 00	10,269 88
46	Howard Nat'l Bank, Boston, .	4,600	4,862 00	4,993 75
25	Manufacturers' N'l B'k, Boston,	2,500	2,300 00	2,500 00
50	Market Nat'l Bank, Boston, .	5,000	4,612 00	5,000 00
150	Merchants' Nat'l B'k, Boston,	15,000	21,300 00	19,962 62
24	Merchandise Nat'l B'k, Boston,	2,400	2,148 00	2,400 00
8	Metropolitan N'l B'k, Boston,	800	889 00	800 00
50	New England N'l B'k, Boston,	5,000	8,025 00	6,300 00
70	North Nat'l Bank, Boston, .	7,000	9,485 00	8,034 13
50	N'l B'k of No. America, Boston,	5,000	5,612 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	19,987 00	19,888 00
37	Nat'l Revere Bank, Boston, .	3,700	4,763 00	4,700 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,907 00	3,245 25
50	Shoe & Leather N'l B'k, Boston,	5,000	5,150 00	5,000 00
46	State National Bank, Boston, .	4,600	5,865 00	4,876 00
25	Third Nat'l Bank, Boston, .	2,500	2,631 00	2,500 00
10	Traders' Nat'l Bank, Boston, .	1,000	902 00	1,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,781 00	2,500 00
25	Nat'l Union Bank, Boston, .	2,500	5,556 00	3,681 25
10	Nat'l Webster Bank, Boston, .	1,000	1,102 00	1,000 00
97	Central Nat'l Bank, Lynn, .	9,700	14,744 00	9,700 00
35	National City Bank, Lynn, .	3,500	6,020 00	5,078 12
50	Home Nat'l Bank, Brockton, .	5,000	6,000 00	5,000 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,750 00	2,500 00
13	Union Nat'l Bank, Weymouth,	1,300	1,430 00	1,300 00
		\$201,400	\$252,931 00	\$229,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$9,400 00	\$10,000 00
Boston & Maine R.R. 7s,	14,500	16,530 00	14,500 00
Eastern R.R. 6s,	37,500	45,750 00	37,500 00*
Boston & Albany R.R. 7s,	5,000	5,450 00	5,000 00
Old Colony R.R. 6s,	60,000	67,800 00	60,000 00
	\$127,000	\$144,930 00	\$127,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

RANDOLPH, Nov. 2, 1888.

Personally appeared Hiram C. Alden, Treasurer of the Randolph Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. G. HATHAWAY, *Justice of the Peace.*

NORFOLK, ss., Nov. 7, 1888.

Personally appeared J. White Belcher, President, and Chas. H. Howard, Royal W. Turner, J. Winsor Pratt, Daniel B. White and Chas. Harris, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. G. HATHAWAY, *Justice of the Peace.*

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated 1868. Present number of corporators, 51.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. T. HARVELL,

WALTER B. STUDLEY,

ZENAS JENKINS,

JOSIAH A. TORREY,

STEPHEN M. HOWES.

Open for business every business day, except Monday, 9 A.M. to 12 M., 1 to 4 P.M.;
and Saturday, 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$28,500 00	Deposits,	\$574,518 12
Bank stock as per schedule,	80,245 00	Earnings undivided,	12,118 38
Railroad bonds as per schedule,	33,000 00	Guaranty fund,	15,500 00
Real estate by foreclosure,	9,697 00	Suspense account,	130 61
Loans on real estate,	331,945 50		
Loans on personal security,	89,741 73		
Loans to counties, cities or towns (notes),	16,000 00		
Loans on depositors' books,	875 00		
Deposits in banks, on interest,	11,149 46		
Expense account,	422 77		
Insurance account,	389 40		
Tax account,	29 70		
Cash on hand,	271 55		
	\$602,267 11		\$602,267 11

Value (by books) of real estate, held by foreclosure or otherwise,	\$9,697 00
Assessed value of the same,	9,370 00
Net income received from same during year ending Oct. 31, 1888,	264 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	493
Aggregate amount of the same,	270,057 23
Amount of investments from which no income is received,	250 00

Cash on Deposit in Banks, amount in each : —

First National Bank, Rockland,	\$6,085 19
Abington Bank, Abington,	5,021 79
Boston Safe Deposit and Trust Company, Boston,	42 48

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$32,515 86								
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	<table style="display: inline-table; vertical-align: middle;"> <tr> <td style="font-size: 2em; vertical-align: middle;">}</td> <td style="padding: 0 10px;">2 per cent.,</td> <td style="font-size: 2em; vertical-align: middle;">{</td> <td style="padding: 0 10px;">10,308 76</td> </tr> <tr> <td></td> <td style="padding: 0 10px;">2 per cent.,</td> <td></td> <td style="padding: 0 10px;">10,703 50</td> </tr> </table>	}	2 per cent.,	{	10,308 76		2 per cent.,		10,703 50
}	2 per cent.,	{	10,308 76						
	2 per cent.,		10,703 50						

Times for the dividends fixed by the by-laws: January and July.

Date of the last extra dividend: July, 1873.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,127	\$153,302 11
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,443	144,016 74
Number of accounts opened during the year ending Oct. 31, 1888,	435	
Number of accounts closed during the year ending Oct. 31, 1888,	279	
Number of open accounts Oct. 31, 1888,	2,181	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,801 20
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 10.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,149 46 5,000 00	2½ per cent. 4½ “	\$111,625 00 3,300 00	5 per cent. 5½ “	\$318,637 23	6 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$8,000	\$9,470 00	\$8,000 00*
of Middletown, Conn., 6s,	3,000	3,390 00	3,000 00
of Fall River, Mass., 6s,	4,000	5,120 00	4,000 00
Town of Hinsdale, N. H., 5s,	3,500	3,622 00	3,500 00
of Rockland, Mass., 4s,	10,000	10,070 00	10,000 00
	\$28,500	\$31,672 00	\$28,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	\$1,200	\$1,500 00	\$1,500 00
40	Atlantic Nat'l B'k, Boston,	4,000	5,320 00	5,400 00
67	Continental Nat'l B'k, Boston,	6,700	8,040 00	6,700 00
10	Eliot Nat'l Bank, Boston,	1,000	1,235 00	1,112 00
15	Everett Nat'l Bank, Boston,	1,500	1,417 00	1,831 00
25	Freeman's N'l Bank, Boston,	2,500	2,500 00	2,500 00
21	Nat'l Granite Bank, Quincy,	2,100	2,630 00	2,520 00
	<i>Amounts carried forward,</i>	\$19,000	\$22,642 00	\$21,563 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$19,000	\$22,642 00	\$21,563 00
45	N'l Hide & Leather B'k, Boston,	4,500	5,445 00	4,832 00
67	Howard Nat'l Bank, Boston, .	6,700	7,135 00	7,428 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,193 00	3,500 00
25	Metropolitan N'l Bank, Boston,	2,500	2,775 00	2,500 00
48	Market Nat'l Bank, Boston, .	4,800	4,428 00	4,800 00
34	Merchandise N'l Bank, Boston,	3,400	3,026 00	3,400 00
73	Nat'l Revere Bank, Boston, .	7,300	9,498 00	8,673 00
85	State Nat'l Bank, Boston, .	8,500	10,965 00	9,369 00
55	Trader's Nat'l Bank, Boston, .	5,500	5,390 00	5,500 00
15	Union Nat'l Bank, Weymouth,	1,500	1,687 00	1,680 00
20	Nat'l Webster Bank, Boston, .	2,000	2,200 00	2,000 00
50	First Nat'l Bank, Rockland, .	5,000	5,000 00	5,000 00
		\$74,200	\$83,384 00	\$80,245 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere B'ch & Lynn R.R. 6s,	\$18,000	\$20,430 00	\$18,000 00
Fitchburg R.R. 5s,	5,000	5,125 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,150 00	5,000 00*
Fitchburg R.R. 4s,	5,000	4,700 00	5,000 00
	\$33,000	\$35,405 00	\$33,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 14, 1888.

Personally appeared Ezekiel R. Studley, Treasurer of the Rockland Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. W. HOWLAND, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 14-16, 1888.

Personally appeared Elisha T. Harvell, President, and Zenas Jenkins, Stephen M. Howes, Josiah A. Torrey, Walter B. Studley and Chas. A. Townsend, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. W. HOWLAND, *Justice of the Peace.*

SALEM SAVINGS BANK — SALEM.

Incorporated 1818. Present number of corporators, 193.

WM. NORTHEY, *President.*

WM. H. SIMONDS, JR., *Treasurer.*

CLARENCE MURPHY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. NORTHEY,
WM. H. FOSTER,
DAVID MOORE,

GEO. R. HARRIS,
WM. G. WEBB,
CHARLES S. REA.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$1,972,500 00	Deposits,	\$6,881,833 14
Loan on public funds,	1,000 00	Earnings undivided,	31,032 55
Bank stock as per schedule,	533,200 00	Guaranty fund,	265,000 00
Loans on bank stock,	18,500 00		
Railroad bonds as per schedule,	318,000 00		
Loan on railroad stocks,	2,000 00		
Real estate (for banking purposes),	60,000 00		
Real estate by foreclosure,	15,500 00		
Loans on real estate,	1,152,165 00		
Loans on personal security,	2,270,800 00		
Loans to counties, cities or towns (notes),	686,816 66		
Deposits in banks, on interest,	129,957 36		
Cash on hand,	17,426 67		
	<hr/>		
	\$7,177,865 69		<hr/>
			\$7,177,865 69

Loan on Public Funds : —

On \$1,000 United States 4s, \$1,000 00

Loans on Bank Stock, amount on each : —

On 50 shares Asiatic National Bank, Salem, \$1,000 00
 On 75 shares Metacomet National Bank, Fall River, 5,000 00
 On 25 shares Metacomet National Bank, Fall River, 25 shares Fall River National Bank, Fall River, and 20 shares High Street National Bank, Providence, R. I., 5,000 00
 On 10 shares Rockport National Bank, Rockport, and 6 shares National Exchange Bank, Salem, 1,200 00
 On 60 shares First National Bank, Boston, 6,000 00
 On 3 shares Naumkeag National Bank, Salem, 300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 6s.,	\$12,000	\$12,840 00	\$12,000 00
City of Bangor, Me., 6s.,	20,000	24,150 00	20,000 00*
of Bath, Me.,	7,000	7,000 00	7,000 00*
of Boston, Mass., 6s.,	50,000	55,500 00	50,000 00
of Boston, Mass., 4s.,	50,000	51,500 00	50,000 00
of Boston, Mass., 5s.,	130,000	152,050 00	130,000 00
Town of Beverly, Mass., 4s.,	10,000	10,200 00	10,000 00
of Brookline, Mass., 4s.,	5,000	5,025 00	5,000 00
City of Columbus, Ohio, 4s.,	100,000	100,850 00	100,000 00
of Columbus, Ohio, 6s.,	5,000	5,250 00	5,000 00
of Cleveland, Ohio, 3.65s.,	34,000	33,150 00	34,000 00
of Cleveland, Ohio, 6s.,	5,000	5,650 00	5,000 00
of Cleveland, Ohio, 7s.,	118,000	129,445 00	118,000 00
of Cleveland, Ohio, 5s.,	1,000	1,070 00	1,000 00
of Cleveland, Ohio, 4½s.,	13,000	13,000 00	13,000 00
of Cleveland, Ohio, 4s.,	5,000	5,000 00	5,000 00
of Charlestown, Mass., 6s.,	50,000	52,750 00	50,000 00
of Chelsea, Mass., 6s.,	17,000	18,510 00	17,000 00
of Dayton, Ohio, 8s.,	11,000	11,260 00	11,000 00
of Dayton, Ohio, 4s.,	100,000	101,000 00	100,000 00
of Des Moines, Iowa, 4½s.,	100,000	100,000 00	100,000 00
Town of Everett, Mass., 6s.,	2,000	2,130 00	2,000 00
City of East Saginaw, Mich., 5s.,	16,000	16,570 00	16,000 00
of East Saginaw, Mich., 4s.,	14,000	13,860 00	14,000 00
of Fall River, Mass., 5s.,	10,000	10,575 00	10,000 00
of Fall River, Mass., 6s.,	54,000	67,745 00	54,000 00
of Fitchburg, Mass., 4s.,	30,000	30,300 00	30,000 00
of Holyoke, Mass., 6s.,	65,000	77,350 00	65,000 00
of Indianapolis, Ind., 7 3-10s.,	7,000	8,090 00	7,000 00
of Lynn, Mass., 6s.,	11,000	12,150 00	11,000 00
of Lawrence, Mass., 6s.,	74,000	83,100 00	74,000 00
of Lawrence, Mass., 4s.,	10,000	10,300 00	10,000 00
Town of Marblehead, Mass., 6s.,	22,000	24,860 00	22,000 00
of Milford, Mass., 6s.,	7,500	8,738 00	7,500 00
City of Malden, Mass., 6s.,	50,000	53,250 00	50,000 00
of Manchester, N. H., 6s.,	100,000	118,000 00	100,000 00
of Middletown, Conn., 4s.,	25,000	25,250 00	25,000 00
Town of Marlborough, Mass., 4s.,	5,000	5,050 00	5,000 00
of Norwood, Mass., 4s.,	15,000	15,075 00	15,000 00
of Pawtucket, R. I., 5s.,	10,000	11,000 00	10,000 00
City of Providence, R. I., 5s.,	296,000	327,555 00	296,000 00
of Peoria, Ill., 7s.,	26,000	27,040 00	26,000 00
of Salem, Mass., 5s.,	15,000	17,100 00	15,000 00
of Salem, Mass., 6s.,	105,000	109,400 00	105,000 00
of Springfield, Ohio, 6s.,	15,000	16,050 00	15,000 00
Town of Winchester, Mass., 6s.,	35,000	39,200 00	35,000 00
City of Worcester, Mass., 4½s.,	50,000	54,500 00	50,000 00
of Worcester, Mass., 4s.,	50,000	53,500 00	50,000 00
Town of Weymouth, Mass., 4s.,	10,000	10,200 00	10,000 00
	\$1,972,500	\$2,143,138 00	\$1,972,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,300 00	\$10,000 00
10	Atlas Nat'l Bank, Boston, .	1,000	1,235 00	1,000 00
73	Blackstone Nat'l Bank, Boston,	7,300	8,158 00	7,300 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,463 00	2,500 00
205	Nat'l City Bank, Boston, .	20,500	21,474 00	20,500 00
280	Columbian Nat'l Bank, Boston,	28,000	35,000 00	28,000 00
502	Nat'l B'k of Commerce, Boston,	50,200	62,624 00	50,200 00
50	N'l B'k Commonw'lth, Boston,	5,000	6,850 00	5,000 00
114	Freeman's Nat'l Bank, Boston,	11,400	11,400 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	15,000 00	12,000 00
78	N'l Hide & Leather B'k, Boston,	7,800	9,458 00	7,800 00
40	Lincoln Nat'l Bank, Boston, .	4,000	4,440 00	4,000 00
124	Merchandise Nat'l B'k, Boston,	12,400	11,098 00	12,400 00
583	Merchants' Nat'l Bank, Boston,	58,300	82,786 00	58,300 00
274	North Nat'l Bank, Boston, .	27,400	37,127 00	27,400 00
125	N'l B'k of Redemption, Boston,	12,500	16,656 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	24,750 00	16,500 00
498	Nat'l Revere Bank, Boston, .	49,800	64,117 00	49,800 00
173	Second Nat'l Bank, Boston, .	17,300	27,723 00	17,300 00
75	Shawmut Nat'l Bank, Boston,	7,500	9,825 00	7,500 00
40	State Nat'l Bank, Boston, .	4,000	5,120 00	4,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	12,725 00	10,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	22,600 00	20,000 00
625	Asiatic Nat'l Bank, Salem, .	18,750	24,688 00	18,750 00
85	Nat'l Exchange Bank, Salem,	8,500	10,200 00	8,500 00
134	First Nat'l Bank, Salem, .	13,400	17,420 00	13,400 00
20	Mercantile Nat'l Bank, Salem,	2,000	2,405 00	2,000 00
963	Merchants' Nat'l Bank, Salem,	48,150	65,484 00	48,150 00
98	Naumkeag Nat'l Bank, Salem,	9,800	13,401 00	9,800 00
100	Salem Nat'l Bank, Salem, .	10,000	12,000 00	10,000 00
100	Home Nat'l Bank, Brockton, .	10,000	12,500 00	10,000 00
7	Beverly Nat'l Bank, Beverly, .	700	952 00	700 00
20	Marblehead Nat'l B'k, Marblehead, .	2,000	2,240 00	2,000 00
45	Nat'l Grand B'k, Marblehead, .	4,500	5,400 00	4,500 00
100	First Nat'l Bank, Chelsea, .	10,000	13,000 00	10,000 00
		\$533,200	\$686,619 00	\$533,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$50,000	\$52,000 00	\$50,000 00
Fitchburg R.R. 4s,	25,000	23,500 00	25,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	25,000	28,500 00	25,000 00
<i>Amounts carried forward,</i> .	\$100,000	\$104,000 00	\$100,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$100,000	\$104,000 00	\$100,000 00
Boston & Lowell R.R. 7s,	20,000	23,300 00	20,000 00
Old Colony R.R. 4½s,	20,000	21,150 00	20,000 00
Old Colony R.R. 4s,	50,000	50,500 00	50,000 00
Providence & Worcester R.R. 6s,	18,000	20,610 00	18,000 00
Boston & Albany R.R. 7s,	50,000	54,750 00	50,000 00
Boston & Providence R.R. 4s,	50,000	51,250 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,900 00	10,000 00
	\$318,000	\$336,460 00	\$318,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

SALEM, Nov. 10, 1888.

Personally appeared Wm. H. Simonds, Jr., Treasurer of the Salem Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK CATE, *Justice of the Peace.*

ESSEX, ss.

SALEM, Nov. 10, 1888.

Personally appeared Wm. Northey, President, and Wm. H. Foster, David Moore Geo. R. Harris, W. Geo. Webb and Chas. S. Rea, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FREDERICK CATE, *Justice of the Peace.*

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated 1855. Present number of corporators, 110.

WILLIAM H. JELLY, *President.*

CHARLES H. HENDERSON, *Treasurer.*

CHARLES H. HENDERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. JELLY,

JOSEPH H. WEBB,

GEORGE F. BROWN,

NATHANIEL A. VERY,

MATTHEW ROBSON.

Open for business every business day, 8.45 A M. to 1.15 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$484,000 00	Deposits,	\$3,093,665 55
Loans on public funds,	11,000 00	Earnings undivided,	73,330 21
Bank stock as per schedule,	509,630 00	Guaranty fund,	150,000 00
Loan on bank stock,	1,000 00		
Railroad bonds as per schedule,	255,000 00		
Loan on railroad bonds,	800 00		
Railroad notes,	220,000 00		
Real estate by foreclosure,	35,891 35		
Loans on real estate,	495,582 00		
Loans on personal security,	949,000 00		
Loans to counties, cities or towns (notes),	265,100 00		
Deposits in banks, on interest,	86,000 00		
Cash on hand,	3,992 41		
	<hr/>		
	\$3,316,995 76		\$3,316,995 76

Loans on Public Funds, amount on each :—

On \$10,000 United States 4s,	\$10,000 00
On \$1,000 City of Cambridge, Mass., bond,	1,000 00

Loan on Bank Stock :—

On 1 share National Bank of Commerce, Boston,	} \$1,000 00
On 2 shares National Exchange Bank, Boston,	
On 3 shares National Revere Bank, Boston,	
On 3 shares Globe National Bank, Boston,	
On 3 shares Suffolk National Bank, Boston,	

Loan on Railroad Bonds :—

On \$1,000 Providence & Worcester R.R. bond,	\$800 00
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Value (by books) of real estate, held by foreclosure or otherwise,	\$35,891 35
Assessed value of the same,	30,125 00
Net income received from same during year ending Oct. 31, 1888,	1,359 38
Number of outstanding loans which are of an amount not exceed- ing \$3,000 each,	187
Aggregate amount of the same,	236,080 00
Amount of investments from which no income is received,	5,937 90

Cash on Deposit in Banks, amount in each :—

Asiatic National Bank, Salem,	\$56,000 00
Mercantile National Bank, Salem,	20,000 00
National Exchange Bank, Salem,	10,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$173,242 50
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 57,477 32 2 per cent., { 58,487 59
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	7,101 517,090 44
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	5,481 544,449 15
Number of accounts opened during the year ending Oct. 31, 1888,	1,306
Number of accounts closed during the year ending Oct. 31, 1888,	1,038
Number of open accounts Oct. 31, 1888,	9,731
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	7,700 41
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner: May 29.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,000 00	2½ per cent.	\$95,000 00	4¼ per cent.	\$25,000 00	5½ per cent.
60,000 00	3¼ " "	250,500 00	4½ " "	25,000 00	5¾ " "
31,300 00	3½ " "	216,500 00	4¾ " "	217,050 00	6 " "
55,000 00	3¾ " "	341,900 00	5 " "	50,500 00	6½ " "
36,800 00	3¾ " "	25,000 00	5¼ " "	41,400 00	7 " "
55,000 00	3¾ " "	50,000 00	5¾ " "	50,580 00	7 3-10 " "
90,000 00	4 " "	255,952 00	5½ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$40,000	\$43,400 00	\$40,000 00
City of Meriden, Conn., 7s,	40,000	40,600 00	40,000 00
of Waterbury, Conn., 7s,	20,000	24,300 00	20,000 00
of Lewiston, Me., 6s,	15,000	17,674 50	15,000 00
of Meriden, Conn., 6s,	14,000	14,215 00	14,000 00
of Hartford, Conn., 6s,	10,000	10,417 00	10,000 00
of Gardiner, Me, 5s,	10,000	10,604 00	10,000 00
of Portsmouth, N. H., 6s,	3,000	3,259 80	3,000 00*
of Lewiston, Me., 5s,	10,000	10,629 00	10,000 00
of Salem, Mass., 6s,	10,000	10,879 00	10,000 00
of Somerville, Mass., 5s,	10,000	10,666 00	10,000 00
<i>Amounts carried forward,</i>	\$182,000	\$196,644 30	\$182,000 00

* A legal investment when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$182,000	\$196,644 30	\$182,000 00
City of Haverhill, Mass., 7s, . . .	10,000	10,879 00	10,000 00
of Springfield, Mass., 7s, . . .	41,000	53,528 00	41,000 00
of Lawrence, Mass., 6s, . . .	39,000	43,384 95	39,000 00
of Fall River, Mass., 6s, . . .	25,000	29,599 45	25,000 00
of Lynn, Mass., 6s, . . .	20,000	22,808 00	20,000 00
of Chelsea, Mass., 6s, . . .	5,000	5,277 00	5,000 00
of Fitchburg, Mass., 6s, . . .	5,000	5,462 50	5,000 00
of Dayton, Ohio, 4s, . . .	44,000	44,102 70	44,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,037 50	1,000 00
of Cleveland, Ohio, 7s, . . .	1,000	1,027 90	1,000 00
of Cleveland, Ohio, 4s, . . .	21,000	21,008 00	21,000 00
of Des Moines, Iowa, 4½s, . . .	8,000	8,000 00	8,000 00
of Detroit, Mich., 7s, . . .	5,000	5,068 75	5,000 00
of Holyoke, Mass., 4s, . . .	75,000	76,406 25	75,000 00
Town of Adams, Mass., 6s, . . .	2,000	2,000 00	2,000 00
	\$484,000	\$526,234 30	\$484,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,300 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	12,300 00	10,000 00
150	Blackstone Nat'l Bank, Boston,	15,000	16,800 00	15,000 00
79	Boston Nat'l Bank, Boston, .	7,900	9,480 00	7,900 00
200	Boylston Nat'l Bank, Boston, .	20,000	27,600 00	20,000 00
83	Nat'l City Bank, Boston, . . .	8,300	8,798 00	8,300 00
150	Columbian Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
165	N'l B'k of Commerce, Boston,	16,500	20,460 00	16,500 00
85	N'l B'k Commonw'lth, Boston,	8,500	11,645 00	8,500 00
114	Continental N'l Bank, Boston,	11,400	13,452 00	11,400 00
100	Nat'l Eagle Bank, Boston, . . .	10,000	10,600 00	10,000 00
133	Eliot Nat'l Bank, Boston, . . .	13,300	16,359 00	13,300 00
73	Everett Nat'l Bank, Boston, . .	7,300	6,862 00	7,300 00
35	Faneuil Hall N'l Bank, Boston,	3,500	4,970 00	3,500 00
25	First National Bank, Boston, . .	2,500	5,925 00	2,500 00
91	Freeman's Nat'l Bank, Boston,	9,100	9,100 00	9,100 00
200	Globe National Bank, Boston,	20,000	18,400 00	20,000 00
70	Hamilton Nat'l Bank, Boston,	7,000	8,750 00	7,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	10,370 00	8,500 00
97	Howard Nat'l Bank, Boston, . . .	9,700	10,379 00	9,700 00
100	Manufacturers' N'l B'k, Boston,	10,000	9,300 00	10,000 00
	<i>Amounts carried forward,</i>	\$223,500	\$263,600 00	\$223,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$223,500	\$263,600 00	\$223,500 00
22	Market Nat'l Bank, Boston, .	2,200	2,046 00	2,200 00
62	Massachusetts N'l B'k, Boston,	15,500	16,585 00	15,500 00
60	Merchandise N'l Bank, Boston,	6,000	5,400 00	6,000 00
333	Merchants' Nat'l Bank, Boston,	33,300	47,286 00	33,300 00
50	Mt. Vernon Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
91	New England N'l B'k, Boston,	9,100	14,560 00	9,100 00
200	North Nat'l Bank, Boston, .	20,000	26,800 00	20,000 00
117	N'l B'k of No. America, Boston,	11,700	13,104 00	11,700 00
64	Old Boston Nat'l Bank, Boston,	6,400	7,808 00	6,400 00
20	N'l B'k of Redemption, Boston,	2,000	2,660 00	2,000 00
204	Nat'l Revere Bank, Boston, .	20,400	26,520 00	20,400 00
72	Second Nat'l Bank, Boston, .	7,200	11,520 00	7,200 00
57	Shawmut Nat'l Bank, Boston,	5,700	7,467 00	5,700 00
95	Shoe & Leather N'l B'k, Boston,	9,500	9,785 00	9,500 00
75	Suffolk Nat'l Bank, Boston, .	7,500	9,450 00	7,500 00
150	Third Nat'l Bank, Boston, .	15,000	16,050 00	15,000 00
83	Traders' Nat'l Bank, Boston, .	8,300	7,470 00	8,300 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,200 00	10,000 00
44	Nat'l Union Bank, Boston, .	4,400	6,248 00	4,400 00
50	Nat'l Webster Bank, Boston, .	5,000	5,550 00	5,000 00
351	Asiatic Nat'l Bank, Salem, .	10,530	13,689 00	10,530 00
100	Nat'l Exchange Bank, Salem,	10,000	11,800 00	10,000 00
9	First Nat'l Bank, Salem, .	900	1,170 00	900 00
153	Mercantile Nat'l Bank, Salem,	15,300	18,360 00	15,300 00
168	Merchants' Nat'l Bank, Salem,	8,400	11,256 00	8,400 00
109	Naumkeag Nat'l Bank, Salem,	10,900	14,497 00	10,900 00
259	Salem Nat'l Bank, Salem, .	25,900	33,670 00	25,900 00
		\$509,630	\$622,051 00	\$509,630 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Fitchburg R.R. 4s,	\$25,000	\$23,572 50	\$25,000 00
Old Colony R.R. 4½s,	20,000	21,166 00	20,000 00
Providence & Worcester R.R. 6s,	50,000	56,330 00	50,000 00
Boston, Barre & Gardner R.R. 7s,	10,000	11,071 00	10,000 00
Fitchburg R.R. 4½s,	100,000	100,000 00	100,000 00
Boston & Lowell R.R. 4s,	50,000	50,000 00	50,000 00
	\$255,000	\$262,139 50	\$255,000 00

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

SALEM, Nov. 9, 1888.

Personally appeared Charles H. Henderson, Treasurer of the Salem Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW FITZ, *Justice of the Peace.*

ESSEX, ss.

SALEM, Nov. 9, 1888.

Personally appeared William H. Jelly, President, and N. A. Very, Nath'l A. Horton, John P. Peabody, J. H. Webb and Henry A. Hale, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ANDREW FITZ, *Justice of the Peace.*

SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 68.

LYSANDER N. PAINE, *President.*

JOSEPH H. DYER, *Treasurer.*

JOSEPH H. DYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LYSANDER N. PAINE,

NATHANIEL HOPKINS,

ATKINS NICKERSON,

LAUREN YOUNG,

A. L. PUTNAM.

Open for business every business day, 9 A.M. to 12 M., and 1 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$21,485 00	Deposits,	\$290,453 17
Loan on public funds,	200 00	Earnings undivided,	6,720 87
Bank stock as per schedule,	94,240 84	Guaranty fund,	11,440 73
Loans on bank stock,	600 00		
Railroad bonds as per schedule,	21,550 00		
Real estate (for banking purposes),	1,330 29		
Real estate by foreclosure,	28,461 32		
Loans on real estate,	96,460 50		
Loans on personal security,	28,032 00		
Deposits in banks, on interest,	12,519 00		
Safes and furniture,	2,623 49		
Cash on hand,	1,112 33		
	<hr/>		<hr/>
	\$308,614 77		\$308,614 77

Loan on Public Funds : —

On \$200 United States 4s, \$200 00

Loans on Bank Stock, amount on each : —

On 13 shares First National Bank, Provincetown, \$500 00

On 1 share First National Bank, Provincetown, 100 00

Invested in real estate (for banking purposes), \$1,330 29

Estimated value of the same, 1,200 00

Assessed value of the same, 1,200 00

Value (by books) of other real estate, held by foreclosure or otherwise, 28,461 32

Assessed value of the same, 18,500 00

Net income received from same during year ending Oct. 31, 1888, 526 97

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 115

Aggregate amount of the same, 101,111 50

Amount of investments from which no income is received, 1,800 00

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, \$5,183 61

National Revere Bank, Boston, 7,335 39

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),		\$15,865 75
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 1½ per cent., { } 1½ per cent., {	3,884 34
		4,025 59
Times for the dividends fixed by the by-laws: January and July.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	702	58,411 19
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	596	51,586 21
Number of accounts opened during the year ending Oct. 31, 1888,	197	
Number of accounts closed during the year ending Oct. 31, 1888,	153	
Number of open accounts Oct. 31, 1888,	1,576	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		2,231 70
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 26.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,519 00	2½ per cent.	\$3,000 00	5½ per cent.	\$6,300 00	6½ per cent.
6,000 00	4½ "	53,052 50	6 "	240 00	8 "
56,700 00	5 "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	\$2,000	\$2,240 00	\$2,215 00
of Columbus, Ohio, 6s,	4,000	4,320 00	4,270 00
of Holyoke, Mass., 7s,	15,000	16,950 00	15,000 00
	\$21,000	\$23,510 00	\$21,485 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	\$2,500	\$2,950 00	\$3,175 00
20	Blackstone N'l Bank, Boston,	2,000	2,235 00	2,500 00
10	Blue Hill Nat'l Bank, Milton,	1,000	1,037 50	1,000 00
76	Boston Nat'l Bank, Boston,	7,600	9,120 00	7,600 00
50	Central Nat'l Bank, Boston,	5,000	6,500 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,800 00	1,878 75
50	Eliot National Bank, Boston,	5,000	6,175 00	6,000 00
	<i>Amounts carried forward,</i>	\$24,600	\$29,817 50	\$30,036 25

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$24,600	\$29,817 50	\$30,036 25
50	Everett Nat'l Bank, Boston, .	5,000	4,725 00	6,575 00
54	First Nat'l B'k, Provincetown,	5,400	8,640 00	6,820 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
25	Globe National Bank, Boston,	2,500	2,312 50	3,562 50
15	Howard Nat'l Bank, Boston, .	1,500	1,603 12	1,500 00
5	Home Nat'l Bank, Brockton, .	500	600 00	540 00
50	Mt. Vernon Nat'l B'k, Boston,	5,000	6,512 50	6,250 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,300 00	2,871 88
10	Market Nat'l Bank, Boston, .	1,000	922 50	1,190 00
50	N'l B'k of the Republic, Boston,	5,000	7,500 00	5,541 67
69	Nat'l Revere Bank, Boston, .	6,900	8,883 75	7,592 62
20	Old Boston N'l Bank, Boston,	2,000	2,440 00	3,300 00
17	Second Nat'l Bank, Boston, .	1,700	2,724 25	1,700 00
26	State National Bank, Boston, .	2,600	3,515 00	2,600 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,817 50	4,187 50
45	Tremont Nat'l Bank, Boston, .	4,500	5,028 75	5,473 42
		\$78,200	\$95,842 37	\$94,240 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$10,000	\$10,250 00	\$10,800 00
Boston, Revere B'ch & Lynn R.R. 6s,	1,000	1,135 00	1,100 00
Boston, Clinton & Fitchburg R.R. 7s,	3,000	3,060 00	3,150 00
Vermont & Mass. R.R. 5s,	6,000	6,420 00	6,500 00
	\$20,000	\$20,865 00	\$21,550 00

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 14, 1888.

Personally appeared Joseph H. Dyer, Treasurer of the Seamen's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JAMES H. HOPKINS, *Justice of the Peace.*

BARNSTABLE, ss., Nov. 14, 1888.

Personally appeared Lysander N. Paine, President, and Nath'l Hopkins, Joshua Paine, Nathan Young, James Gifford, A. L. Putnam, L. Young, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JAMES H. HOPKINS, *Justice of the Peace.*

SECURITY SAVINGS BANK—WEST BOYLSTON.

Incorporated 1888. Present number of corporators, 38.

L. M. HARRIS, *President.*

GEO. L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. M. HARRIS,

J. C. HASTINGS,

A. N. WHITING,

W. R. WALKER,

H. O. SAWYER.

Open for business every business day, except Saturday, 8 to 11 A.M., and 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on personal security,	\$100 00	Deposits,	\$1,625, 00
Loans to counties, cities or towns (notes),	1,000 00	Earnings undivided,	4 00
Deposit in bank, on interest,	529 00		\$1,629 00
	<u>\$1,629 00</u>		

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 2

Aggregate amount of the same, \$1,100 00

Cash on Deposit in Bank :—

Citizens' National Bank, Worcester, \$529 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$4 00

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 47 1,826 00

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 4 201 00

Number of accounts opened during the year ending Oct. 31, 1888, 39

Number of accounts closed during the year ending Oct. 31, 1888, 1

Number of open accounts Oct. 31, 1888, 38

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: October 16.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$529 00	3 per cent.	\$1,000 00	4½ per cent.	\$100 00	12 per cent.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 12, 1888.

Personally appeared George L. Hyde, Treasurer of the Security Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY F. HARRIS, *Justice of the Peace.*

WORCESTER, ss., Nov. 22, 1888.

Personally appeared L. M. Harris, President, and Louis Cutting, H. E. Morton, J. C. Hastings, A. N. Whiting and C. M. Harris, Jr., trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY F. HARRIS, *Justice of the Peace.*

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated 1855. Present number of corporators, 52.

F. A. BALL, *President.*

A. K. HAWKS, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. WARD,

GEO. A. BATES,

A. K. HAWKS.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$202,000 00	Deposits,	\$701,608 82
Bank stock as per schedule,	34,900 00	Earnings undivided,	7,559 10
Loan on bank stock,	2,000 00	Guaranty fund,	32,600 00
Railroad bonds as per schedule,	90,000 00		
Loans on real estate,	315,788 66		
Loans on personal security,	41,466 67		
Deposits in banks, on interest,	36,064 39		
Deposit in bank, not on interest,	4,371 20		
Bonds of Lamson and Goodnow Manufacturing Company,	15,000 00*		
Cash on hand,	177 00		
	\$741,767 92		\$741,767 92

* Taken to secure indebtedness.

Loan on Bank Stock:—

On 25 shares Home National Bank, Holyoke, \$2,000 00

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 318

Aggregate amount of the same, \$237,135 56

Cash on Deposit in Banks, amount in each:—

Shelburne Falls National Bank, Shelburne Falls, \$4,371 20

Home National Bank, Holyoke, 5,000 00

Conway National Bank, Conway, 12,000 00

International Trust Company, Boston, 19,064 39

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$39,292 60

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 13,207 18
ending Oct. 31, 1888, } 2 per cent., { 13,293 89

Times for the dividends fixed by the by-laws: April 10 and October 10.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,811	\$116,247 41
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,028	121,288 73
Number of accounts opened during the year ending Oct. 31, 1888,	342	
Number of accounts closed during the year ending Oct. 31, 1888,	330	
Number of open accounts Oct. 31, 1888,	3,068	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,786 05
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: July 12.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,064 39	2½ per cent.	\$17,000 00	4 per cent.	\$359,255 33	5 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$50,800 00	\$40,000 00
City of Milwaukee, Wis., 7s,	30,000	32,200 00	30,000 00
of Fall River, Mass., 6s,	14,000	15,600 00	14,000 00
of Fall River, Mass., 5s,	20,000	21,000 00	20,000 00
of Boston, Mass., 6s,	10,000	10,800 00	10,000 00
of Boston, Mass., 5s,	37,000	42,500 00	37,000 00
of Lynn, Mass., 6s,	7,000	7,800 00	7,000 00
of Lynn, Mass., 5s,	5,000	5,700 00	5,000 00
of Providence, R. I., 5s,	26,000	29,200 00	26,000 00
of Springfield, Ohio, 5s,	8,000	8,500 00	8,000 00
of New Bedford, Mass., 4s,	5,000	5,000 00	5,000 00
	\$202,000	\$229,100 00	\$202,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
240	Shelburne Falls Nat'l Bank, Shelburne Falls,	\$24,000	\$20,000 00	\$18,000 00
69	Conway Nat'l Bank, Conway,	6,900	7,700 00	6,900 00
50	Adams N'l B'k, North Adams,	5,000	6,250 00	5,000 00
50	First N'l Bank, Northampton,	5,000	6,250 00	5,000 00
		\$40,900	\$40,200 00	\$34,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$40,000	\$41,000 00	\$40,000 00
Fitchburg R.R. 4s,	10,000	9,300 00	10,000 00
Vermont & Mass. R.R. 5s,	20,000	21,200 00	20,000 00
Boston & Lowell R.R. 4s,	20,000	19,800 00	20,000 00
	\$90,000	\$91,300 00	\$90,000 00

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss., Nov. 8, 1888.

Personally appeared A. K. Hawks, Treasurer of the Shelburne Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SAM'L D. BARDWELL, *Justice of the Peace.*

FRANKLIN, ss., Nov. 9, 1888.

Personally appeared F. A. Ball, President, and H. H. Mayhew, Edwin Baker, G. W. Jenks, J. R. Patch and A. W. Ward, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

SAM'L D. BARDWELL, *Justice of the Peace.*

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 18.

OREN S. KNAPP, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OREN S. KNAPP,

MARSHALL H. LOCKE,

J. WALTER SANBORN,

SILAS H. HOLLAND,

PHILIP EBERLE.

Open for business every business day, 11 A.M. to 1 P.M.; and Monday, 7.30 to 8.30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$5,000 00	Deposits,	\$91,273 53
Loan on public funds,	5,000 00	Earnings undivided,	1,022 41
Bank stock as per schedule,	1,500 00	Guaranty fund,	505 00
Railroad bonds as per schedule,	8,000 00	Profit and loss,	359 29
Loans on real estate,	56,010 00		
Loans on personal security,	6,500 00		
Deposits in banks, on interest,	8,580 43		
Expense account,	321 24		
Premium account,	1,409 50		
Furniture and fixtures,	200 00		
Cash on hand,	639 06		
	<hr/>		<hr/>
	\$93,160 23		\$93,160 23

Loan on Public Funds :—

On \$5,000 United States 4½s, \$5,000 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 29

Aggregate amount of the same, \$41,200 00

Cash on Deposit in Banks, amount in each :—

Market National Bank, Boston, \$4,286 17

Boston Safe Deposit and Trust Company, Boston, 4,294 26

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$3,400 32

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 1,030 71
 ending Oct. 31, 1888, } 2 per cent., { 1,308 08

Times for the dividends fixed by the by-laws: June 1 and December 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,059	\$55,925 25
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	495	30,691 74
Number of accounts opened during the year ending Oct. 31, 1888,	235	
Number of accounts closed during the year ending Oct. 31, 1888,	113	
Number of open accounts Oct. 31, 1888,	575	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		548 16
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: August 1.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,580 43	2½ per cent.	\$16,900 00	5½ per cent.	\$6,010 00	6 per cent.
44,600 00	5 "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bedford, Mass., 4s,	\$2,000	\$2,011 67	\$2,000 00
City of Somerville, Mass., 4s,	3,000	3,100 00	3,000 00
	\$5,000	\$5,111 67	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Merchants' Nat'l Bank, Boston,	\$1,000	\$1,420 00	\$1,000 00
5	N'l B'k of No. America, Boston,	500	561 25	500 00
		\$1,500	\$1,981 25	\$1,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 7s,	\$1,000	\$1,043 33	\$1,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	1,000	1,146 67	1,000 00
Boston & Lowell R.R. 7s,	2,000	2,191 67	2,000 00
Conn. & Passumpsic Rivers R.R. 7s,	1,000	1,105 83	1,000 00*
Nashua & Lowell R.R. 6s.	2,000	2,190 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,070 00	1,000 00
	\$8,000	\$8,747 50	\$8,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 10, 1888.

Personally appeared Frederic W. Stone, Treasurer of the Somerville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, L. ROGER WENTWORTH, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 10, 1888.

Personally appeared Oren S. Knapp, President, and H. P. Makechine, M. H. Locke, Jonathan Stone, J. Walter Sanborn, Albion A. Perry and George L. Baxter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, L. ROGER WENTWORTH, *Justice of the Peace.*

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated 1869. Present number of corporators, 27.

HENRY J. BLISS, *President.*

HARVEY H. WELLINGTON, *Treasurer.*

JAMES C. CHALMERS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL BURT,

A. J. BUCKLIN,

WM. B. GREEN,

A. B. MOLE,

H. H. WELLINGTON.

Open for business every business day, 9 A.M. to 12.30 P.M., 1.30 to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$94,000 00	Deposits,	\$572,254 06
Bank stock as per schedule,	47,700 00	Earnings undivided,	7,634 12
Railroad bonds as per schedule,	55,000 00	Guaranty fund,	27,500 00
Loans on real estate,	264,685 00		
Loans on personal security,	82,600 00		
Loans to counties, cities or towns (notes),	28,500 00		
Deposits in banks, on interest,	25,668 87		
Deposits in banks, not on interest,	5,000 00		
Expense account,	659 24		
Unpaid interest,	52 00		
Cash on hand,	3,523 07		
	\$607,388 18		\$607,388 18

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 203

Aggregate amount of the same, \$170,085 00

Cash on Deposit in Banks, amount in each:—

Lincoln National Bank, Boston, \$14,113 16

First National Bank, Adams, 16,555 71

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$35,597 59

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 12,194 74
ending Oct. 31, 1888, } 2 per cent., { 11,067 73

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: Jan. 1, 1883.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,600 100,207 15

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,332 187,326 01

Number of accounts opened during the year ending Oct. 31, 1888, 231

Number of accounts closed during the year ending Oct. 31, 1888, 393

Number of open accounts Oct. 31, 1888,	1,796
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$2,198 23
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner: July 14.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,668 87	3 per cent.	\$57,700 00	5 per cent.	\$28,000 00	6½ per cent.
8,000 00	4½ "	280,590 00	6 "	1,495 00	7 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s,	\$22,500	\$25,200 00	\$22,500 00
City of Boston, Mass., 5s,	6,000	6,800 00	6,000 00
of Somerville, Mass., 5s,	5,000	5,450 00	5,000 00
Town of Natick, Mass., 4s,	3,000	3,090 00	3,000 00
City of Cleveland, Ohio, 6s,	2,000	2,360 00	2,000 00
of Cleveland, Ohio, 7s,	8,000	8,740 00	8,000 00
of Providence, R. I., 5s,	1,000	1,200 00	1,000 00
of Cambridge, Mass., 6s,	3,000	3,270 00	3,000 00
Town of Clarksburg, Mass., 4s,	7,000	7,000 00	7,000 00
City of Lowell, Mass., 6s,	1,000	1,043 00	1,000 00
of East Saginaw, Mich., 5s,	3,500	3,750 00	3,500 00
of East Saginaw, Mich., 7s,	4,000	4,160 00	4,000 00
District of Columbia 5s,	10,000	11,300 00	10,000 00
of Columbia 6s,	10,500	11,325 00	10,500 00
City of Taunton, Mass., 6s,	1,000	1,160 00	1,000 00
of Newburyport, Mass., 6s,	500	530 00	500 00
of Lynn, Mass., 6s,	1,000	1,060 00	1,000 00
of Springfield, Mass., 6s,	1,000	1,280 00	1,000 00
of Worcester, Mass., 4s,	2,000	2,115 00	2,000 00
of Manchester, N. H., 6s,	2,000	2,280 00	2,000 00
	\$94,000	\$103,113 00	\$94,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	First Nat'l B'k, Newburyport,	\$1,300	\$1,625 00	\$1,300 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
35	Adams Nat'l B'k, No. Adams,	3,500	4,725 00	3,500 00
	<i>Amounts carried forward,</i>	\$6,400	\$7,950 00	\$6,400 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$6,400	\$7,950 00	\$6,400 00
25	Lee National Bank, Lee, . . .	2,500	3,500 00	2,500 00
166	First National Bank, Adams, .	16,600	22,930 00	16,600 00
75	Berkshire N'l B'k, No. Adams,	7,500	7,500 00	7,500 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
25	Conway Nat'l Bank, Conway, .	2,500	2,925 00	2,500 00
25	First National Bank, Woburn,	2,500	3,300 00	2,500 00
2	Lancaster Nat'l Bank, Clinton,	200	50 00	200 00
5	Third Nat'l Bank, Pittsfield, .	500	750 00	500 00
40	First Nat'l Bank, Worcester, .	4,000	7,600 00	4,000 00
		\$47,700	\$62,105 00	\$47,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. R.R. 5s, . . .	\$10,000	\$11,150 00	\$10,000 00
Nashua & Rochester R.R. 5s, . . .	5,000	5,300 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	5,000	5,250 00	5,000 00*
Boston & Lowell R.R. 7s, . . .	1,000	1,030 00	1,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,100 00	5,000 00
Fitchburg R.R. 5s,	3,000	3,270 00	3,000 00
Boston & Albany R.R. 7s, . . .	16,000	17,920 00	16,000 00
Old Colony R.R. 6s,	2,000	2,280 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,085 00	1,000 00
Boston & Maine 4s,	5,000	5,150 00	5,000 00
Boston & Lowell 5s,	2,000	2,210 00	2,000 00
	\$55,000	\$59,745 00	\$55,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 14, 1888.

Personally appeared H. H. Wellington, Treasurer of the South Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

NELSON H. BIXBY, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 14, 1888.

Personally appeared H. J. Bliss, President, and A. B. Mole, W. B. Green, B. F. Phillips, F. E. Mole, J. B. Farnum, A. J. Bucklin, C. F. Sayles and Daniel Burt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

NELSON H. BIXBY, *Justice of the Peace.*

SOUTH BOSTON SAVINGS BANK—BOSTON.

Incorporated 1863. Present number of corporators, 61.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS HILLS,
BENJAMIN DEAN,
THOMAS LEAVITT,
WM. S. CROSBY,

S. A. WOODS,
DUDLEY PRAY,
OTIS D. DANA,
C. T. GALLAGHER,

GEO. H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday, 7 to 9 P.M., for deposits only.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$145,935 75	Deposits,	\$2,093,644 25
Bank stock as per schedule,	100,320 00	Earnings undivided,	52,844 52
Railroad bonds as per schedule,	61,000 00	Guaranty fund,	73,045 00
Real estate (for banking purposes),	50,000 00		
Real estate by foreclosure,	25,642 75		
Loans on real estate,	1,057,315 00		
Loans on personal security,	696,500 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	61,692 16		
Charges on mortgages,	2,866 77		
Cash on hand,	3,261 34		
	\$2,219,533 77		\$2,219,533 77

Invested in real estate (for banking purposes),	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	58,700 00
Net income received from same during the year ending Oct. 31, 1888,	3,135 41
Value (by books) of other real estate, held by foreclosure or otherwise,	25,642 75
Assessed value of the same,	31,400 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	385
Aggregate amount of the same,	554,315 00
Amount of investments from which no income is received,	14,300 00

Cash on Deposit in Banks, amount in each :—

Tremont National Bank, Boston,	\$32,134 68
Howard National Bank, Boston,	29,557 48

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$105,246 63
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	35,441 12
ending Oct. 31, 1888,	36,941 72

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend: April 16, 1884.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	17,466	718,262 12
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	9,687	611,590 82
Number of accounts opened during the year ending Oct. 31, 1888,	2,126	
Number of accounts closed during the year ending Oct. 31, 1888,	1,349	
Number of open accounts Oct. 31, 1888,	12,108	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		7,451 95
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 3.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,692 16	2½ per cent.	\$892,165 00	5 per cent.	\$13,200 00	6½ per cent.
15,000 00	4 " "	25,000 00	5¼ " "	26,100 00	7 " "
133,500 00	4½ " "	149,850 00	5½ " "	10,900 00	7½ " "
42,500 00	4¾ " "	141,000 00	6 " "	4,600 00	8 " "
315,000 00	4¾ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, Mass., 6s,	\$1,000	\$1,082 50	\$980 75
City of Chelsea, Mass., 6s,	7,000	7,630 00	6,860 00
of Bangor, Me., 6s,	8,000	9,200 00	7,320 00*
of New London, Conn., 7s,	10,000	12,933 33	10,000 00
of Portland, Me., 6s,	15,000	17,700 00	13,775 00*
of Norwich, Conn., 5s,	24,000	27,220 00	24,000 00
of Fall River, Mass., 6s,	10,000	12,650 00	10,000 00
of Grand Rapids, Mich., 8s,	5,000	5,983 33	5,000 00
of Dayton, Ohio, 4s,	16,000	16,106 67	16,000 00
District of Columbia 5s,	4,000	4,506 67	4,000 00
City of Lewiston, Me., 6s,	10,000	11,400 00	10,000 00
of Springfield, Mass., 7s,	3,000	3,392 50	3,000 00
of Cleveland, Ohio, 7s,	18,000	20,267 50	18,000 00
of Cleveland, Ohio, 6s,	9,000	10,190 00	9,000 00
Town of Pawtucket, R. I., 5s,	8,000	8,960 00	8,000 00
	\$148,000	\$169,222 50	\$145,935 75

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston, .	\$11,100	\$13,708 50	\$11,100 00
75	N'l B'k of Commerce, Boston,	7,500	9,375 00	7,500 00
60	Columbian N'l Bank, Boston,	6,000	7,500 00	6,000 00
100	Eliot National Bank, Boston, .	10,000	12,300 00	10,000 00
20	Freeman's N'l Bank, Boston, .	2,000	2,000 00	2,000 00
60	Globe National Bank, Boston,	6,000	5,550 00	6,000 00
23	Merchandise N'l Bank, Boston,	2,300	2,070 00	2,300 00
18	Massachusetts N'l B'k, Boston,	4,500	4,815 00	4,500 00
45	N'l B'k of No. America, Boston,	4,500	5,040 00	4,500 00
5	Shoe & Leather N'l B'k, Boston,	500	512 50	500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	6,300 00	5,000 00
105	Third National Bank, Boston,	10,500	11,025 00	10,420 00
22	Traders' Nat'l Bank, Boston, .	2,200	1,996 50	2,200 00
150	Tremont Nat'l Bank, Boston, .	15,000	16,800 00	15,000 00
133	Nat'l Webster Bank, Boston, .	13,300	14,630 00	13,300 00
		\$100,400	\$113,622 50	\$100,320 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Bedford R.R. 7s,	\$1,000	\$1,148 33	\$1,000 00
Old Colony R.R. 5s,	1,000	1,029 16	1,000 00
Boston & Maine R.R. 7s, . . .	31,000	35,668 33	31,000 00
Fitchburg R.R. 4s,	10,000	9,366 66	10,000 00
Boston & Albany R.R. 7s, . . .	18,000	19,935 00	18,000 00
	\$61,000	\$67,147 48	\$61,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1888.

Personally appeared Edward H. Barton, Treasurer of the South Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JABEZ A. SAWYER, *Justice of the Peace.*

SUFFOLK, ss., Nov. 17, 1888.

Personally appeared Thomas Hills, President, and Thomas Gogin, Otis D. Dana, Joseph R. Grose, John A. Stetson and Geo. Phippen, Jr., trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JABEZ A. SAWYER, *Justice of the Peace.*

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated 1848. Present number of corporators, 66.

ROBERT H. COLE, *President.*

CHAS. D. MONROE, *Treasurer.*

CHAS. D. MONROE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. COLE,
LIBERTY PHELPS,

F. L. CHAPIN,
GEO. W. WELLS,

C. D. PAIGE.

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 1 to 4 P.M.;
Saturday, close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$298,000 00	Deposits,	\$1,349,590 82
Loan on public funds,	45,000 00	Earnings undivided,	22,559 06
Bank stock as per schedule,	62,319 88	Guaranty fund,	33,400 00
Railroad bonds as per schedule,	188,000 00	Interest,	15,566 81
Real estate (for banking purposes),	32,800 00		
Loans on real estate,	297,990 00		
Loans on personal security,	454,750 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	160 00		
Deposit in bank, on interest,	33,000 00		
Expense account,	1,649 51		
Steel safe,	800 00		
Cash on hand,	1,647 30		
	\$1,421,116 69		\$1,421,116 69

Loan on Public Funds:—

On \$50,000 District of Columbia 3.65s, \$45,000 00

Invested in real estate (for banking purposes), \$32,800 00

Estimated value of the same, 33,000 00

Assessed value of the same, 21,000 00

Net income received from same during year ending Oct. 31, 1888, 648 67

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 164

Aggregate amount of the same, 163,550 00

Cash on Deposit in Bank:—

Southbridge National Bank, Southbridge, \$33,000 00

Gross amount of interest or profits received or earned during year ending
 Oct 31, 1888 (as per books), \$70,894 05
 Rate and amount of each semi-annual dividend for the year } 2 per cent., } 25,279 97
 ending Oct. 31, 1888, } 2 per cent., } 25,456 02
 Times for the dividends fixed by the by-laws: first Wednesday in January
 and July.
 Date of the last extra dividend: July, 1883.
 Number and amount of deposits (not including dividends) re-
 ceived during the year ending Oct. 31, 1888, 2,419 176,026 55
 Number and amount of withdrawals (including dividends) dur-
 ing the year ending Oct. 31, 1888, 1,688 196,571 73
 Number of accounts opened during the year ending Oct. 31, 1888, 462
 Number of accounts closed during the year ending Oct. 31, 1888, 341
 Number of open accounts Oct. 31, 1888, 3,590
 Amount of expenses of the corporation during the year ending Oct. 31,
 1888 (exclusive of taxes), 4,173 38
 Amount of treasurer's bond, 30,000 00
 Date of examination by commissioner: May 18.

*Total Amount of Loans with each specified Rate of Interest, including
 Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,000 00	2½ per cent.	\$50,000 00	4¾ per cent.	\$25,000 00	5¾ per cent.
82,800 00	4 "	20,000 00	4½ "	25,000 00	5½ "
75,000 00	4¼ "	169,160 00	5 "	132,140 00	6 "
87,000 00	4⅝ "	56,100 00	5½ "	5,700 00	7 "
75,000 00	4½ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s,	\$5,000	\$5,500 00	\$5,000 00
Town of Beverly, Mass., 4s,	10,000	10,250 00	10,000 00
of Pawtucket, R. I., 5s,	20,000	22,000 00	20,000 00
City of Charlestown, Mass., 6s,	13,000	13,515 00	13,000 00
of Fall River, Mass., 6s,	26,000	30,090 00	26,000 00
of Worcester, Mass., 6s,	10,000	10,700 00	10,000 00
of Chelsea, Mass., 4½s,	18,000	18,180 00	18,000 00
of Chelsea, Mass., 6s,	12,000	13,380 00	12,000 00
of Lynn, Mass., 6s,	8,000	8,480 00	8,000 00
Town of Arlington, Mass., 6s,	10,000	10,700 00	10,000 00
City of Fitchburg, Mass., 6s,	5,000	5,250 00	5,000 00
of Salem, Mass., 5s,	10,000	11,400 00	10,000 00
of New Bedford, Mass., 5s,	10,000	11,300 00	10,000 00
of Newton, Mass., 6s,	5,000	6,000 00	5,000 00
of Cambridge, Mass., 6s,	21,000	23,320 00	21,000 00
of New Bedford, Mass., 6s,	5,000	6,500 00	5,000 00
of Holyoke, Mass., 6s,	20,000	23,600 00	20,000 00
<i>Amounts carried forward,</i>	\$208,000	\$230,165 00	\$208,000 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$208,000	\$230,165 00	\$208,000 00
City of Malden, Mass., 6s, . . .	20,000	21,600 00	20,000 00
of Woburn, Mass., 6s, . . .	10,000	11,050 00	10,000 00
of Waterbury, Conn., 7s., . . .	10,000	12,200 00	10,000 00
of Lawrence, Mass., 6s, . . .	10,000	11,100 00	10,000 00
Town of Brookline, Mass., 7s, . . .	20,000	24,800 00	20,000 00
City of Northampton, Mass., 6s, . . .	20,000	21,450 00	20,000 00
	\$298,000	\$332,365 00	\$298,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas Nat'l Bank, Boston, . . .	\$500	\$595 00	\$635 63
40	Blackstone Nat'l B'k, Boston, . . .	4,000	4,360 00	4,000 00
18	Boylston Nat'l Bank, Boston, . . .	1,800	2,412 00	1,800 00
10	Boston National Bank, Boston, . . .	1,000	1,230 00	1,150 00
12	National City Bank, Boston, . . .	1,200	1,272 00	1,200 00
5	Columbian Nat'l B'k, Boston, . . .	500	640 00	500 00
10	N'l B'k of Commerce, Boston, . . .	1,000	1,280 00	1,236 25
100	Freeman's Nat'l B'k, Boston, . . .	10,000	9,600 00	13,400 00
22	New England N'l B'k, Boston, . . .	2,200	2,992 00	2,200 00
25	Nat'l Revere Bank, Boston, . . .	2,500	3,225 00	2,500 00
50	Suffolk Nat'l Bank, Boston, . . .	5,000	6,000 00	6,050 00
20	Washington N'l Bank, Boston, . . .	2,000	2,420 00	2,000 00
18	City Nat'l Bank, Worcester, . . .	1,800	2,540 00	2,016 00
20	Quinsigamond National Bank, Worcester,	2,000	2,300 00	2,380 00
24	Leicester N'l B'k, Leicester, . . .	2,400	2,760 00	2,762 00
170	Southbridge National Bank, Southbridge,	17,000	23,800 00	18,490 00
		\$54,900	\$67,426 00	\$62,319 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$25,000	\$28,750 00	\$25,000 00
Boston & Albany R.R. 7s,	35,000	38,500 00	35,000 00
Boston & Lowell R.R. 7s,	20,000	23,600 00	20,000 00
<i>Amounts carried forward,</i>	\$80,000	\$90,850 00	\$80,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$80,000	\$90,850 00	\$80,000 00
Old Colony R.R. 7s,	10,000	11,500 00	10,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 5s,	50,000	53,500 00	50,000 00
Fitchburg R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 7s,	3,000	3,360 00	3,000 00
Old Colony R.R. 4s,	25,000	25,250 00	25,000 00
	\$188,000	\$204,860 00	\$188,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared C. D. Monroe, Treasurer of the Southbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FRANCIS L. CHAPIN, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Robt. H. Cole, President, and L. Phelps, C. D. Paige, C. V. Carpenter, Geo. W. Wells and F. W. Eaton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FRANCIS L. CHAPIN, *Justice of the Peace.*

SOUTH SCITUATE SAVINGS BANK — NORWELL.

Incorporated April, 1834. Present number of corporators, 48.

JOHN F. SIMMONS, *President.*

EBENEZER T. FOGG, *Treasurer.*

HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY J. CURTIS,

WILLARD TORREY,

JOSEPH H. CORTHELL,

WM. H. LITCHFIELD,

CHARLES A. LITCHFIELD.

Open for business every business day, except Wednesday, 9 A.M. to 12 M., and 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$15,825 00	Deposits,	\$477,055 21
Loan on public funds,	850 00	Earnings undivided,	7,800 59
Bank stock as per schedule,	56,505 00	Guaranty fund,	14,325 00
Railroad bonds as per schedule,	10,000 00	Suspense account,	410 27
Real estate by foreclosure,	20,225 00		
Loans on real estate,	324,167 73		
Loans on personal security,	48,299 74		
Loans to counties, cities or towns (notes),	7,175 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	15,406 31		
Cash on hand,	1,037 29		
	<hr/>		<hr/>
	\$499,591 07		\$499,591 07

Loan on Public Funds : —

On \$1,000 Town of Harwich, Mass , bond,	\$850 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$20,225 00
Assessed value of the same,	13,500 00
Net income received from same during year ending Oct. 31, 1888,	826 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	342
Aggregate amount of the same,	263,843 58

Cash on Deposit in Banks, amount in each : —

Boston National Bank, Boston,	\$10,172 47
Abington National Bank, Abington,	5,233 84

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$26,416 04
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2½ per cent., { 11,883 50 } 2 per cent., { 9,508 27
Times for the dividends fixed by the by-laws: last Saturday of January and July.	

Date of the last extra dividend: January, 1875.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	304	\$35,164 07
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	494	53,779 27
Number of accounts opened during the year ending Oct. 31, 1888,	97	
Number of accounts closed during the year ending Oct. 31, 1888,	77	
Number of open accounts Oct. 31, 1888,	1,249	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,568 84
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 12.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,406 31 36,605 00	2½ per cent. 5 “	\$43,150 00	5½ per cent.	\$300,837 47	6 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s,	\$5,000	\$5,350 00	\$5,350 00
of Fall River, Mass., 5s,	1,000	1,100 00	1,000 00
of Fall River, Mass., 6s,	1,000	1,175 00	1,175 00
Town of Harwich, Mass., 5s,	8,000	8,500 00	8,300 00
	\$15,000	\$16,125 00	\$15,825 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,330 00	\$1,300 00
18	Boston Nat'l Bank, Boston,	1,800	2,160 00	2,016 00
23	Nat'l City Bank, Boston,	2,300	2,408 00	2,300 00
32	Columbian Nat'l Bank, Boston,	3,200	4,000 00	4,000 00
8	Eliot Nat'l Bank, Boston,	800	978 00	800 00
30	N'l B'k of Commerce, Boston,	3,000	3,705 00	4,000 00
23	Nat'l Eagle Bank, Boston,	2,300	2,300 00	2,300 00
26	Fourth Nat'l Bank, Boston,	2,600	2,834 00	2,600 00
	<i>Amounts carried forward,</i>	\$17,000	\$19,715 00	\$19,316 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$17,000	\$19,715 00	\$19,316 00
3	Globe Nat'l Bank, Boston, .	300	276 00	300 00
40	Hingham Nat'l B'k, Hingham,	2,800	2,920 00	3,556 00
14	Howard Nat'l Bank, Boston, .	1,400	1,498 00	1,400 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,875 00	1,500 00
15	Merchants' Nat'l B'k, Boston, .	1,500	2,100 00	1,500 00
2	Massachusetts N'l B'k, Boston,	500	527 00	500 00
10	New England N'l B'k, Boston,	1,000	1,600 00	1,000 00
10	Merchandise Nat'l B'k, Boston,	1,000	895 00	1,000 00
45	North Nat'l Bank, Boston, .	4,500	6,075 00	4,700 00
13	Shawmut Nat'l Bank, Boston,	1,300	1,703 00	1,300 00
48	Nat'l Revere Bank, Boston, .	4,800	6,180 00	4,800 00
17	Second Nat'l Bank, Boston, .	1,700	2,737 00	1,900 00
23	Traders' Nat'l Bank, Boston, .	2,300	2,070 00	2,300 00
43	Union Nat'l Bank, Weymouth,	4,300	4,827 00	4,300 00
20	Nat'l Webster Bank, Boston, .	2,000	2,240 00	2,000 00
16	Washington Nat'l B'k, Boston,	1,600	1,920 00	1,600 00
10	Nat'l Union Bank, Boston, .	1,000	1,410 00	1,133 00
13	Union Market N'l B'k, Water- town,	1,300	1,495 00	2,400 00
		\$51,800	\$62,063 00	\$56,505 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$10,000	\$10,550 00	\$10,000 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 20, 1888.

Personally appeared Ebenezer T. Fogg, Treasurer of the South Scituate Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ANDREW J. LITCHFIELD, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 24, 1888.

Personally appeared John F. Simmons, President, and Charles A. Litchfield, Henry J. Curtis, Willard Torrey, W. H. Litchfield and Seth Foster, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ANDREW J. LITCHFIELD, *Justice of the Peace*

SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 36.

JOSIAH REED, *President.*

A. ELLIOT VINING, *Treasurer.*

A. ELLIOT VINING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSIAH REED,
LORING TIRRELL,

PRINCE H. TIRRELL,
NOAH B. THAYER,
JOSEPH DYER.

Open for business every business day, 8 to 10 A.M., 3.30 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$50,000 00	Deposits,	\$499,716 05
Bank stock as per schedule,	83,513 62	Earnings undivided,	12,380 54
Loans on bank stock,	1,300 00	Guaranty fund,	14,200 00
Railroad bonds as per schedule,	73,500 00		
Real estate by foreclosure,	3,332 51		
Loans on real estate,	278,016 00		
Loans on personal security,	20,470 00		
Loans on depositors' books,	700 00		
Deposit in bank, on interest,	8,852 02		
Expense account,	489 81		
Suspense account,	21 75		
Premium account,	5,850 00		
Cash on hand,	250 88		
	\$526,296 59		\$526,296 59

Loans on Bank Stock, amount on each :—

On 3 shares First National Bank, South Weymouth,	\$300 00
On 10 shares First National Bank, South Weymouth,	1,000 00

Value (by books) of real estate, held by foreclosure or otherwise,	\$3,332 51
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1888,	176 29
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	235

Aggregate amount of the same,	\$205,836 00
Amount of investments from which no income is received,	21 75

Cash on Deposit in Bank:—

First National Bank, South Weymouth,	\$8,852 02
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$28,511 75
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 9,500 53
	2 per cent., { 9,504 46

Times for the dividends fixed by the by-laws: second Wednesday in January and July.

Date of the last extra dividend: January, 1875.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	688	53,138 04
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	606	62,260 94
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Number of accounts opened during the year ending Oct. 31, 1888,	144
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Number of accounts closed during the year ending Oct. 31, 1888,	110
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Number of open accounts Oct. 31, 1888,	1,274
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Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	1,346 28
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Amount of treasurer's bond,	10,000 00
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Date of examination by commissioner: June 1.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,852 02	2 per cent.	\$47,730 00	5½ per cent.	\$205,366 00	6 per cent.
47,390 00	5 "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s,	\$5,000	\$5,475 00	\$5,000 00
of Fall River, Mass., 4s,	5,000	5,100 00	5,000 00
Town of Dalton, Mass., 4s,	5,000	5,150 00	5,000 00
of Weymouth, Mass., 4s,	35,000	36,050 00	35,000 00
	\$50,000	\$51,775 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	\$3,000	\$3,990 00	\$4,205 25
40	Boston Nat'l Bank, Boston, .	4,000	4,800 00	4,000 00
30	Columbian Nat'l Bank, Boston,	3,000	3,750 00	3,800 00
30	Nat'l B'k of Commerce, Boston,	3,000	3,742 50	3,000 00
20	Continental N'l Bank, Boston,	2,000	2,400 00	2,000 00
40	Eliot National Bank, Boston, .	4,000	4,940 00	4,000 00
15	Nat'l Eagle Bank, Boston, .	1,500	1,575 00	1,500 00
20	Globe Nat'l Bank, Boston, .	2,000	1,850 00	2,000 00
45	Howard Nat'l Bank, Boston, .	4,500	4,809 15	4,500 00
35	Merchants' Nat'l Bank, Boston,	3,500	4,970 00	4,575 87
30	Manufacturers' N'l B'k, Boston,	3,000	2,737 50	2,998 75
20	Market Nat'l Bank, Boston, .	2,000	1,845 00	1,800 00
30	New England N'l B'k, Boston,	3,000	4,815 00	3,856 75
30	N'l B'k of No. America, Boston,	3,000	3,367 50	3,349 75
50	N'l B'k of Redemption, Boston,	5,000	6,637 50	6,016 50
35	Nat'l Revere Bank, Boston, .	3,500	4,506 25	4,087 25
25	N'l B'k of the Republic, Boston,	2,500	3,750 00	2,918 50
30	Shawmut Nat'l Bank, Boston, .	3,000	3,930 00	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,568 75	2,500 00
60	First N'l Bank, So. Weymouth,	6,000	7,500 00	7,200 00
20	Second Nat'l Bank, Boston, .	2,000	3,205 00	2,835 00
18	Suffolk Nat'l Bank, Boston, .	1,800	2,286 00	2,000 00
27	Tremont Nat'l Bank, Boston, .	2,700	3,064 50	2,700 00
35	Nat'l Webster Bank, Boston, .	3,500	3,854 37	3,500 00
10	Union Nat'l Bank, Weymouth,	1,000	1,122 50	1,170 00
		\$75,000	\$92,016 52	\$83,513 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$18,000	\$18,090 00	\$18,000 00
Old Colony R.R. 6s,	4,000	4,600 00	4,000 00
Old Colony R.R. 7s,	3,000	3,420 00	3,000 00
Boston & Maine R.R. 7s,	1,500	1,672 50	1,500 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
Fitchburg R.R. 6s,	4,000	4,360 00	4,000 00
Fitchburg R.R. 7s,	3,000	3,300 00	3,000 00
Fitchburg R.R. 4s,	3,000	2,820 00	3,000 00
Boston & Providence R.R. 7s, . . .	5,000	5,650 00	5,000 00
Nashua & Lowell R.R. 6s,	1,000	1,080 00	1,000 00
Boston & Lowell R.R. 7s,	16,000	17,440 00	16,000 00
Boston & Albany R.R. 6s,	10,000	11,200 00	10,000 00
	\$73,500	\$78,982 50	\$73,500 00

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 16, 1888.

Personally appeared A. Elliot Vining, Treasurer of the South Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. H. STETSON, *Justice of the Peace.*

NORFOLK, ss., Nov. 16, 1888.

Personally appeared Josiah Reed, President, and Edward Lewis, Charles C. Tower, Noah B. Thayer, Joseph Dyer and Francis H. Fearing, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. H. STETSON, *Justice of the Peace.*

SPENCER SAVINGS BANK—SPENCER.

Incorporated 1871. Present number of corporators, 26.

ERASTUS JONES, *President.*

C. T. LINLEY, *Treasurer.*

C. T. LINLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ERASTUS JONES,
DAVID PROUTY,

DAVID BEMIS,
NATHAN HERSEY,

GEO. A. CRAIG.

Open for business every business day, except Saturday, 9 A.M. to 12 M., and 1 to 4 P.M.; Saturday, close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$125,000 00	Deposits,	\$499,508 76
Bank stock as per schedule,	42,800 00	Earnings undivided,	13,475 46
Loans on bank stock,	18,700 00	Guaranty fund,	10,425 00
Railroad bonds as per schedule,	55,000 00	Due to Spencer National Bank,	3,063 19
Real estate by foreclosure,	5,500 00		
Loans on real estate,	182,384 27		
Loans on personal security,	32,825 00		
Loans to counties, cities or towns (notes),	57,001 00		
Expense account,	536 94		
Premiums,	6,725 20		
	<hr/>		<hr/>
	\$526,472 41		\$526,472 41

Loans on Bank Stock, amount on each :—

On 40 shares Spencer National Bank, Spencer,	\$4,000 00
On 90 shares Palmer National Bank, Palmer,	7,400 00
On 50 shares Manufacturers' National Bank, Boston,	4,000 00
On 30 shares Spencer National Bank, Spencer,	} 3,300 00
On 20 shares First National Bank, Worcester,	

Value (by books) of real estate, held by foreclosure or otherwise,	\$5,500 00
Assessed value of the same,	7,700 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	169
Aggregate amount of the same,	140,834 27

Gross amount of interest or profits received or earned during year ending	
Oct. 31, 1888 (as per books),	\$23,681 58
Rate and amount of each semi annual dividend for the year } 2 per cent., {	8,746 61
ending Oct. 31, 1888, } 2 per cent., {	9,306 00
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Number and amount of deposits (not including dividends)	
received during the year ending Oct. 31, 1888,	1,565 105,268 64
Number and amount of withdrawals (including dividends) dur-	
ing the year ending Oct. 31, 1888,	1,081 90,184 65
Number of accounts opened during the year ending Oct. 31, 1888,	
	313
Number of accounts closed during the year ending Oct. 31, 1888,	
	228
Number of open accounts Oct. 31, 1888,	
	1,857
Amount of expenses of the corporation during the year ending Oct. 31,	
1888 (exclusive of taxes),	1,064 45
Amount of treasurer's bond,	
	20,000 00
Date of examination by commissioner: January 18.	

*Total Amount of Loans with each specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,000 00	4 per cent.	\$37,580 00	5 per cent.	\$5,246 00	6 per cent.
33,000 00	4½ "	164,084 27	5½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s,	\$12,000	\$12,050 00	\$12,000 00
of Cleveland, Ohio, 3.65s,	7,000	6,720 00	7,000 00
of Cleveland, Ohio, 4s,	9,000	9,000 00	9,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00
of New Bedford, Mass., 4s,	5,000	5,000 00	5,000 00
of Bangor, Me., 7s,	3,000	3,600 00	3,000 00*
of Northampton, Mass., 6s,	1,000	1,065 00	1,000 00
of Lynn, Mass., 5s,	10,000	11,500 00	10,000 00
Town of Leominster, Mass., 4s,	1,000	1,020 00	1,000 00
of Beverly, Mass., 4s,	12,000	12,360 00	12,000 00
of Peabody, Mass., 4s,	10,000	10,300 00	10,000 00
of Hopkinton, Mass., 4s,	5,000	5,050 00	5,000 00
of Spencer, Mass., 4s,	42,000	42,490 00	42,000 00
City of Waltham, Mass., 4s,	5,000	5,075 00	5,000 00
	\$125,000	\$128,230 00	\$125,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	N'l B'k of Redemption, Boston,	\$600	\$796 50	\$600 00
56	N'l B'k Commonw'lth, Boston,	5,600	7,672 00	5,600 00
3	N'l Hide & Leather B'k, Boston,	300	363 75	300 00
11	Nat'l Webster Bank, Boston, .	1,100	1,210 00	1,100 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
10	Manufacturers' N'l B'k, Boston,	1,000	912 50	1,000 00
15	State Nat'l Bank, Boston, .	1,500	1,935 00	1,500 00
47	City Nat'l Bank, Worcester, .	4,700	6,439 00	4,700 00
5	Central Nat'l B'k, Worcester, .	500	725 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,100 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	3,250 00	2,500 00
14	Leicester N'l Bank, Leicester,	1,400	1,610 00	1,400 00
25	First Nat'l Bank, Webster, .	2,500	3,125 00	2,500 00
5	First Nat'l B'k, Westborough,	500	550 00	500 00
25	Palmer Nat'l Bank, Palmer, .	2,500	3,125 00	2,500 00
85	Spencer Nat'l Bank, Spencer, .	8,500	10,625 00	8,500 00
14	Oxford Nat'l Bank, Oxford, .	1,400	1,680 00	1,400 00
20	North Nat'l Bank, Boston, .	2,000	2,700 00	2,000 00
		\$42,800	\$54,368 75	\$42,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,000 00	\$10,000 00
Eastern R.R. 6s,	5,000	6,125 00	5,000 00*
Boston & Maine R.R. 7s,	1,000	1,140 00	1,000 00
Old Colony R.R. 6s,	3,000	3,390 00	3,000 00
Boston & Albany R.R. 7s,	10,000	10,900 00	10,000 00
Boston, Clinton & Fitchburg R.R. 7s,	4,000	4,080 00	4,000 00
Fitchburg R.R. 4s,	8,000	7,520 00	8,000 00
Fitchburg R.R. 4½s,	8,000	8,000 00	8,000 00
Androscoggin & Kennebec R.R. 6s,	3,000	3,090 00	3,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,140 00	1,000 00
Nashua & Lowell R.R. 6s,	1,000	1,080 00	1,000 00
Maine Central R.R. 6s,	500	582 50	500 00
Maine Central R.R. 7s,	500	610 00	500 00
	\$55,000	\$57,657 50	\$55,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared C. T. Linley, Treasurer of the Spencer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. W. TEMPLE, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Erastus Jones, President, and David Bemis, David Prouty, A. H. Sinnott, John L. Bush, Isaac L. Prouty, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. W. TEMPLE, *Justice of the Peace.*

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated 1854. Present number of corporators, 35.

JOSEPH C. PYNCHON, *President.*

DANIEL J. MARSH, *Treasurer.*

DANIEL J. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY M. PHILLIPS,

CHAS. A. NICHOLS,

OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$59,700 00	Deposits,	\$2,565,250 61
Bank stock as per schedule,	103,500 00	Earnings undivided,	8,300 64
Loans on bank stock,	16,755 00	Guaranty fund,	52,500 00
Railroad bonds as per schedule,	50,000 00	Interest account,	4,936 29
Loans on railroad stocks,	9,085 00		
Real estate (for banking purposes),	189,000 00		
Real estate by foreclosure,	27,550 00		
Loans on real estate,	1,537,100 00		
Loans on personal security,	443,283 00		
Loans on depositors' books,	1,100 00		
Deposits in banks, on interest,	192,000 00		
Cash on hand,	1,914 54		
	\$2,630,987 54		\$2,630,987 54

Loans on Bank Stock, amount on each:—

On 53 shares Third National Bank, Springfield,	}	\$6,800 00
On 15 shares Hadley Falls National Bank, Holyoke,		
On 10 shares Chapin National Bank, Springfield,	}	3,000 00
On 20 shares City National Bank, Springfield,		
On 27 shares First National Bank, Springfield,		2,200 00
On 15 shares Second National Bank, Springfield,		1,500 00
On 12 shares Agawam National Bank, Springfield,		1,200 00
On 5 shares Merchants' National Bank, Boston,		500 00
On 10 shares Third National Bank, Springfield,		500 00
On 20 shares Chapin National Bank, Springfield,		300 00
On 2 shares Pynchon National Bank, Springfield,		800 00
On 3 shares First National Bank, Westfield,		300 00
On 5 shares Hadley Falls National Bank, Holyoke,		375 00

Loan on Railroad Stocks, amount on each :—

On 100 shares New York, New Haven & Hartford R.R.,	\$8,500 00
On 5 shares New York, New Haven & Hartford R.R.,	500 00
On 1 share Boston & Albany R.R.,	85 00
Invested in real estate (for banking purposes),	\$189,000 00
Estimated value of the same,	189,000 00
Assessed value of the same,	136,700 00
Net income received from same during year ending Oct. 31, 1888,	5,941 62
Value (by books) of other real estate, held by foreclosure or otherwise,	27,550 00
Assessed value of the same,	28,300 00
Net income received from same during year ending Oct. 31, 1888,	1,559 73
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	384
Aggregate amount of the same,	550,623 00

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield,	\$50,000 00
Pynchon National Bank, Springfield,	10,000 00
Second National Bank, Springfield,	10,000 00
Third National Bank, Springfield,	70,000 00
Chicopee National Bank, Springfield,	19,000 00
City National Bank, Springfield,	13,000 00
Chapin National Bank, Springfield,	20,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$120,318 32
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	45,764 10
ending Oct. 31, 1888, } 2 per cent., {	47,651 71
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Date of the last extra dividend: July, 1857.	
Number and amount of deposits (not including dividends) re- ceived during the year ending Oct. 31, 1888,	9,718 626,388 19
Number and amount of withdrawals (including dividends) dur- ing the year ending Oct. 31, 1888,	5,669 535,859 57
Number of accounts opened during the year ending Oct. 31, 1888,	1,868
Number of accounts closed during the year ending Oct. 31, 1888,	1,328
Number of open accounts Oct. 31, 1888,	8,616
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	6,830 94
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner: June 9.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	3½ per cent.	\$120,000 00	4½ per cent.	\$1,887,323 00	5 per cent.
172,000 00	4 " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$51,700	\$66,176 00	\$51,700 00
City of Springfield, Mass., 6s,	7,000	8,600 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,400 00	1,000 00
	\$59,700	\$76,176 00	\$59,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
232	Agawam N'l Bank, Springfield,	\$23,200	\$26,680 00	\$23,200 00
120	Chapin N'l Bank, Springfield,	12,000	16,800 00	12,000 00
115	J. Hancock N'l B'k, Springfield,	11,500	13,225 00	11,500 00
109	Pynchon N'l Bank, Springfield,	10,900	17,440 00	10,900 00
90	Second N'l Bank, Springfield,	9,000	14,850 00	9,000 00
70	Chicopee N'l B'k, Springfield,	7,000	11,550 00	7,000 00
63	Hampshire County Nat'l Bank, Northampton,	6,300	7,560 00	6,300 00
56	City Nat'l Bank, Worcester,	5,600	7,000 00	5,600 00
55	Ware Nat'l Bank, Ware,	5,500	6,875 00	5,500 00
50	First Nat'l Bank, Chicopee,	5,000	7,500 00	5,000 00
50	City Nat'l Bank, Springfield,	5,000	6,500 00	5,000 00
15	Hadley Falls N'l B'k, Holyoke,	1,500	2,250 00	1,500 00
10	Monson Nat'l Bank, Monson,	1,000	1,500 00	1,000 00
		\$103,500	\$139,730 00	\$103,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	\$50,000	\$52,000 00	\$50,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 1, 1888.

Personally appeared Dan'l J. Marsh, Treasurer of the Springfield Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY D. MARSH, *Justice of the Peace.*

HAMPDEN, ss., Nov. 1, 1888.

Personally appeared Joseph C. Pynchon, President, and Robert O. Morris, Chas. A. Nichols, A. M. Copeland, Oliver Marsh and Ralph W. Ellis, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY D. MARSH, *Justice of the Peace.*

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

Incorporated 1827. Present number of corporators, 58.

JOHN B. STEBBINS, *President.*

HENRY S. LEE, *Treasurer.*

WM. S. SHURTLEFF, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES MARSH,

J. H. APPLETON,

HENRY S. LEE.

Open for business every business day, 9 A.M. to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$2,262,700 00	Deposits,	\$9,657,573 71
Bank stock as per schedule, . . .	956,900 00	Earnings undivided,	90,137 75
Loans on bank stock,	146,750 00	Guaranty fund,	250,000 00
Railroad bonds as per schedule, . . .	556,000 00		
Loan on railroad bonds,	1,500 00		
Loans on railroad stocks,	125,400 00		
Railroad notes,	250,000 00		
Real estate (for banking purposes),	114,500 00		
Real estate by foreclosure,	28,150 00		
Loans on real estate,	3,385,450 00		
Loans on personal security,	1,462,950 00		
Loans to counties, cities or towns (notes),	387,700 00		
Loans on depositors' books,	3,650 00		
Deposits in banks, on interest,	184,000 00		
Deposits in banks, not on interest,	61,589 35		
Cash on hand,	70,472 11		
	\$9,997,711 46		\$9,997,711 46

Loans on Bank Stock, amount on each : —

On 230 shares First National Bank, Springfield,	\$19,650 00
On 140 shares Second National Bank, Springfield,	14,000 00
On 46 shares Third National Bank, Springfield,	3,300 00
On 67 shares Agawam National Bank, Springfield,	6,500 00
On 38 shares Chapin National Bank, Springfield,	3,600 00
On 155 shares City National Bank, Springfield,	15,300 00
On 290 shares Chicopee National Bank, Springfield,	24,300 00
On 38 shares J. Hancock National Bank, Springfield,	2,450 00

On 109 shares Pynchon National Bank, Springfield,	\$10,900 00
On 20 shares Northampton National Bank, Northampton,	1,000 00
On 54 shares Hampshire County National Bank, Northampton,	5,400 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 10 shares Manchester National Bank, Manchester, N. H.,	1,000 00
On 16 shares First National Bank, Amherst,	1,600 00
On 34 shares Palmer National Bank, Palmer,	3,100 00
On 14 shares Hadley Falls National Bank, Holyoke,	} 7,500 00
On 53 shares Third National Bank, Springfield,	
On 8 shares Chapin National Bank, Springfield,	
On 8 shares Hadley Falls National Bank, Holyoke,	800 00
On 160 shares Home National Bank, Holyoke,	13,800 00
On 7 shares City National Bank, Worcester,	450 00
On 27 shares First National Bank, Springfield,	} 3,100 00
On 20 shares Third National Bank, Springfield,	
On 4 shares First National Bank, Springfield,	} 900 00
On 5 shares Second National Bank, Springfield,	
On 9 shares Second National Bank, Springfield,	} 1,000 00
On 3 shares Pynchon National Bank, Springfield,	
On 9 shares First National Bank, Springfield,	} 4,000 00
On 23 shares Second National Bank, Springfield,	
On 13 shares Hampden National Bank, Westfield,	
On 5 shares Pynchon National Bank, Springfield,	} 1,500 00
On 10 shares Chapin National Bank, Springfield,	

Loan on Railroad Bonds :—

On \$2,000 Boston & Maine R.R. 7s,	\$1,500 00
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Loans on Railroad Stocks, amount on each :—

On 360 shares Boston & Albany R.R.,	\$40,000 00
On 419 shares New York, New Haven & Hartford R.R.,	56,750 00
On 25 shares New York, Providence & Boston R.R.,	3,750 00
On 17 shares Connecticut River R.R.,	900 00
On 12 shares Boston & Albany R.R.,	} 2,500 00
On 5 shares New York, New Haven & Hartford R.R.,	
On 37 shares Boston & Albany R.R.,	} 6,500 00
On 31 shares New York, New Haven & Hartford R.R.,	
On 71 shares New York, New Haven & Hartford R.R.,	} 15,000 00
On 30 shares Boston & Albany R.R.,	

Invested in real estate (for banking purposes),	\$114,500 00
Estimated value of the same,	114,500 00
Assessed value of the same,	84,300 00
Value (by books) of other real estate, held by foreclosure or otherwise,	28,150 00
Assessed value of the same,	25,300 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	1,168
Aggregate amount of the same,	1,482,200 00
Amount of investments from which no income is received,	10,100 00

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield,	\$30,832 25
Chapin National Bank, Springfield,	35,783 62
Chicopee National Bank, Springfield,	14,105 54
City National Bank, Springfield,	31,603 86
First National Bank, Springfield,	37,567 93

Second National Bank, Springfield,	\$3,169 86
Third National Bank, Springfield,	22,484 69
John Hancock National Bank, Springfield,	21,949 50
Pyncheon National Bank, Springfield,	13,006 51
Blackstone National Bank, Boston,	85 59
Athol National Bank, Athol,	10,000 00
Hampshire County National Bank, Northampton,	15,000 00
Home National Bank, Holyoke,	5,000 00
Palmer National Bank, Palmer,	5,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$481,423 32

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 179,553 79
 } 2 per cent., { 183,595 74

Times for the dividends fixed by the by-laws: January and July.
 Date of the last extra dividend: July, 1864.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 25,169 1,863,272 93

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 17,778 1,894,147 68

Number of accounts opened during the year ending Oct. 31, 1888, 4,120

Number of accounts closed during the year ending Oct. 31, 1888, 3,249

Number of open accounts Oct. 31, 1888, 24,513

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 21,402 74

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: October 30.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$65,500 00	3½ per cent.	\$9,000 00	4¼ per cent.	\$25,000 00	5½ per cent.
30,000 00	3 6-10 "	155,000 00	4½ "	10,000 00	6 "
70,000 00	3¾ "	5,067,700 00	5 "	150,000 00	7 "
365,200 00	4 "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$235,000	\$298,450 00	\$235,000 00
District of Columbia 6s,	65,000	68,900 00	67,000 00
State of New Hampshire 6s,	142,700	178,375 00	152,700 00
Commonwealth of Massachusetts 5s,	111,500	120,420 00	115,500 00
<i>Amounts carried forward,</i>	\$554,200	\$666,145 00	\$570,200 00

Detailed Statement of Public Funds—Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$554,200	\$666,145 00	\$570,200 00
State of Rhode Island 6s,	3,000	3,240 00	3,000 00
County of Hampden, Mass., 3s,	50,000	47,500 00	46,000 00
City of Bangor, Me., 6s,	5,000	6,150 00	5,000 00*
of Bangor, Me., 7s,	5,000	5,500 00	5,000 00*
of Manchester, N. H., 6s,	5,000	5,400 00	5,000 00
of Burlington, Vt., 4s,	120,000	124,200 00	123,000 00
of Boston, Mass., 5s,	5,000	5,620 00	5,000 00
of Boston, Mass., 6s,	35,000	42,700 00	37,000 00
of Cambridge, Mass., 4s,	100,000	103,000 00	102,000 00
of Cambridge, Mass., 6s,	30,000	33,000 00	30,000 00
of Charlestown, Mass., 6s,	5,000	5,125 00	5,000 00
of Chelsea, Mass., 6s,	40,000	44,000 00	40,000 00
of Fitchburg, Mass., 6s,	10,000	10,500 00	10,000 00
of Holyoke, Mass., 4s,	50,000	50,500 00	50,000 00
of Holyoke, Mass., 6s,	38,000	44,080 00	38,000 00
of Holyoke, Mass., 7s,	53,000	55,915 00	53,000 00
of Lawrence, Mass., 6s,	25,000	27,750 00	25,000 00
of Lowell, Mass., 6s,	20,000	20,600 00	20,000 00
of Lynn, Mass., 6s,	20,000	22,000 00	20,000 00
of New Bedford, Mass., 4s,	6,000	6,060 00	6,000 00
of New Bedford, Mass., 6s,	8,000	10,000 00	8,000 00
of New Bedford, Mass., 7s,	50,000	68,000 00	55,000 00
of Newton, Mass., 4s,	31,000	31,310 00	31,000 00
of Newton, Mass., 5s,	5,000	5,600 00	5,000 00
of Newton, Mass., 6s,	39,000	48,360 00	40,000 00
of Salem, Mass., 4s,	21,000	21,210 00	21,000 00
of Springfield, Mass., 6s,	13,000	15,990 00	13,000 00
of Springfield, Mass., 7s,	210,000	268,800 00	221,000 00
of Taunton, Mass., 4s,	20,000	20,200 00	20,000 00
of Taunton, Mass., 6s,	20,000	22,500 00	20,000 00
of Worcester, Mass., 6s,	40,000	42,800 00	40,000 00
Town of Brookline, Mass., 5s,	30,000	32,400 00	31,000 00
of Brookline, Mass., 6s,	5,000	5,500 00	5,000 00
of Brookline, Mass., 7s,	10,000	12,200 00	10,000 00
of Danvers, Mass., 5s,	20,000	22,500 00	22,000 00
of Leominster, Mass., 4s,	10,000	10,000 00	10,000 00
of Pittsfield, Mass., 4½s,	35,000	36,400 00	35,000 00
of Brookline, Mass., 4s,	25,000	25,250 00	25,000 00
City of Providence, R. I., 4½s,	11,000	11,660 00	11,000 00
of Providence, R. I., 5s,	40,000	44,800 00	44,000 00
of Providence, R. I., 6s,	40,000	48,000 00	44,000 00
of Hartford, Conn., 4½s,	2,000	2,000 00	2,000 00
of Hartford, Conn., 6s,	76,500	84,150 00	76,500 00
of Meriden, Conn., 6s,	10,000	11,000 00	10,000 00
of Middletown, Conn., 6s,	9,000	9,180 00	9,000 00
of New Haven, Conn., 4s,	15,000	15,150 00	15,000 00
of New Haven, Conn., 6s,	47,000	47,705 00	47,000 00
of New Haven, Conn., 7s,	28,000	33,600 00	28,000 00
<i>Amounts carried forward,</i>	\$2,049,700	\$2,335,250 00	\$2,096,700 00

* Legal investments when made.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$2,049,700	\$2,335,250 00	\$2,096,700 00
City of Norwich, Conn., 5s, . . .	21,000	23,520 00	22,000 00
of Norwich, Conn., 7s, . . .	21,000	28,350 00	21,000 00
of Waterbury, Conn., 4s, . . .	6,000	6,000 00	6,000 00
of Waterbury, Conn., 7s, . . .	14,000	16,800 00	14,000 00
Town of Meriden, Conn., 4s, . . .	30,000	31,050 00	31,000 00
City of Cleveland, Ohio, 4s, . . .	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 6s, . . .	39,000	43,095 00	42,000 00
of Detroit, Mich., 4s, . . .	25,000	26,000 00	25,000 00
	\$2,210,700	\$2,515,065 00	\$2,262,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
450	First Nat'l Bank, Springfield, .	\$45,000	\$63,000 00	\$61,000 00
357	Second Nat'l B'k, Springfield,	35,700	57,120 00	55,600 00
376	Third Nat'l Bank, Springfield,	37,600	75,200 00	61,000 00
400	Agawam N'l B'k, Springfield,	40,000	47,200 00	46,000 00
215	Chapin Nat'l B'k, Springfield,	21,500	29,670 00	22,500 00
500	Chicopee N'l B'k, Springfield,	50,000	82,500 00	70,000 00
300	City Nat'l Bank, Springfield, .	30,000	40,500 00	35,000 00
216	John Hancock National Bank, Springfield,	21,600	24,840 00	22,500 00
403	Pyncheon N'l B'k, Springfield,	40,300	65,689 00	63,000 00
45	First National Bank, Adams, .	4,500	6,300 00	5,000 00
217	First Nat'l Bank, Chicopee, .	21,700	31,465 00	31,000 00
15	First Nat'l B'k, Easthampton,	1,500	2,100 00	1,500 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
66	Franklin County Nat'l Bank, Greenfield,	6,600	6,600 00	4,700 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,600 00	8,500 00
30	Holyoke Nat'l Bank, Holyoke,	3,000	4,500 00	3,000 00
250	City National Bank, Holyoke,	25,000	27,000 00	27,000 00
50	Leominster Nat'l Bank, Leom- inster,	5,000	5,000 00	5,000 00
100	First Nat'l Bank, Leominster,	1,000	1,000 00	1,000 00*
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
50	First Nat'l B'k, Northampton,	5,000	6,500 00	6,000 00
50	Hampshire County N'l Bank, Northampton,	5,000	6,250 00	5,000 00
	<i>Amounts carried forward,</i>	\$417,300	\$611,484 00	\$546,300 00

* This bank is in liquidation, and has paid 90 per cent. to the stockholders.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$417,300	\$611,484 00	\$546,300 00
117	Northampton National Bank, Northampton,	11,700	19,656 00	17,500 00
200	Palmer Nat'l Bank, Palmer,	20,000	25,000 00	23,800 00
94	Ware National Bank, Ware,	9,400	11,750 00	10,000 00
50	First Nat'l Bank, Westfield,	5,000	7,000 00	7,000 00
25	Hampden N'l B'k, Westfield,	2,500	3,750 00	2,500 00
30	Lee National Bank, Lee,	3,000	4,200 00	3,800 00
6	Pittsfield Nat'l B'k, Pittsfield,	600	960 00	600 00
50	First Nat'l Bank, Boston,	5,000	11,750 00	5,000 00
200	Second Nat'l Bank, Boston,	20,000	32,000 00	20,000 00
150	Atlantic Nat'l Bank, Boston,	15,000	19,500 00	18,000 00
150	Atlas National Bank, Boston,	15,000	18,450 00	15,000 00
150	Blackstone Nat'l B'k, Boston,	15,000	16,650 00	15,000 00
100	Columbian Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
30	Eliot Nat'l Bank, Boston,	3,000	3,690 00	3,000 00
50	Faneuil Hall N'l B'k, Boston,	5,000	7,100 00	6,000 00
200	Freeman's Nat'l B'k, Boston,	20,000	20,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
133	Howard Nat'l Bank, Boston,	13,300	14,098 00	13,300 00
150	Merchants' Nat'l Bank, Boston,	15,000	21,300 00	19,000 00
25	Mt. Vernon Nat'l B'k, Boston,	2,500	3,250 00	2,500 00
50	Nat'l B'k of Commerce, Boston,	5,000	6,250 00	5,000 00
20	N'l B'k Commonw'lth, Boston,	2,000	2,740 00	2,000 00
175	N'l B'k of No. America, Boston,	17,500	19,600 00	17,500 00
250	N'l B'k of Redemption, Boston,	25,000	33,000 00	27,000 00
150	National City Bank, Boston,	15,000	15,900 00	15,000 00
50	Nat'l Eagle Bank, Boston,	5,000	5,250 00	5,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,640 00	2,000 00
49	N'l Hide & Leather B'k, Boston,	4,900	5,978 00	5,000 00
150	Nat'l Revere Bank, Boston,	15,000	19,500 00	15,000 00
43	Nat'l Union Bank, Boston,	4,300	6,106 00	4,300 00
200	North Nat'l Bank, Boston,	20,000	26,800 00	23,000 00
70	Old Boston N'l Bank, Boston,	7,000	8,540 00	7,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	13,100 00	10,000 00
75	State Nat'l Bank, Boston,	7,500	9,675 00	7,500 00
50	Suffolk Nat'l Bank, Boston,	5,000	6,300 00	5,000 00
150	Tremont Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
30	Washington Nat'l B'k, Boston,	3,000	3,630 00	3,000 00
75	Nat'l Webster Bank, Boston,	7,500	8,250 00	7,500 00
50	Thames Nat'l Bank, Norwich, Conn.,	5,000	7,000 00	7,000 00
10	Exchange Nat'l B'k, Hartford, Conn.,	500	650 00	500 00
13	Phoenix Nat'l Bank, Hartford, Conn.,	1,300	1,625 00	1,300 00
		\$800,800	\$1,101,872 00	\$956,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$194,000	\$215,340 00	\$201,000 00
Boston & Albany R.R. 7s, . . .	151,000	163,080 00	162,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,500 00	5,000 00
Boston & Maine R.R. 7s, . . .	35,000	39,550 00	38,000 00
Boston & Providence R.R. 4s, . . .	75,000	76,125 00	75,000 00
Boston & Providence R.R. 7s, . . .	9,000	10,080 00	10,000 00
Fitchburg R.R. 5s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4½s,	7,000	7,210 00	7,000 00
Old Colony R.R. 6s,	26,000	28,860 00	28,000 00
Vermont Valley R.R. 5s,	5,000	5,500 00	5,000 00
	\$532,000	\$576,245 00	\$556,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 19, 1888.

Personally appeared Henry S. Lee, Treasurer of the Springfield Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES H. BARROWS, *Justice of the Peace.*

HAMPDEN, ss., Nov. 19, 1888.

Personally appeared John B. Stebbins, President, and Charles Marsh, J. H. Appleton, Horace Smith, Emory Meekins, W. H. Haile and Elisha Gunn, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES H. BARROWS, *Justice of the Peace.*

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

Incorporated 1871. Present number of corporators, 17.

GEORGE SEYMOUR, *President.*

CHAS. H. WILLIS, *Treasurer.*

CHAS. H. WILLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. SEYMOUR,
FRED'K S. AYMAR,

H. J. DUNHAM,
JAMES F. PILLING.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$6,071 50	Deposits,	\$248,252 77
Loan on public funds,	1,075 00	Earnings undivided,	4,955 23
Bank stock as per schedule,	42,365 75	Guaranty fund,	4,168 84
Real estate by foreclosure,	15,190 56		
Loans on real estate,	136,012 92		
Loans on personal security,	45,672 34		
Deposit in bank, not on interest,	8,625 00		
Insurance paid,	933 71		
Cash on hand,	1,430 06		
	\$257,376 84		\$257,376 84

Loan on Public Funds :—

On \$1,000 United States 4s,	\$1,075 00*
Value (by books) of real estate, held by foreclosure or otherwise,	\$15,190 56
Assessed value of the same,	14,300 00
Net income received from same during year ending Oct. 31, 1888,	210 75
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	277
Aggregate amount of the same,	145,760 26

Cash on Deposit in Bank :—

Housatonic National Bank, Stockbridge,	\$8,625 00
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$14,271 89
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2½ per cent., { 5,023 93
	} 2¼ per cent., { 5,279 86

Times for the dividends fixed by the by-laws : first Thursday in April and October.

* This amount has since been reduced within the legal limit.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	498	\$47,183 63
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	446	58,669 10
Number of accounts opened during the year ending Oct. 31, 1888,	133	
Number of accounts closed during the year ending Oct. 31, 1888,	105	
Number of open accounts Oct. 31, 1888,	747	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,363 81
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: June 14.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$113,373 34	6 per cent.	\$50,636 27	7 per cent.	\$18,750 67	7 $\frac{3}{10}$ per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s,	\$3,000	\$3,270 00	\$2,905 00
of Rockingham, Vt., 4s.,	3,000	3,360 00	3,166 50
	\$6,000	\$6,630 00	\$6,071 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First Nat'l Bank, Woburn,	\$4,500	\$6,075 00	\$7,298 75
10	First Nat'l Bank, Amherst,	1,000	1,540 00	1,540 00
10	First Nat'l Bank, W. Newton,	1,000	1,000 00	1,000 00
25	First Nat'l Bank, Adams,	2,500	3,750 00	2,970 00
20	North Nat'l Bank, Boston,	2,000	2,600 00	2,630 00
30	Metropolitan N'l Bank, Boston,	3,000	3,600 00	3,540 00
30	Lincoln Nat'l Bank, Boston,	3,000	3,450 00	3,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,600 00	2,610 00
40	Berkshire N'l B'k, No. Adams,	4,000	4,000 00	4,620 00
3	Adams Nat'l Bank, No. Adams,	300	480 00	450 00
66	Housatonic Nat'l Bank, Stock-bridge,	6,600	13,200 00	12,707 00*
		\$29,900	\$42,295 00	\$42,365 75

* This amount has since been reduced within the legal limit.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss., Nov. 23, 1888.

Personally appeared Charles H. Willis, Treasurer of the Stockbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. E. EVANS, *Justice of the Peace.*

BERKSHIRE, ss., Nov. 23, 1888.

Personally appeared George Seymour, President, and Chas. E. Evans, Henry S. Dean, Fred'k S. Aymar, S. W. Comstock and H. J. Dunham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. H. WILLIS, *Justice of the Peace.*

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated 1855. Present number of corporators, 50.

WM. B. STEVENS, *President.*

ONSLOW GILMORE, *Treasurer.*

ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ARAD GERRY,

J. W. SPENCER,

WM. G. FULLER,

A. H. COWDREY.

Open for business Tuesday and Saturday, 2 to 5 P.M., 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$222,000 00	Deposits,	\$523,280 50
Loan on bank stock,	10,000 00	Earnings undivided,	13,740 18
Railroad bonds as per schedule,	76,000 00	Guaranty fund,	13,499 38
Real estate by foreclosure,	4,275 90	Profit and loss,	5,534 37
Loans on real estate,	158,649 73		
Loans on personal security,	16,430 00		
Loans to counties, cities or towns (notes),	56,000 00		
Deposit in bank, on interest,	9,558 61		
Expense account,	1,627 61		
Cash on hand,	1,512 58		
	<hr/>		<hr/>
	\$556,054 43		\$556,054 43

Loan on Bank Stock :—

On 100 shares National Bank of South Reading, Wakefield, \$10,000 00

Value (by books) of real estate, held by foreclosure or otherwise, \$4,275 90

Assessed value of the same, 8,500 00

Net income received from same during year ending Oct. 31, 1888, 139 50

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 176

Aggregate amount of the same, 136,979 73

Amount of investments from which no income is received, 200 00

Cash on Deposit in Bank :—

Blackstone National Bank, Boston, \$9,558 61

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),		\$25,869 73
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., {	9,489 64
	2 per cent., {	9,707 27

Times for the dividends fixed by the by-laws: first Wednesday in May and November.

Date of the last extra dividend: November, 1876.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 2,403 153,621 54

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,854 159,522 42

Number of accounts opened during the year ending Oct. 31, 1888, 338

Number of accounts closed during the year ending Oct. 31, 1888, 355

Number of open accounts Oct. 31, 1888, 2,276

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,540 00

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: May 24.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,558 61	2½ per cent.	\$15,000 00	4½ per cent.	\$148,195 00	6 per cent.
41,000 00	4 " "	12,500 00	5 " "	24,384 73	7 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s.,	\$45,000	\$46,500 00	\$45,000 00
Town of Arlington, Mass., 6s.,	10,000	11,000 00	10,000 00
of Beverly, Mass., 4s.,	10,000	10,200 00	10,000 00
City of Columbus, Ohio, 4s.,	26,000	26,500 00	26,000 00
of Middletown, Conn., 4s.,	10,000	10,300 00	10,000 00
Town of Leominster, Mass., 4s.,	20,000	20,600 00	20,000 00
of Spencer, Mass., 4s.,	15,000	15,500 00	15,000 00
of Attleborough, Mass., 4s.,	15,000	15,500 00	15,000 00
of Montague, Mass., 4s.,	28,000	29,000 00	28,000 00
of Rockingham, Vt., 4s.,	13,000	13,000 00	13,000 00
of Rockland, Mass., 4s.,	10,000	10,400 00	10,000 00
City of Dayton, Ohio, 4s.,	10,000	10,000 00	10,000 00
County of Strafford, N. H., 4s.,	10,000	10,000 00	10,000 00
	\$222,000	\$228,500 00	\$222,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere B'ch & Lynn R.R. 6s,	\$1,000	\$1,150 00	\$1,000 00
Boston, Clinton & Fitchburg R.R. 7s,	10,000	10,600 00	10,000 00
Boston & Lowell R.R. 4s,	30,000	30,000 00	30,000 00
Old Colony R.R. 4s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s,	10,000	11,100 00	10,000 00
	\$76,000	\$77,850 00	\$76,000 00

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 5, 1888.

Personally appeared Onslow Gilmore, Treasurer of the Stoneham Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FRED E. NICKERSON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 5, 1888.

Personally appeared Wm. B. Stevens, President, and Arad Gerry, A. H. Cowdrey Onslow Gilmore, J. W. Spencer and Wm. G. Fuller, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FRED E. NICKERSON, *Justice of the Peace.*

**SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—
BOSTON.**

Incorporated 1833. Present number of corporators, 188.

WM. ENDICOTT, JR., *President.*

CHARLES HENRY PARKER, *Treasurer.*

HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. ENDICOTT, JR.,	T. QUINCY BROWNE,
EDW'D W. HOOPER,	JOHN L. GARDNER,
GEO. S. BULLENS,	GEORGE WHITNEY,
FRANCIS L. HIGGINSON.	

Open for business every business day, 9 A.M to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$2,211,612 50	Deposits,	\$20,705,252 46
Loan on public funds,	6,000 00	Earnings undivided,	226,846 03
Bank stock as per schedule,	661,970 24	Guaranty fund,	478,184 23
Railroad bonds as per schedule,	2,777,905 75	Suspense account,	18,490 53
Railroad notes,	475,000 00	Premium account,	8,945 73
Real estate (for banking purposes),	180,000 00	Rents,	3,217 61
Real estate by foreclosure,	68,321 11		
Loans on real estate,	7,412,191 19		
Loans on personal security,	6,607,250 00		
Loan to counties, cities or towns (notes),	425,000 00		
Deposits in banks, on interest,	566,762 91		
Deposits in bank, not on interest,	8,585 24		
Expense account,	3,024 06		
Cash on hand,	37,313 59		
	<hr/> \$21,440,936 59		<hr/> \$21,440,936 59

Loan on Public Funds:—

On \$6,000 State of Maine 6s,	\$6,000 00
Invested in real estate (for banking purposes),	\$180,000 00
Estimated value of the same,	180,000 00
Assessed value of the same,	266,000 00
Net income received from same during year ending Oct. 31, 1888,	3,797 61
Value (by books) of other real estate, held by foreclosure or otherwise,	68,321 11

Assessed value of the same,	\$79,200 00
Net income received from same during year ending Oct. 31, 1888,	3,566 08
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	52
Aggregate amount of the same,	101,750 00
Amount of investments from which no income is received,	18,750 00

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	\$25,225 79
Blackstone National Bank, Boston,	50,152 78
National Bank of the Commonwealth, Boston,	51,860 56
National City Bank, Boston,	135,820 76
National Revere Bank, Boston,	113,754 57
National Bank of Redemption, Boston,	25,549 43
Market National Bank, Boston,	52,985 91
Third National Bank, Boston,	51,165 41
Continental National Bank, Boston,	50,247 70
Columbian National Bank, Boston,	8,585 24
First National Bank, Newburyport,	10,000 00

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$922,551 88
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., } 378,293 82
	2 per cent., } 383,567 38

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Date of the last extra dividend: April, 1878.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	49,618	4,374,797 00
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	38,655	4,477,793 29
Number of accounts opened during the year ending Oct. 31, 1888,	7,785	
Number of accounts closed during the year ending Oct. 31, 1888,	6,454	
Number of open accounts Oct. 31, 1888,	50,623	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		36,250 68
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: November 21.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$556,762 91	2½ per cent.	\$25,000 00	4½ per cent.	\$2,297,082 53	5 per cent.
30,000 00	3⅜ "	1,278,000 00	4¼ "	722,350 00	5½ "
20,000 00	3½ "	30,000 00	4⅜ "	1,075,000 00	5¾ "
60,000 00	3¾ "	4,125,308 66	4½ "	406,950 00	6 "
3,310,200 00	4 "	1,437,500 00	4¾ "	118,050 00	7 "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, .	\$1,100,000 00	\$1,136,250 00	\$1,100,000 00
of Boston, Mass., 6s, .	20,000 00	22,300 00	20,000 00
of Boston, Mass., 5s, .	705,062 50	821,906 48	730,062 50
of Providence, R. I., 5s, .	86,850 00	92,852 82	86,850 00
of N. Bedford, Mass., 6s, .	10,000 00	11,425 00	10,000 00
of N. Bedford, Mass., 3½s, .	30,000 00	29,700 00	30,000 00
of Waltham, Mass., 4s, .	75,000 00	76,500 00	75,000 00
of Worcester, Mass., 4s, .	100,000 00	103,250 00	100,000 00
Town of Ayer, Mass., 4s, .	60,000 00	61,200 00	59,700 00
	\$2,186,912 50	\$2,355,384 30	\$2,211,612 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston, .	\$8,500	\$11,305 00	\$12,601 25
654	Atlas Nat'l Bank, Boston, .	65,400	79,788 00	66,112 50
175	Bay State N'l Bank, Lawrence,	13,125	22,750 00	13,125 00
30	Boylston Nat'l Bank, Boston, .	3,000	4,140 00	3,375 00
211	Nat'l City Bank, Boston, .	21,100	22,155 00	22,199 87
492	Columbian N'l Bank, Boston, .	49,200	61,500 00	49,200 00
169	N'l B'k of Commerce, Boston,	16,900	21,125 00	17,289 50
138	Continental N'l Bank, Boston,	13,800	16,284 00	15,750 00
461	Nat'l Eagle Bank, Boston, .	46,100	48,405 00	47,525 00
48	Freeman's Nat'l Bank, Boston,	4,800	4,800 00	5,698 87
150	Hamilton Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	25,742 00	24,064 25
150	Howard Nat'l Bank, Boston, .	15,000	15,900 00	17,650 00
150	Market Nat'l Bank, Boston, .	15,000	13,950 00	15,000 00
658	Merchants' Nat'l Bank, Boston,	65,800	93,436 00	71,143 50
20	Massachusetts N'l B'k, Boston,	5,000	5,400 00	5,000 00
11	New England N'l B'k, Boston,	1,100	1,749 00	1,100 00
50	Old Boston Nat'l Bank, Boston,	5,000	6,000 00	6,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,300 00	2,500 00
150	N'l B'k of Redemption, Boston,	15,000	19,800 00	19,962 50
100	N'l B'k of the Republic, Boston,	10,000	15,000 00	12,750 00
400	Nat'l Revere Bank, Boston, .	40,000	51,600 00	41,893 75
244	Shawmut Nat'l Bank, Boston, .	24,400	31,720 00	26,721 25
111	Shoe & Leather N'l B'k, Boston,	11,100	11,433 00	11,221 00
133	State Nat'l Bank, Boston, .	13,300	16,891 00	13,648 00
136	Suffolk Nat'l Bank, Boston, .	13,600	17,136 00	16,348 75
187	Tremont Nat'l Bank, Boston, .	18,700	21,131 00	20,481 00
100	Nat'l Union Bank, Boston, .	10,000	14,200 00	10,000 00
150	Washington Nat'l B'k, Boston,	15,000	18,150 00	15,000 00
617	Nat'l Webster Bank, Boston, .	61,700	67,870 00	63,484 25
		\$620,225	\$761,410 00	\$661,970 24

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$900,000	\$909,000 00	\$900,000 00
Old Colony R.R. 6s,	200,000	226,000 00	200,000 00
Old Colony R.R. 7s,	17,000	19,380 00	17,000 00
Boston, Clinton & Fitchburg R.R. 7s,	23,500	24,440 00	23,500 00
New Bedford R.R. 7s,	3,000	3,120 00	3,000 00
Mansfield & Framingham R.R. 7s, .	4,000	4,160 00	4,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	100,000	114,500 00	100,000 00
Boston & Maine R.R. 7s,	115,000	127,500 00	115,000 00
Boston & Maine R.R. 4s,	250,000	252,500 00	249,687 50
Boston & Albany R.R. 7s,	120,000	130,800 00	120,000 00
Fitchburg R.R. 5s,	200,000	202,000 00	195,718 25
Boston & Providence R.R. 7s,	200,000	226,000 00	200,000 00
Boston & Lowell R.R. 4s,	650,000	650,000 00	650,000 00
	\$2,782,500	\$2,889,400 00	\$2,777,905 75

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 15, 1888.

Personally appeared Charles Henry Parker, Treasurer of the Suffolk Savings Bank for Seamen and Others, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALDEN E. VILES, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 15, 1888.

Personally appeared Wm. Endicott, Jr., President, and Edward W. Hooper, Geo. S. Bullens, George Whitney, John L. Gardner, T. Quincy Browne and Francis L. Higginson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALDEN E. VILES, *Justice of the Peace.*

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated 1869. Present number of corporators, 106.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. B. CHURCH,

JOHN E. SANFORD,

E. T. JACKSON,

D. A. TREFETHEN,

C. L. LOVERING,

G. A. WASHBURN,

G. M. WOODWARD.

Open for business every business day, 9 A.M. to 1 P.M., and Saturday 2 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$107,400 00	Deposits,	\$1,331,002 04
Bank stock as per schedule,	115,516 13	Earnings undivided,	37,105 45
Loans on bank stock,	4,850 00	Guaranty fund,	38,149 13
Railroad bonds as per schedule,	150,500 00		
Loan on railroad bonds,	800 00		
Real estate by foreclosure,	18,478 32		
Loans on real estate,	459,217 70		
Loans on personal security,	454,545 00		
Loans to counties, cities or towns (notes),	12,000 00		
Loans on depositors' books,	300 00		
Deposit in bank, on interest,	76,383 21		
Deposit in bank, not on interest,	1,373 20		
Expense account,	1,340 48		
Profit and loss,	9 90		
Cash on hand,	3,542 68		
	\$1,406,256 62		\$1,406,256 62

Loans on Bank Stock, amount on each:—

On 5 shares National Bank of Commerce, New Bedford,	}	\$1,000 00
On 5 shares Mechanics' National Bank, New Bedford,		
On 10 shares Merchants' National Bank, New Bedford,	}	2,000 00
On 10 shares First National Bank, New Bedford,		
On 9 shares Fall River National Bank, Fall River,	}	1,850 00
On 5 shares Massasoit National Bank, Fall River,		
On 5 shares Pocasset National Bank, Fall River,		
On 4 shares National Union Bank, Fall River,	}	

Loan on Railroad Bonds:—

On \$1,000 Old Colony R.R. bond,	\$800 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$18,478 32
Assessed value of the same,	15,400 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 337
 Aggregate amount of the same, \$337,779 20

Cash on Deposit in Banks, amount in each:—

Taunton National Bank, Taunton, \$1,373 20
 National Bank of the Republic, Boston, *76,383 21

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$70,424 99
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 25,178 57
 ending Oct. 31, 1888, } 2 per cent., { 25,340 78

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 2,095 208,681 54

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 2,138 227,945 60

Number of accounts opened during the year ending Oct. 31, 1888, 441

Number of accounts closed during the year ending Oct. 31, 1888, 372

Number of open accounts Oct. 31, 1888, 3,748

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 4,275 66

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: August 28.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$76,383 21	2½ per cent.	\$15,000 00	4½ per cent.	\$113,405 00	5½ per cent.
12,000 00	3½ “	30,000 00	4¾ “	350,657 70	6 “
20,000 00	4 “	254,700 00	5 “	7,950 00	6½ “
91,000 00	4¼ “	37,000 00	5¼ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 5s,	\$24,400	\$25,710 00	\$24,400 00
of Taunton, Mass., 6s,	2,000	2,275 00	2,000 00
Town of Peabody, Mass., 4s,	25,000	25,187 00	25,000 00
City of New Bedford, Mass., 4s,	10,000	10,075 00	10,000 00
State of Maine 6s,	1,000	1,012 00	1,000 00
of New Hampshire 6s,	1,000	1,281 00	1,000 00
of Massachusetts 5s,	3,000	3,300 00	3,000 00
City of Dayton, Ohio, 4s,	10,000	10,100 00	10,000 00
of Des Moines, Iowa, 4½s,	15,000	15,000 00	15,000 00
Town of Brookline, Mass., 4s,	16,000	16,020 00	16,000 00
	\$107,400	\$109,960 00	\$107,400 00

* This amount has been reduced within the legal limit.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas Nat'l Bank, Boston,	\$5,500	\$6,490 00	\$6,100 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,330 00	1,200 00
10	Blackstone N'l Bank, Boston,	1,000	1,110 00	1,000 00
12	Boylston Nat'l Bank, Boston,	1,200	1,656 00	1,400 00
100	National City Bank, Boston,	10,000	10,400 00	10,300 00
5	N'l B'k of Commerce, Boston,	500	620 00	500 00
8	Columbian Nat'l B'k, Boston,	800	1,000 00	800 00
10	Continental Nat'l B'k, Boston,	1,000	1,180 00	1,000 00
11	National Eagle Bank, Boston,	1,100	1,144 00	1,100 00
20	Nat'l Exchange Bank, Boston,	2,000	2,600 00	2,200 00
17	Freeman's Nat'l Bank, Boston,	1,700	1,683 00	1,695 75
44	Hamilton Nat'l Bank, Boston,	4,400	5,500 00	5,200 00
3	Howard Nat'l Bank, Boston,	300	318 00	300 00
6	Merchants' N'l Bank, Boston,	600	852 00	700 00
33	Mt. Vernon Nat'l B'k, Boston,	3,300	4,290 00	4,190 00
11	North National Bank, Boston,	1,100	1,485 00	1,200 00
10	New England N'l B'k, Boston,	1,000	1,600 00	1,300 00
23	Nat'l Revere Bank, Boston,	2,300	2,944 00	2,700 00
25	N'l B'k of the Republic, Boston,	2,500	3,750 00	3,200 00
25	N'l B'k of Redemption, Boston,	2,500	3,325 00	2,900 00
20	Second Nat'l Bank, Boston,	2,000	3,200 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,560 00	1,300 00
11	Tremont Nat'l B'k, Boston,	1,100	1,166 00	1,090 37
10	Nat'l Webster Bank, Boston,	1,000	1,100 00	1,000 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,350 00	14,250 00
34	Bristol Co. N'l B'k, Taunton,	3,400	5,100 00	4,405 00
9	Machinists' N'l B'k, Taunton,	900	1,350 00	1,260 00
17	First Nat'l B'k, New Bedford,	1,700	2,465 00	2,211 01
102	National Bank of Commerce, New Bedford,	10,200	10,914 00	10,914 00
200	Merchants' Nat'l Bank, New Bedford,	20,000	37,000 00	27,200 00
		\$96,200	\$133,482 00	\$115,516 13

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$35,000	\$40,075 00	\$38,500 00
Boston & Maine R.R. 7s,	20,000	22,388 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,275 00	10,000 00
Boston & Albany R.R. 7s,	25,000	27,250 00	27,500 00
Conn. & Passumpsic Rivers R.R. 7s, Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	25,000	27,625 00	27,500 00*
2,000	2,235 00	2,000 00	
Old Colony R.R. 4s,	25,000	25,187 00	25,000 00
	\$142,000	\$155,035 00	\$150,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov 5, 1888.

Personally appeared Henry R. Wood, Treasurer of the Taunton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GEO. A. WASHBURN, *Justice of the Peace.*

BRISTOL, ss., Nov. 5, 1888.

Personally appeared Geo A. Washburn, D. A. Trefethen, L. B. Church and E. T. Jackson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY J. FULLER, *Justice of the Peace.*

BRISTOL, ss., Nov. 6, 1888.

Personally appeared John E. Sanford, President of the Taunton Savings Bank, and made oath that the foregoing report is true, to his best knowledge and belief.

Before me, ELISHA T. JACKSON, *Justice of the Peace.*

BRISTOL, ss., Nov. 6, 1888.

Personally appeared Chas. L. Lovering, a trustee of the Taunton Savings Bank, and made oath that the foregoing report is true, to his best knowledge and belief.

Before me, THOMAS O. FALVEY, *Justice of the Peace.*

TEMPLETON SAVINGS BANK—TEMPLETON.

Incorporated April 19, 1871. Present number of corporators, 73.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

CHAS. L. SIMMONS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. A. WILSON,

WILLARD BAKER,

A. D. WILEY,

HERBERT LELAND,

GILMAN WAITE.

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and the first three days in April and October, 9 A.M. to 12 M., 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$13,900 00	Deposits,	\$200,622 27
Loans on bank stock,	3,500 00	Earnings undivided,	2,020 98
Railroad bonds as per schedule,	13,000 00	Guaranty fund,	6,503 52
Real estate (for banking purposes),	2,835 72		
Loans on real estate,	117,558 00		
Loans on personal security,	13,247 00		
Loans to counties, cities or towns (notes),	32,500 00		
Deposit in bank, on interest,	8,000 00		
Deposit in bank, not on interest,	4,572 52		
Cash on hand,	33 53		
	\$209,146 77		\$209,146 77

Loans on Bank Stock, amount on each :—

On 30 shares First National Bank, Winchendon,	\$3,000 00
On 5 shares Fitchburg National Bank, Fitchburg,	500 00

Invested in real estate (for banking purposes),	\$2,835 72
Estimated value of the same,	2,835 72

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	150
Aggregate amount of the same,	112,405 00

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston,	\$8,000 00
Miller's River National Bank, Athol,	4,572 52

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),		\$11,168 77
Rate and amount of each semi-annual dividend for the year } 2 per cent., {		3,647 55
ending Oct. 31, 1888,	} 2 per cent., {	3,860 07

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: June 1, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	382	25,857 60
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	263	22,165 59
Number of accounts opened during the year ending Oct. 31, 1888,	92	
Number of accounts closed during the year ending Oct. 31, 1888,	65	
Number of open accounts Oct. 31, 1888,	718	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		619 86
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: September 12.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00	2½ per cent.	\$20,563 00	5 per cent.	\$109,742 00	6 per cent.
32,500 00	4 " "	4,000 00	5½ " "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Orange Nat'l Bank, Orange, .	\$3,000	\$4,200 00	\$3,000 00
12	First Nat'l Bank, Gardner, .	1,200	1,560 00	1,200 00
5	First Nat'l Bank, Winchendon,	500	800 00	500 00
10	Nat'l City Bank, Boston, .	1,000	1,050 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,050 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,180 00	1,000 00
10	Nat'l Eagle Bank, Boston, .	1,000	1,020 00	1,000 00
10	Nat'l Rockland Bank, Boston,	1,000	1,480 00	1,000 00
10	Nat'l Revere Bank, Boston, .	1,000	1,260 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,240 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,210 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,050 00	1,000 00
2	Miller's River N'l Bank, Athol,	200	390 00	200 00
		\$13,900	\$17,490 00	\$13,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$2,000	\$2,100 00	\$2,000 00
Fitchburg R.R. 4½s,	5,000	5,000 00	5,000 00
Old Colony R.R. 6s,	6,000	6,720 00	6,000 00
	\$13,000	\$13,820 00	\$13,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 4, 1888.

Personally appeared Asa Hosmer, Treasurer of the Templeton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. L. SIMMONS, *Justice of the Peace.*

WORCESTER, ss., Nov. 4, 1888.

Personally appeared M. A. Wilson, President, and Willard Baker, Gilman Waite, Herbert Leland, Amos D. Wiley and Herbert M. Small, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHAS. L. SIMMONS, *Justice of the Peace.*

UNION INSTITUTION FOR SAVINGS — BOSTON.

Incorporated 1865. Present number of corporators, 34.

HUGH O'BRIEN, *President.*

WM. S. PELLETIER, *Treasurer.*

JOHN J. McCLUSKEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HUGH O'BRIEN,

C. P. HARKINS,

JOS. D. FALLON,

EDWARD HARKINS,

JOHN CURTIN,

P. H. KENDRICKEN,

MICHAEL J. WARD.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, 5 to 8 P.M.
During July, August and September, close at 2 P.M. on Saturday.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$80,840 00	Deposits,	\$3,343,592 34
Loan on bank stock,	20,000 00	Earnings undivided,	31,440 52
Railroad bonds as per schedule,	232,100 00	Guaranty fund,	94,535 00
Real estate (for banking purposes),	300,000 00	Profit and loss account,	50,197 50
Real estate by foreclosure,	97,988 06	Suspense account,	102 00
Loans on real estate,	1,534,634 00	Mortgage and interest (suspense account),	746 16
Loans on personal security,	1,159,050 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	81,659 92		
Cash on hand,	14,091 54		
	\$3,520,613 52		\$3,520,613 52

Loan on Bank Stock : —

On 200 shares Mechanics' National Bank, Boston,	\$20,000 00
Invested in real estate (for banking purposes),	\$300,000 00
Estimated value of the same,	300,000 00
Assessed value of the same,	300,000 00
Net income received from same during year ending Oct. 31, 1888,	4,717 47
Value (by books) of other real estate, held by foreclosure or otherwise,	97,988 06
Assessed value of the same,	103,600 00
Net income received from same during year ending Oct. 31, 1888,	3,496 71
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	348
Aggregate amount of the same,	487,500 00
Amount of investments from which no income is received,	22,946 02

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston,	\$19,693 98
Mechanics' National Bank, Boston,	37,213 91
Market National Bank, Boston,	23,413 01
International Trust Company, Boston,	1,339 02

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$192,446 08
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	59,383 21
ending Oct. 31, 1888, } 2 per cent., {	61,881 39

Times for the dividends fixed by the by-laws : third Wednesday in May and November.

Date of the last extra dividend : April, 1870.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	8,398	776,683 79
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	6,568	722,196 56
Number of accounts opened during the year ending Oct. 31, 1888,	1,345	
Number of accounts closed during the year ending Oct. 31, 1888,	988	
Number of open accounts Oct. 31, 1888,	8,121	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		10,957 50
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner : October 23.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,033 00	2½ per cent.	\$76,000 00	4¾ per cent.	\$318,600 00	5½ per cent.
60,626 92	3 “	1,417,459 00	5 “	353,125 00	6 “
335,000 00	4¼ “	10,000 00	5½ “	3,500 00	6½ “
128,000 00	4½ “	35,000 00	5¼ “	37,250 00	7 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$50,000	\$54,250 00	\$53,350 00
City of Chelsea, Mass., 6s,	9,000	9,800 00	9,390 00
of Lowell, Mass., 6s,	2,000	2,080 00	2,000 00
of Springfield, Mass., 7s,	2,000	2,700 00	2,400 00
of Hartford, Conn., 6s,	1,000	1,050 00	1,000 00
of Newton, Mass., 6s,	4,000	5,080 00	4,700 00
of Somerville, Mass., 5s,	8,000	8,040 00	8,000 00
	\$76,000	\$83,000 00	\$80,840 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$185,000	\$189,625 00	\$188,200 00
Fitchburg R.R. 4s,	35,000	32,900 00	33,300 00
Boston & Lowell R.R. 7s,	10,000	10,900 00	10,600 00
	\$230,000	\$233,425 00	\$232,100 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 17, 1888.

Personally appeared Wm. S. Pelletier, Treasurer of the Union Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

D. S. WATERMAN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 19, 1888.

Personally appeared Hugh O'Brien, President, and Jos. D. Fallon, P. H. Kendrick, John Curtin, Wm. J. Porter, C. F. Driscoll and Edward Harkins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

D. S. WATERMAN, *Justice of the Peace.*

UNION SAVINGS BANK—FALL RIVER.

Incorporated 1869. Present number of corporators, 33.

ANDREW J. BORDEN, *President.*

JEROME C. BORDEN, *Treasurer.*

A. G. HART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. J. BORDEN,
GEO. W. DEAN,

W. W. STEWART,
C. C. ROUNESVILLE,

A. H. SKINNER.

Open for business every business day, 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$5,525 00	Deposits,	\$798,635 47
Bank stock as per schedule,	47,657 00	Earnings undivided,	13,434 81
Railroad bonds as per schedule,	15,000 00	Guaranty fund,	21,010 00
Real estate (for banking purposes),	37,200 00		
Real estate by foreclosure,	6,340 00		
Loans on real estate,	433,957 49		
Loans on personal security,	231,035 00		
Deposit in bank on interest,	24,070 24		
Due from National Union Bank (in litigation),	31,205 79		
Suspense,	707 93		
Rebate of interest,	253 52		
Cash on hand,	128 31		
	\$833,080 28		\$833,080 28

Invested in real estate (for banking purposes),	\$37,200 00
Estimated value of the same,	25,000 00
Assessed value of the same,	20,800 00
Net income received from same during year ending Oct. 31, 1888,	1,100 00
Value (by books) of other real estate, held by foreclosure or otherwise,	6,340 00
Assessed value of the same,	5,600 00
Net income received from same during year ending Oct. 31, 1888,	235 23
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	225
Aggregate amount of the same,	246,960 49
Amount of investments from which no income is received,	3,140 00

Cash on Deposit in Bank:—

National Union Bank, Fall River, \$24,070 24

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$41,923 29

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 16,620 65
 ending Oct. 31, 1888, } 2½ per cent., { 17,164 24

Times for the dividends fixed by the by-laws: May 15 and November 15.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 2,140 151,170 57

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,484 162,638 82

Number of accounts opened during the year ending Oct. 31, 1888, 392

Number of accounts closed during the year ending Oct. 31, 1888, 319

Number of open accounts, Oct. 31, 1888, 1,801

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 2,825 77

Amount of treasurer's bond, 15,000

Date of examination by commissioner: August 21.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,070 24 5,390 00	2½ per cent. 4½ “	\$34,000 00 53,073 00	4¾ per cent. 5 “	\$494,679 49 77,850 00	5½ per cent. 6 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	\$5,000	\$6,000 00	\$5,525 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l B'k, Fall River,	\$2,100	\$2,310 00	\$2,817 00
162	Metacomet N'l B'k, Fall River,	16,200	19,440 00	20,506 00
7	Massasoit N'l B'k, Fall River,	700	1,260 00	1,274 00
177	Nat'l Union Bank, Fall River,	17,700	12,275 00	18,610 00
35	Pocasset Nat'l B'k, Fall River,	3,500	4,375 00	4,450 00
		\$40,200	\$39,660 00	\$47,657 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$15,750 00	\$15,000 00

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Dec. 5, 1888.

Personally appeared Jerome C. Borden, Treasurer of the Union Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. T. BURRELL, *Justice of the Peace.*

BRISTOL, ss., Dec. 10, 1888.

Personally appeared Andrew J. Borden, President, and Wm. W. Stewart, C. C. Rounseville, A. H. Skinner, T. D. W. Wood and Jerome C. Borden, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. T. BURRELL, *Justice of the Peace.*

BRISTOL, ss., Dec. 21, 1888.

Personally appeared James M. Morton, Joseph A. Baker and Arnold B. Sanford, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. T. BURRELL, *Justice of the Peace.*

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 48.

MOSES TAFT, *President.*

C. A. TAFT, *Treasurer.*

LUTHER C. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES TAFT,
C. A. WHEELOCK,
ROBERT TAFT,

C. E. SEAGRAVE,
WM. J. TAFT,
A. C. SLATER.

Open for business every business day, except Saturday, from 9 A.M. to 1 P.M., and
2 to 4 P.M.; Saturday, 9 A.M. to 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$95,432 25	Deposits,	\$344,879 09
Railroad bonds as per schedule,	20,000 00	Earnings undivided,	7,755 54
Real estate by foreclosure,	18,337 54	Guaranty fund,	9,911 00
Loans on real estate,	172,608 25	Mortgages payable,	5,500 00
Loans on personal security,	37,470 37		
Deposit in bank, on interest,	4,175 02		
Expense account,	439 52		
Assessment on stock of Central National Bank,	2,000 00		
Premium account,	17,582 68		
	\$368,045 63		\$368,045 63

Value (by books) of real estate, held by foreclosure or otherwise,	\$18,337 54
Assessed value of the same,	12,500 00
Net income received from same during year ending Oct. 31, 1888,	1,063 25
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	93
Aggregate amount of the same,	82,753 25
Amount of investments from which no income is received,	4,347 87

Cash on Deposit in Bank :—

Blackstone National Bank, Uxbridge,	\$4,175 02
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$18,769 58
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	6,483 10
ending Oct. 31, 1888, } 2 per cent., {	6,574 00

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: Jan. 31, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 677 54,600 89

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 431 57,895 54

Number of accounts opened during the year ending Oct. 31, 1888, 126

Number of accounts closed during the year ending Oct. 31, 1888, 96

Number of open accounts Oct. 31, 1888, 1,116

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,024 79

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: March 5.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,175 02	3 per cent.	\$3,300 00	5½ per cent.	\$1,065 00	7 per cent.
131,175 00	5 "	74,266 72	6 "	271 90	7½ "

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	N'l B'k of Redemption, Boston,	\$8,000	\$10,320 00	\$8,000 00
61	Suffolk Nat'l Bank, Boston, .	6,100	7,320 00	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	10,285 00	8,500 00
80	Nat'l Revere Bank, Boston, .	8,000	10,320 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	9,936 00	9,200 00
60	North Nat'l Bank, Boston, .	6,000	8,160 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	6,090 00	5,800 00
85	Eliot National Bank, Boston, .	8,500	11,050 00	8,500 00
69	Nat'l Webster Bank, Boston, .	6,900	7,590 00	6,900 00
48	State National Bank, Boston, .	4,800	6,144 00	4,800 00
30	Nat'l Eagle Bank, Boston, .	3,000	3,150 00	3,000 00
17	Blackstone N'l B'k, Uxbridge,	1,700	2,125 00	1,700 00
5	Grafton Nat'l B'k, Grafton, .	500	540 00	500 00
20	First National Bank, Clinton, .	2,000	2,480 00	2,000 00
59	Franklin Nat'l B'k, Franklin, .	5,900	7,090 00	5,900 00
40	Central Nat'l Bank, Boston, .	4,000	5,200 00	4,000 00
17	Millbury Nat'l B'k, Millbury,	1,700	2,006 00	1,700 00
51	Traders' Nat'l B'k, Boston, .	5,100	4,590 00	4,832 25
		\$95,700	\$114,396 00	\$95,432 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$20,000	\$21,300 00	\$20,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared C. A. Taft, Treasurer of the Uxbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD PARKER, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Moses Taft, President, and W. J. Taft, C. E. Seagrave, A. C. Slater, Henry G. Taft and H. C. Whitmore, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD PARKER, *Justice of the Peace.*

WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated 1869. Present number of corporators, 54.

SOLON O. RICHARDSON, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EVERETT HART,

RICHARD BRITTON,

W. S. GREENOUGH,

CHAS. F. HARTSHORNE.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M., 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$14,000 00	Deposits,	\$195,311 95
Bank stock as per schedule,	11,000 00	Earnings undivided,	3,444 50
Railroad bonds as per schedule,	35,000 00	Guaranty fund,	3,353 37
Real estate by foreclosure,	4,213 59		
Loans on real estate,	107,717 85		
Loans on personal security,	9,100 00		
Loans to counties, cities or towns (notes),	2,323 34		
Deposits in banks, on interest,	12,213 83		
Expense account,	172 38		
Bank fixtures,	250 00		
Premium account,	5,056 68		
Cash on hand,	1,062 15		
	\$202,109 82		\$202,109 82

Value (by books) of real estate, held by foreclosure or otherwise,	\$4,213 59
Assessed value of the same,	6,050 00
Net income received from same during year ending Oct. 31, 1888,	170 26
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	87
Aggregate amount of the same,	89,441 19

Cash on Deposit in Banks, amount in each : —

National Bank of South Reading, Wakefield,	\$7,606 35
International Trust Company, Boston,	4,607 48

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$9,504 22
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { 3,135 73
	} 2 per cent., { 3,299 37

Times for the dividends fixed by the by-laws: first Wednesday in February and August.

Date of the last extra dividend: Feb. 5, 1873.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,590	\$65,769 90
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	858	44,328 75
Number of accounts opened during the year ending Oct. 31, 1888,	261	
Number of accounts closed during the year ending Oct. 31, 1888,	169	
Number of open accounts Oct. 31, 1888,	1,232	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		861 71
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 2.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,213 83 7,323 34	2½ per cent. 4 “	\$47,045 00 5,000 00	5 per cent. 5½ “	\$54,150 00 5,622 85	6 per cent. 7 “

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$5,000	\$5,000 00	\$5,000 00*
of Fall River, Mass., 5s,	8,000	9,360 00	8,000 00
of Lowell, Mass., 6s,	1,000	1,040 00	1,000 00
	\$14,000	\$15,400 00	\$14,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
59	Nat'l Bank of South Reading, Wakefield,	\$5,900	\$7,670 00	\$5,900 00
27	Boston Nat'l Bank, Boston,	2,700	3,294 00	2,700 00
17	New England N'l B'k, Boston,	1,700	2,686 00	1,700 00
7	Blackstone N'l Bank, Boston,	700	763 00	700 00
		\$11,000	\$14,413 00	\$11,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$2,000	\$2,050 00	\$2,000 00
Boston & Albany R.R. 7s,	6,000	6,540 00	6,000 00
Old Colony R.R. 6s,	1,000	1,130 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	6,000	6,600 00	6,000 00*
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Boston & Lowell R.R. 4s,	10,000	10,000 00	10,000 00
	\$35,000	\$36,320 00	\$35,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 7, 1888.

Personally appeared Richard Britton, Treasurer of the Wakefield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHESTER W. EATON, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 7, 1888.

Personally appeared S. O. Richardson, President, and J. F. Emerson, J. W. White, A. W. Chapman, Everett Hart, Wesley T. Harris and Jos. Connell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHESTER W. EATON, *Justice of the Peace.*

WALES SAVINGS BANK — WALES.

Incorporated 1870. Present number of corporators, 76.

ELIJAH SHAW, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WARREN SHAW,

GEO. S. ROGERS,

WM. L. WEBBER.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$500 00	Deposits,	\$24,896 34
Bank stock as per schedule,	7,000 00	Earnings undivided,	475 28
Loans on real estate,	15,704 00	Guaranty fund,	738 00
Loans on personal security,	1,133 08	Interest account,	110 25
Deposit in bank, on interest,	1,530 19		
Deposit in bank, not on interest,	61 35		
Cash on hand,	291 25		
	\$26,219 87		\$26,219 87

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 43

Aggregate amount of the same, \$16,837 08

Cash on Deposit in Banks, amount in each :—

Springfield Safe Deposit and Trust Company, Springfield, \$1,530 19
 Palmer National Bank, Palmer, 61 35

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$1,416 57

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 576 73
 ending Oct. 31, 1888, } 2½ per cent., { 559 59

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 41 3,431 76

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 61 6,528 37

Number of accounts opened during the year ending Oct. 31, 1888,	16
Number of accounts closed during the year ending Oct. 31, 1888,	18
Number of open accounts Oct. 31, 1888,	143
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$94 00
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: September 10.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,530 19	2 per cent.	\$16,837 08	6 per cent.	-	-

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s,	\$500	\$550 00	\$500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Nat'l Eagle Bank, Boston,	\$500	\$550 00	\$500 00
5	Nat'l City Bank, Boston, .	500	550 00	500 00
5	Suffolk Nat'l Bank, Boston, .	500	550 00	500 00
5	Tremont Nat'l Bank, Boston, .	500	550 00	500 00
5	Market Nat'l Bank, Boston, .	500	525 00	500 00
5	Nat'l Webster Bank, Boston, .	500	550 00	500 00
5	Monson Nat'l Bank, Monson, .	500	700 00	500 00
2	Blackstone Nat'l Bank, Boston,	200	220 00	200 00
2	First Nat'l Bank, Leominster,	200	200 00	200 00
8	Hamilton Nat'l Bank, Boston,	800	1,100 00	800 00
8	Nat'l Revere Bank, Boston, .	800	880 00	800 00
7	Southbridge Nat'l Bank, South- bridge,	700	950 00	700 00
8	Continental N'l Bank, Boston,	800	1,100 00	800 00
		\$7,000	\$8,425 00	\$7,000 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 19, 1888.

Personally appeared H. A. McFarland, Treasurer of the Wales Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

O. P. ROYCE, *Justice of the Peace.*

HAMPDEN, ss., Nov. 19, 1888.

Personally appeared Warren Shaw, Vice-President, and G. S. Rogers, A. A. Hubbard, Isaiah Hiscock, E. D. Shaw and H. E. Shaw, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

O. P. ROYCE, *Justice of the Peace.*

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 35.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HAMBLIN L. HOVEY,

TIMOTHY LEARY,

RUFUS WARREN,

CHARLES C. BILLS,

ENOS T. LUCE.

Open for business every business day, 8.30 A.M. to 2.30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$217,000 00	Deposits,	\$1,893,385 90
Loan on public funds,	500 00	Earnings undivided,	44,747 29
Bank stock as per schedule,	138,825 00	Guaranty fund,	70,000 00
Loans on bank stock,	1,025 00		
Railroad bonds as per schedule,	219,500 00		
Real estate by foreclosure,	7,700 00		
Loans on real estate,	790,238 00		
Loans on personal security,	599,735 74		
Loans to counties, cities or towns (notes),	10,350 00		
Deposits in banks, on interest,	20,845 00		
Expense account,	260 55		
Profit and loss account,	600 00		
Cash on hand,	1,553 90		
	\$2,008,133 19		\$2,008,133 19

Loan on Public Funds:—

On \$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each:—

On 13 shares Waltham National Bank, Waltham, \$900 00

On 2 shares Waltham National Bank, Waltham, 125 00

Value (by books) of real estate, held by foreclosure or otherwise, \$7,700 00

Assessed value of the same, 8,500 00

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 241

Aggregate amount of the same, \$316,943 00
 Amount of investments from which no income is received, 7,700 00

Cash on Deposit in Banks, amount in each : —

Waltham National Bank, Waltham, \$17,000 00
 Boston Safe Deposit and Trust Company, Boston, 3,845 00

Gross amount of interest or profits received or earned during year ending
 Oct. 31, 1888 (as per books), \$109,239 84
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 34,630 21
 ending Oct. 31, 1888, } 2 per cent., { 35,028 79

Times for the dividends fixed by the by-laws : second Wednesday in April and October.

Date of the last extra dividend : April, 1868.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 8,802 496,625 03

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 5,902 496,856 35

Number of accounts opened during the year ending Oct. 31, 1888, 1,438

Number of accounts closed during the year ending Oct. 31, 1888, 1,028

Number of open accounts Oct. 31, 1888, 7,045

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 4,713 84

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner : September 6.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,845 00	2½ per cent.	\$25,000 00	4⅞ per cent.	\$97,500 00	5½ per cent.
3,350 00	4 “	508,410 74	5 “	416,588 00	6 “
120,000 00	4½ “	25,000 00	5¼ “	6,000 00	7 “
200,000 00	4¾ “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waltham, Mass., 4½s,	\$46,000	\$46,000 00	\$46,000 00
of Waltham, Mass, 4s,	9,000	9,450 00	9,000 00
of Grand Rapids, Mich., 5s,	30,000	32,400 00	30,000 00
of Springfield, Ohio, 5s,	30,000	30,300 00	30,000 00
of Cleveland, Ohio, 4s,	40,000	40,000 00	40,000 00
of Des Moines, Iowa, 4½s,	56,000	56,000 00	56,000 00
Town of Arlington, Mass., 5s,	6,000	6,300 00	6,000 00
	\$217,000	\$220,450 00	\$217,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Boylston Nat'l Bank, Boston, .	\$3,700	\$4,773 00	\$3,700 00
100	Boston Nat'l Bank, Boston, .	10,000	12,000 00	10,000 00
50	Central Nat'l Bank, Boston, .	5,000	6,350 00	5,000 00
25	National City Bank, Boston, .	2,500	2,600 00	2,500 00
29	Nat'l B'k of Commerce, Boston,	2,900	3,596 00	2,900 00
45	N'l B'k Commonw'lth, Boston,	4,500	6,075 00	4,500 00
50	Continental Nat'l B'k, Boston,	5,000	5,950 00	4,850 00
31	Eliot Nat'l Bank, Boston, .	3,100	3,875 00	3,100 00
46	Everett Nat'l Bank, Boston, .	4,600	4,370 00	4,600 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,900 00	5,000 00
40	Market Nat'l Bank, Boston, .	4,000	3,600 00	4,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	3,300 00	3,000 00
50	Mt. Vernon N'l B'k, Boston, .	5,000	6,500 00	5,000 00
77	North Nat'l Bank, Boston, .	7,700	10,241 00	7,700 00
40	N'l B'k of Redemption, Boston,	4,000	5,200 00	4,000 00
38	National Revere B'k, Boston,	3,800	4,826 00	3,800 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
34	State Nat'l Bank, Boston, .	3,400	4,250 00	3,400 00
53	Suffolk Nat'l Bank, Boston, .	5,300	6,625 00	5,300 00
50	Third Nat'l Bank, Boston, .	5,000	5,250 00	5,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
31	Tremont Nat'l Bank, Boston, .	3,100	3,410 00	3,100 00
30	Nat'l Union Bank, Boston, .	3,000	4,230 00	3,000 00
405	Waltham Nat'l B'k, Waltham,	30,375	42,525 00	30,375 00
		\$138,975	\$171,196 00	\$138,825 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s,	\$30,000	\$37,500 00	\$30,000 00
Boston & Lowell R.R. 7s, . . .	30,500	34,690 00	30,500 00
Vermont Valley R.R. 5s, . . .	50,000	53,500 00	50,000 00
Fitchburg R.R. 4s,	10,000	9,450 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,000 00	25,000 00
Boston & Maine R.R. 7s,	14,000	15,750 00	14,000 00
Boston & Albany R.R. 6s,	9,000	10,080 00	9,000 00
Boston & Albany R.R. 7s,	11,000	11,990 00	11,000 00
Old Colony R.R. 7s,	15,000	17,025 00	15,000 00
Conn. & Passumpsic Rivers R.R. 7s,	8,000	8,820 00	8,000 00*
Newport & Richford R.R. 5s, . . .	2,000	2,300 00	2,000 00*
Nashua & Lowell R.R. 6s,	5,000	5,300 00	5,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	10,000	11,100 00	10,000 00
	\$219,500	\$242,505 00	\$219,500 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 19, 1888.

Personally appeared Charles F. Stone, Treasurer of the Waltham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. M. STONE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 19, 1888.

Personally appeared Enos T. Luce, President, and Hamblin L. Hovey, Rufus Warren and Joseph F. Gibbs, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. M. STONE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 20, 1888.

Personally appeared Charles W. Fogg and Timothy Leary, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BRADSHAW S. TOLMAN, *Justice of the Peace.*

WARE SAVINGS BANK — WARE.

Incorporated 1850. Present number of corporators, 51.

CHAS. A. STEVENS, *President.*

F. D. GILMORE, *Treasurer.*

F. D. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CALVIN HITCHCOCK,
WM. S. HYDE,

NATHAN RICHARDSON,
DAVID P. BILLINGS.

Open for business every business day, except Saturday, from 8 A.M. to 12 M., and 1 to 4 P.M.; Saturday, 8 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$503,500 00	Deposits,	\$2,702,563 48
Bank stock as per schedule,	421,163 50	Earnings undivided,	53,891 93
Loan on bank stock,	200 00	Guaranty fund,	53,650 46
Railroad bonds as per schedule,	399,000 00	Premium account,	17,711 00
Real estate (for banking purposes),	6,400 00		
Loans on real estate,	862,990 04		
Loans on personal security,	485,434 16		
Loans to counties, cities or towns (notes),	129,000 00		
Loans on depositors' books,	1,900 00		
Deposit in bank, on interest,	4,291 63		
Deposit in bank, not on interest,	11,000 00		
Expense account,	1,537 50		
Cash on hand,	1,400 04		
	\$2,827,816 87		\$2,827,816 87

Loan on Bank Stock : —

On 7 shares Ware National Bank, Ware,	\$200 00
Invested in real estate (for banking purposes),	\$6,400 00
Estimated value of the same,	6,400 00
Assessed value of the same,	6,000 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	326
Aggregate amount of the same,	436,550 83

Cash on Deposit in Banks, amount in each : —

Ware National Bank, Ware,	\$11,000 00
Boston Safe Deposit and Trust Company, Boston,	4,291 63

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$145,309 93
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2½ per cent., { 56,407 50
	2½ per cent., { 58,218 15

Times for the dividends fixed by the by-laws: January 3 and July 3.

Date of the last extra dividend: Jan. 1, 1880.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	3,937	413,217 81
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	3,180	413,174 19
Number of accounts opened during the year ending Oct. 31, 1888,	979	
Number of accounts closed during the year ending Oct. 31, 1888,	680	
Number of open accounts Oct. 31, 1888,	5,748	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		4,124 25
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: May 7.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,291 63	2½ per cent.	\$33,500 00	4½ per cent.	\$733,790 04	5½ per cent.
56,000 00	3½ “	25,000 00	4¾ “	41,734 16	6 “
44,560 00	4 “	475,000 00	5 “		
20,000 00	4¼ “	50,000 00	5¼ “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$100,000	\$122,000 00	\$100,000 00
City of Somerville, Mass., 5s,	11,000	11,426 00	11,000 00
of Pawtucket, R. I., 5s,	20,000	22,300 00	20,000 00
of Boston, Mass., 6s,	31,000	33,895 00	31,000 00
of Boston, Mass., 4s,	40,000	41,000 00	40,000 00
of Fall River, Mass., 6s,	35,000	44,525 00	35,000 00
of Brockton, Mass., 5s,	30,000	36,000 00	30,000 00
of Pawtucket, R. I., 6s,	26,000	29,302 00	26,000 00
of Holyoke, Mass., 7s,	40,000	42,000 00	40,000 00
District of Columbia 6s,	57,500	60,087 00	57,500 00
District of Columbia 7s,	9,000	9,585 00	9,000 00
Town of Holbrook, Mass., 4s,	39,000	42,120 00	39,000 00
City of Woburn, Mass., 6s,	6,000	6,765 00	6,000 00
of Chelsea, Mass., 6s,	10,000	11,200 00	10,000 00
of Providence, R. I., 5s,	12,000	13,780 00	12,000 00
of Providence, R. I., 6s,	1,000	1,230 00	1,000 00
of Lynn, Mass., 6s,	10,000	11,400 00	10,000 00
of Fall River, Mass., 5s,	16,000	17,120 00	16,000 00
<i>Amounts carried forward,</i>	\$493,500	\$555,735 00	\$493,500 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$493,500	\$555,735 00	\$493,500 00
City of Lynn, Mass., 4s,	5,000	5,300 00	5,000 00
of Northampton, Mass, 6s,	1,000	1,077 00	1,000 00
Town of Adams, Mass., 6s.,	3,000	3,292 00	3,000 00
City of Boston, Mass., 5s.,	1,000	1,160 00	1,000 00
	\$503,500	\$566,564 00	\$503,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,330 00	\$1,513 00
100	Atlas Nat'l Bank, Boston,	10,000	11,800 00	11,500 00
205	Boston Nat'l Bank, Boston,	20,500	24,600 00	22,857 00
12	Blackstone Nat'l Bank, Boston,	1,200	1,332 00	1,350 00
75	N'l B'k of Commerce, Boston,	7,500	9,375 00	8,475 00
50	City Nat'l Bank, Worcester,	5,000	6,700 00	5,500 00
136	Continental N'l Bank, Boston,	13,600	16,048 00	14,352 00
60	Eliot National Bank, Boston,	6,000	7,410 00	6,960 00
150	First N'l Bank, Easthampton,	15,000	22,050 00	19,500 00
40	Nat'l Exchange Bank, Boston,	4,000	5,200 00	4,490 00
100	First Nat'l Bank, Boston,	10,000	23,700 00	19,675 00
50	Globe Nat'l Bank, Boston,	5,000	4,650 00	4,812 00
21	Leicester N'l Bank, Leicester,	2,100	2,394 00	2,310 00
50	Monson Nat'l Bank, Monson,	5,000	7,500 00	7,500 00
105	Merchants' Nat'l Bank, Boston,	10,500	14,700 00	13,860 00
136	N'l B'k of No. America, Boston,	13,600	15,232 00	14,280 00
100	North Nat'l Bank, Boston,	10,000	13,550 00	11,900 00
15	People's Nat'l B'k, Boston,	1,500	2,430 00	2,400 00
150	N'l B'k of the Republic, Boston,	15,000	22,500 00	19,651 00
150	Nat'l Revere Bank, Boston,	15,000	19,340 00	17,925 00
100	N'l B'k of Redemption, Boston,	10,000	13,200 00	11,200 00
172	Second Nat'l Bank, Boston,	17,200	27,864 00	26,241 50
15	Southbridge N'l Bank, South- bridge,	1,500	1,950 00	2,250 00
162	State Nat'l Bank, Boston,	16,200	21,736 00	18,954 00
30	Suffolk Nat'l Bank, Boston,	3,000	3,600 00	3,390 00
71	Tremont Nat'l Bank, Boston,	7,100	7,526 00	7,171 00
128	Traders' Nat'l Bank, Boston,	12,800	11,520 00	11,904 00
26	Nat'l Union Bank, Boston,	2,600	3,744 00	3,510 00
200	Nat'l Webster Bank, Boston,	20,000	22,100 00	20,275 00
30	Washington N'l Bank, Boston,	3,000	3,600 00	3,900 00
30	Miller's River N'l Bank, Athol,	3,000	6,000 00	5,400 00
453	Ware Nat'l Bank, Ware,	45,300	55,000 00	56,586 00
42	Agawam N'l B'k, Springfield,	4,200	4,972 00	4,972 00
	<i>Amounts carried forward,</i>	\$317,400	\$414,653 00	\$386,563 50

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$317,400	\$414,653 00	\$386,563 50
10	Second N'l Bank, Springfield,	1,000	1,620 00	1,620 00
25	Chicopee N'l B'k, Springfield,	2,500	4,175 00	4,175 00
27	First Nat'l Bank, Springfield, .	2,700	3,915 00	3,915 00
90	City Nat'l Bank, Holyoke, .	9,000	9,550 00	9,550 00
118	Shawmut Nat'l Bank, Boston, .	11,800	15,340 00	15,340 00
		\$344,400	\$449,253 00	\$421,163 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$75,000	\$88,500 00	\$75,000 00
Boston & Albany R.R. 7s,	60,000	66,600 00	60,000 00
Boston & Albany R.R. 6s,	50,000	56,500 00	50,000 00
Eastern R.R. 6s,	53,000	65,190 00	53,000 00*
Fitchburg R.R. 4s,	70,000	65,000 00	70,000 00
Old Colony R.R. 7s,	5,000	5,850 00	5,000 00
Old Colony R.R. 4½s,	6,000	6,480 00	6,000 00
Boston & Lowell R.R. 7s,	15,000	17,850 00	15,000 00
Boston & Lowell R.R. 6s,	4,000	4,600 00	4,000 00
Old Colony R.R. 6s,	31,000	36,135 00	31,000 00
Boston & Lowell R.R. 4½s,	3,000	3,301 00	3,000 00
Portland & Kennebec R.R. 6s,	27,000	30,933 00	27,000 00
	\$399,000	\$446,939 00	\$399,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss., Nov. 12, 1888.

Personally appeared Frederick D. Gilmore, Treasurer of the Ware Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY C. DAVIS, *Justice of the Peace.*

HAMPSHIRE, ss., Nov. 12, 1888.

Personally appeared Chas. A. Stevens, President, and L. N. Gilbert, E. H. Baker, Wm. S. Hyde, Calvin Hitchcock, D. P. Billings, J. H. G. Gilbert, Wm. C. Eaton and Nathan Richardson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY C. DAVIS, *Justice of the Peace.*

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated 1847. Present number of incorporators, 30.

GERARD C. TOBEY, *President.*

EDW'D A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GERARD C. TOBEY,

ALDEN BESSE,

WM. A. CASWELL.

Open for business every business day, 9 A.M. to 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$300 00	Deposits,	\$581,006 83
Bank stock as per schedule,	168,593 85	Earnings undivided,	12,513 54
Loan on bank stock,	100.00	Guaranty fund,	16,000 00
Railroad bonds as per schedule,	10,175 00	Profit and loss ac- count,	4,773 59
Real estate by foreclosure,	176,996 21	Suspense account,	830 47
Loans on real estate,	101,234 81		
Loans on personal security,	135,311 26		
Loans to counties, cities or towns (notes),	13,550 00		
Deposit in bank, not on interest,	7,746 32		
Expense account,	320 75		
Taxes paid,	796 23		
	\$615,124 43		\$615,124 43

Loan on Bank Stock :—

On 4 shares First National Bank, Yarmouth,	\$100 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$176,996 21
Assessed value of the same,	148,300 00
Net income received from same during year ending Oct. 31, 1888,	7,272 48
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	57
Aggregate amount of the same,	45,801 60
Amount of investment from which no income is received,	6,657 30

Cash on Deposit in Bank :—

National Bank of Wareham, Wareham,	\$7,746 32						
Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$37,393 06						
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	<table style="display: inline-table; vertical-align: middle;"> <tr> <td style="font-size: 2em; vertical-align: middle;">}</td> <td style="padding-left: 5px;">1½ per cent.,</td> <td style="padding-left: 10px;">9,963 99</td> </tr> <tr> <td style="font-size: 2em; vertical-align: middle;">}</td> <td style="padding-left: 5px;">2 per cent.,</td> <td style="padding-left: 10px;">11,464 07</td> </tr> </table>	}	1½ per cent.,	9,963 99	}	2 per cent.,	11,464 07
}	1½ per cent.,	9,963 99					
}	2 per cent.,	11,464 07					
Times for the dividends fixed by the by-laws : January and July.							

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	721	\$67,129 99
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	764	99,145 04
Number of accounts opened during the year ending Oct. 31, 1888,	197	
Number of accounts closed during the year ending Oct. 31, 1888,	199	
Number of open accounts Oct. 31, 1888,	1,761	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,272 36
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: July 28.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,135 70	4 per cent.	\$20,000 00	5½ per cent.	\$10,100 00	7 per cent.
37,550 00	4½ "	25,000 00	5¾ "	280 00	7 3-10 "
25,000 00	4¾ "	63,150 56	6 "	1,979 81	8 "
66,000 00	5 "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s,	\$300	\$306 75	\$300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
179	N'l B'k of Wareham, Wareham,	\$17,900	\$23,270 00	\$17,674 98
25	Merchants' Nat'l Bank, New Bedford,	2,500	4,625 00	2,612 50
50	Falmouth N'l B'k, Falmouth, .	5,000	6,000 00	5,428 28
5	Andover Nat'l B'k, Andover, .	500	700 62	522 50
100	Atlas National Bank, Boston,	10,000	12,325 00	11,838 01
41	Atlantic Nat'l Bank, Boston, .	4,100	5,453 00	4,679 26
100	Blackstone Nat'l B'k, Boston, .	10,000	11,175 00	13,574 81
131	Boylston Nat'l Bank, Boston,	13,100	18,143 50	11,737 70
74	Second Nat'l Bank, Boston, .	7,400	11,858 50	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	13,100 00	10,450 00
100	Merchants' N'l B'k, Boston, .	10,000	14,200 00	10,949 84
20	First Nat'l Bank, Boston, .	2,000	4,750 00	2,090 00
100	Suffolk Nat'l Bank, Boston, .	10,000	12,700 00	12,147 46
	<i>Amounts carried forward,</i>	\$102,500	\$138,300 62	\$111,277 66

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$102,500	\$138,300 62	\$111,277 66
66	Shoe & Leather N'l B'k, Boston,	6,600	6,781 50	6,897 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,400 00	11,068 14
50	National City Bank, Boston, .	5,000	5,237 50	5,225 00
45	Nat'l Revere Bank, Boston, .	4,500	5,793 75	5,196 78
7	Nat'l Exchange Bank, Boston,	700	910 00	731 50
100	Nat'l Webster Bank, Boston, .	10,000	11,012 50	11,015 59
75	N'l B'k of No. America, Boston,	7,500	8,418 75	6,993 68
50	N'l B'k of Commerce, Boston,	5,000	6,237 50	7,053 50
30	N'l B'k of the Republic, Boston,	3,000	4,500 00	3,135 00
		\$154,800	\$197,592 12	\$168,593 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,125 00	\$5,200 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	4,975 00
	\$10,000	\$10,125 00	\$10,175 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 19, 1888.

Personally appeared Edw'd A. Gammons, Treasurer of the Wareham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 19, 1888.

Personally appeared Gerard C. Tobey, President, and Frank A. Besse, A. S. Gurney, Alden Besse, Wm. Savery, Jr., and Geo. F. Wing, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

WARREN SAVINGS BANK — WARREN.

Incorporated 1882. Present number of corporators, 27.

JOHN W. CHADSEY, *President.*

SAM'L E. BLAIR, *Treasurer.*

E. C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. E. BLAIR,

S. B. RICHARDSON,

E. F. STRICKLAND,

CUTLER MOORE,

WM. A. SMITH.

Open for business every business day, 9 A.M. to 12 M., and 2 to 5 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$27,192 50	Deposits,	\$179,119 93
Railroad bonds as per schedule,	23,966 26	Earnings undivided,	5,675 64
Loans on real estate,	51,918 72	Guaranty fund,	1,612 12
Loans on personal security,	26,448 11		
Loans to counties, cities or towns (notes),	47,000 00		
Deposits in bank, on interest,	4,901 37		
Expense account,	4,387 53		
Cash on hand,	593 20		
	<hr/>		<hr/>
	\$186,407 69		\$186,407 69

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 80
 Aggregate amount of the same, \$59,516 83

Cash on Deposit in Banks, amount in each :—
 First National Bank, Worcester, \$1,225 54
 City National Bank, Springfield, 1,909 51
 Springfield Safe Deposit and Trust Company, Springfield, 1,766 32

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$7,923 29
 Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 2,570 42
 } 2 per cent., { 2,927 01
 Times for the dividends fixed by the by-laws: April and October.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,478 76,051 93

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	785	\$59,581 94
Number of accounts opened during the year ending Oct. 31, 1888,	277	
Number of accounts closed during the year ending Oct. 31, 1888,	186	
Number of open accounts Oct. 31, 1888,	925	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		894 22
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: November 26.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,225 54	3 per cent.	\$17,000 00	4½ per cent.	\$35,720 35	5½ per cent.
33,675 83	4 “	21,750 00	5 “	20,896 48	6 “

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston,	\$300	\$375 00	\$343 50
12	Tremont Nat'l Bank, Boston, .	1,200	1,332 00	1,272 00
40	First Nat'l Bank, Worcester, .	4,000	7,800 00	8,000 00*
30	City Nat'l Bank, Springfield, .	3,000	4,200 00	4,050 00
50	Hampshire County Nat'l B'k, Northampton,	5,000	6,000 00	6,000 00*
39	First Nat'l Bank, Springfield,	3,900	5,607 00	5,607 00*
16	Agawam N'l B'k, Springfield,	1,600	1,920 00	1,920 00
		\$19,000	\$27,234 00	\$27,192 50

* These investments have been reduced within the legal limit.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$3,000	\$3,300 00	\$3,717 36
Boston & Albany R.R. 6s,	12,000	13,440 00	14,397 33
Boston & Providence R.R. 7s,	2,000	2,400 00	2,486 72
Boston & Lowell R.R. 5s,	1,000	1,096 00	1,144 85
Salem & Lowell R.R. 6s,	2,000	2,220 00	2,220 00
	\$20,000	\$22,456 00	\$23,966 26

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Samuel E. Blair, Treasurer of the Warren Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. H. KELLY, *Justice of the Peace.*

WORCESTER, ss., Nov. 20, 1888.

Personally appeared John W. Chadsey, President, and E. F. Strickland, J. W. Tyler, Edward Fairbanks, Cutler Moore and Wm. A. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. H. KELLY, *Justice of the Peace.*

WARREN FIVE CENTS SAVINGS BANK — PEABODY.

Incorporated 1854. Present number of corporators, 52.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

A. H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUFUS H. BROWN,

ALEX. B. MERRILL,

C. WARREN OSBORN,

NATH'L SYMONDS,

JOHN PINDER.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M., 2 to 3 P.M.;
Saturday, close at 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$254,565 00	Deposits,	\$1,717,488 47
Loan on public funds,	10,000 00	Earnings undivided,	69,305 69
Bank stock as per schedule,	243,922 62	Guaranty fund,	79,500 00
Railroad bonds as per schedule,	206,750 00		
Real estate by foreclosure,	30,542 22		
Loans on real estate,	537,241 00		
Loans on personal security,	558,623 57		
Deposit in bank, not on interest,	24,148 26		
Expense account,	501 49		
	<hr/>		<hr/>
	\$1,866,294 16		\$1,866,294 16

Loan on Public Funds :—

On \$2,000 United States 4s, \$3,000 Town of Woburn, Mass., bonds, \$2,000 City of Charlestown, Mass., bonds, \$2,000 City of Springfield, Mass., bonds, and \$1,000 City of Fitchburg, Mass., bonds,	\$10,000 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$30,542 22
Assessed value of the same,	31,900 00
Net income received from same during year ending Oct. 31, 1888,	928 14
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	170
Aggregate amount of the same,	208,391 00
Amount of investments from which no income is received,	6,279 88

Cash on Deposit in Bank :—

Warren National Bank, Peabody,	\$24,148 26
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Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$101,692 11
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 32,833 72
	2 per cent., { 33,004 28

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

Date of the last extra dividend: November, 1869.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,925	\$230,261 73
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	2,435	276,788 98
Number of accounts opened during the year ending Oct. 31, 1888,	559	
Number of accounts closed during the year ending Oct. 31, 1888,	463	
Number of open accounts Oct. 31, 1888,	4,429	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,782 72
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: June 26.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	0 per cent.	\$176,225 00	5 per cent.	\$23,290 00	6½ per cent.
4,323 57	4 “	25,000 00	5¼ “	10,065 00	7 “
25,000 00	4¼ “	276,837 00	5½ “	1,800 00	7 3-10 “
209,000 00	4½ “	15,000 00	5¾ “	500 00	7½ “
130,000 00	4¾ “	207,824 00	6 “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$5,000	\$5,350 00	\$5,000 00
City of Northampton, Mass., 6s,	17,000	18,105 00	16,317 50
of Lawrence, Mass., 6s,	35,000	40,500 00	34,175 00
of Haverhill, Mass., 6s,	5,000	5,075 00	4,681 25
of Holyoke, Mass., 6s,	15,000	18,025 00	15,000 00
of Somerville, Mass., 5s,	10,000	10,700 00	10,000 00
of Fall River, Mass., 6s,	9,000	10,620 00	8,853 75
of Fall River, Mass., 5s,	10,000	10,600 00	10,000 00
of Portland, Me., 6s,	10,000	12,200 00	9,512 50*
of Dover, N. H., 6s,	4,200	4,515 00	4,200 00
of Lewiston, Me., 6s,	10,000	12,100 00	10,000 00
of Auburn, Me., 6s,	10,000	10,220 00	10,000 00
of Des Moines, Iowa, 4½s,	20,000	20,000 00	20,000 00
of East Saginaw, Mich., 5s,	20,000	21,800 00	20,000 00
of Grand Rapids, Mich., 8s,	8,000	10,080 00	8,000 00
of Detroit, Mich., 7s,	1,000	1,280 00	1,000 00
of Newton, Mass., 6s,	3,000	3,810 00	3,000 00
of Providence, R. I., 6s,	5,000	6,050 00	5,000 00
of Cleveland, Ohio, 6s and 7s,	22,000	24,120 00	22,000 00
<i>Amounts carried forward,</i>	\$219,200	\$245,150 00	\$216,740 00

* A legal investment when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$219,200	\$245,150 00	\$216,740 00
Town of Brookline, Mass., 7s,	5,000	6,200 00	5,000 00
of Melrose, Mass., 6s,	7,000	7,490 00	6,825 00
of Danvers, Mass., 5s,	10,000	10,850 00	10,000 00
of Provincetown, Mass., 5s,	1,000	1,000 00	1,000 00
of Dalton, Mass., 4s,	15,000	15,375 00	15,000 00
	\$257,200	\$286,065 00	\$254,565 00

Detailed Statement of Bank Stocks.

No. of Shares.	Par Value.	Estimated Market Value.	Amount Invested.
87	\$8,700	\$11,745 00	\$8,700 00
28	2,800	3,920 00	2,800 00
9	900	1,053 00	900 00
75	2,250	2,962 50	2,250 00
11	550	750 75	550 00
48	4,800	5,424 00	4,595 00
47	4,700	5,023 12	4,689 00
80	8,000	10,400 00	8,000 00
141	14,100	15,528 00	14,100 00
50	5,000	6,650 00	5,000 00
40	4,000	5,085 00	4,000 00
90	9,000	9,247 50	8,983 00
100	10,000	12,125 00	9,950 00
165	16,500	20,377 50	16,500 00
98	9,800	12,617 50	9,800 00
100	10,000	12,350 00	10,000 00
100	10,000	11,175 00	10,000 00
5	500	600 12	500 00
101	10,100	11,438 25	10,100 00
100	10,000	14,025 00	10,000 00
25	2,500	3,125 00	2,500 00
64	6,400	8,384 00	6,400 00
100	10,000	9,125 00	9,909 37
45	4,500	4,027 50	4,500 00
72	7,200	8,082 00	7,200 00
60	6,000	6,285 00	6,000 00
81	8,100	7,472 25	8,100 00
22	2,200	2,865 50	2,200 00
35	3,500	5,617 50	3,500 00
25	2,500	3,000 00	2,500 00
21	2,100	1,895 25	2,100 00
25	2,500	3,425 00	2,496 25
25	2,500	2,312 50	2,500 00
<i>Amounts carried forward,</i>	\$201,700	\$238,113 74	\$201,322 62

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$201,700	\$238,113 74	\$201,322 62
50	N ^l B ^k of the Republic, Boston,	5,000	7,500 00	5,000 00
53	Boston Nat ^l Bank, Boston, .	5,300	6,360 00	5,300 00
30	Columbian Nat ^l B ^k , Boston,	3,000	3,750 00	3,000 00
48	Massachusetts N ^l B ^k , Boston,	12,000	12,675 00	12,000 00
17	N ^l B ^k of Redemption, Boston,	1,700	2,244 00	1,700 00
6	North Nat ^l Bank, Boston, .	600	810 00	600 00
50	Merchants' Nat ^l B ^k , Boston, .	5,000	7,100 00	5,000 00
100	Lincoln Nat ^l Bank, Boston, .	10,000	11,150 00	10,000 00
		\$244,300	\$289,702 74	\$243,922 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$23,000	\$25,740 00	\$23,000 00
Old Colony R.R. 6s,	26,000	29 530 00	26,000 00
Eastern R.R. 6s,	5,000	6,125 00	4,750 00*
Conn. & Passumpsic Rivers R.R. 7s,	20,000	22,000 00	20,000 00*
Boston, Revere B ^{ch} & Lynn R.R. 6s,	5,000	5,675 00	5,000 00
Boston & Lowell R.R. 4½s,	25,000	26,250 00	25,000 00
Leeds & Farmington R.R. 6s,	16,500	18,480 00	16,500 00
Portland & Kennebec R.R. 6s,	19,500	21,450 00	19,500 00
Androscoggin & Kennebec R.R. 6s,	20,000	20,456 00	20,000 00
Fitchburg R.R. 5s,	47,000	48,175 00	47,000 00
	\$207,000	\$223,881 00	\$206,750 00

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 22, 1888.

Personally appeared Albert H. Merrill, Treasurer of the Warren Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

ESSEX, ss., Nov. 22, 1888.

Personally appeared Rufus H. Brown, President, and John Pinder, Alex. B. Merrill, Nath^l Symonds, C. Warren Osborn and Geo. S. Osborne, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

WARREN INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1829. Present number of corporators, 123.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER,

THOMAS R. B. EDMANDS,

JOHN STOWELL,

NELSON BARTLETT,

NAHUM CHAPIN,

JOHN TURNER,

CHARLES F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M., and Wednesday and Saturday,
3.30 to 4.30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$1,168,000 00	Deposits,	\$6,081,781 51
Loan on public funds,	600 00	Earnings undivided,	214,483 53
Bank stock as per schedule,	191,900 00	Guaranty fund,	241,000 00
Loan on bank stock,	1,400 00	Estate C. I. Snow,	1,018 55
Railroad bonds as per schedule,	450,000 00		
Loan on railroad bonds,	6,400 00		
Railroad notes,	110,000 00		
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	2,554,546 20		
Loans on personal security,	1,807,765 33		
Loans to counties, cities or towns (notes),	52,000 00		
Deposit in bank, on interest,	130,376 46		
Expense account,	7,812 22		
Cash on hand,	7,483 38		
	\$6,538,283 59		\$6,538,283 59

Loan on Public Funds:—

On \$1,000 United States 4½s, 5 shares Bunker Hill National Bank, Boston,
and 5 shares Naumkeag National Bank, Salem, \$600 00

Loan on Bank Stock:—

On 14 shares Bunker Hill National Bank, Boston, \$1,400 00

Loan on Railroad Bonds:—

On \$7,000 Boston & Maine R.R. 7s, and \$1,000 Fitchburg R.R. 6s, \$6,400 00

Invested in real estate (for banking purposes), \$50,000 00

Estimated value of the same, 60,000 00

Assessed value of the same, 52,800 00

Net income received from same during year ending Oct. 31, 1888, 1,750 10

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	497	
Aggregate amount of the same,		\$819,350 70
Amount of investments from which no income is received,		5,815 33

Cash on Deposit in Bank :—

Bunker Hill National Bank, Boston,	\$130,376 46
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$329,326 33
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 116,425 27
	2 per cent., { *117,535 00

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend: 1868.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	11,792	873,970 00
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	9,287	981,669 29
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Number of accounts opened during the year ending Oct. 31, 1888,	1,516
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Number of accounts closed during the year ending Oct. 31, 1888,	1,253
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Number of open accounts Oct. 31, 1888,	15,670
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Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		10,414 21
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Amount of treasurer's bond,		20,000 00
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Date of examination by commissioner: November 12.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,376 46	2½ per cent.	\$1,038,800 00	4½ per cent.	\$248,184 00	6 per cent.
100,000 00	3 " "	100,000 00	4¾ " "	15,100 00	6½ " "
4,000 00	3¾ " "	154,300 00	4¾ " "	18,800 00	7 " "
540,315 33	4 " "	1,291,362 20	5 " "	4,500 00	7 3-10 " "
275,500 00	4¼ " "	50,000 00	5¼ " "	7,850 00	7½ " "
75,000 00	4¾ " "	709,000 00	5½ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$100,000	\$108,375 00	\$100,000 00
United States 4s;	250,000	318,750 00	250,000 00
City of Charlestown, Mass., 6s,	40,000	42,500 00	40,000 00
<i>Amounts carried forward,</i>	\$390,000	\$469,625 00	\$390,000 00

* Estimated.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$390,000	\$469,625 00	\$390,000 00
City of Lynn, Mass., 4s,	81,000	84,240 00	81,000 00
of Haverhill, Mass., 4s,	80,000	80,800 00	80,000 00
of Brockton, Mass., 4s,	50,000	51,750 00	50,000 00
of Biddeford, Me., 4s,	5,000	5,075 00	5,000 00
of Northampton, Mass., 4s,	50,000	51,000 00	50,000 00
of Dayton, Ohio, 4s,	50,000	50,500 00	50,000 00
of Boston, Mass., 4s,	200,000	214,000 00	200,000 00
of Somerville, Mass., 4s,	52,000	53,040 00	52,000 00
Town of Everett, Mass., 6s,	5,000	5,325 00	5,000 00
of Weymouth, Mass., 4s,	100,000	103,000 00	100,000 00
of Wellesley, Mass., 4s,	5,000	5,150 00	5,000 00
of Canton, Mass., 4s,	50,000	51,375 00	50,000 00
of Braintree, Mass., 4s,	50,000	51,750 00	50,000 00
	\$1,168,000	\$1,276,630 00	\$1,168,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$10,620 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston, .	20,000	37,300 00	20,000 00
20	National City Bank, Boston, .	2,000	2,087 50	2,000 00
75	National Eagle Bank, Boston, .	7,500	7,912 50	7,500 00
158	Eliot National Bank, Boston, .	15,800	19,513 00	15,800 00
60	Everett Nat'l Bank, Boston, .	6,000	5,670 00	6,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	18,187 50	15,000 00
100	Howard Nat'l Bank, Boston, .	10,000	10,687 50	10,000 00
22	Massachusetts N'l B'k, Boston, .	5,500	5,809 37	5,500 00
50	Merchandise N'l Bank, Boston, .	5,000	4,475 00	5,000 00
42	Naumkeag N'l Bank, Salem, .	4,200	5,670 00	4,200 00
116	New England N'l B'k, Boston, .	11,600	18,618 00	11,600 00
43	Second Nat'l Bank, Boston, .	4,300	6,890 75	4,300 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	5,156 25	5,000 00
118	State National Bank, Boston, .	11,800	15,045 00	11,800 00
100	Third Nat'l Bank, Boston, .	10,000	10,525 00	10,000 00
84	Traders' Nat'l Bank, Boston, .	8,400	7,581 00	8,400 00
108	Tremont Nat'l Bank, Boston, .	10,800	12,015 00	10,800 00
200	National Union Bank, Boston, .	20,000	28,450 00	20,000 00
100	Nat'l Webster Bank, Boston, .	10,000	11,025 00	10,000 00
		\$191,900	\$243,238 37	\$191,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$100,000	\$100,000 00	\$100,000 00
Worcester & Nashua R.R. 5s,	50,000	51,750 00	50,000 00
Boston & Albany R.R. 6s,	50,000	55,625 00	50,000 00
Old Colony R.R. 7s,	50,000	57,125 00	50,000 00
Old Colony R.R. 6s,	50,000	55,500 00	50,000 00
Fitchburg R.R. 4s,	100,000	92,000 00	100,000 00
Boston & Providence R.R. 4s,	50,000	51,500 00	50,000 00
	\$450,000	\$463,500 00	\$450,000 00

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared George F. Tufts, Treasurer of the Warren Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES W. SAWYER, *Justice of the Peace.*

SUFFOLK, ss., Nov. 7, 1888.

Personally appeared Timothy T. Sawyer, President, and John Stowell, Nahum Chapin, Thos. R. B. Edmands, Nelson Bartlett and John Turner, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES W. SAWYER, *Justice of the Peace.*

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

ALFRED HOSMER, *President.*

GEO. E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALFRED HOSMER,

WM. H. INGRAHAM,

A. O. DAVIDSON.

Open for business every business day, 9 A.M. to 12 M., and Thursday, 7 to 8.45 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$22,605 00	Deposits,	\$317,697 93
Bank stock as per schedule,	48,412 87	Earnings undivided,	7,105 38
Railroad bonds as per schedule,	56,776 25	Guaranty fund,	7,810 00
Loans on real estate,	191,385 71		
Loans to counties, cities or towns (notes),	12,500 00		
Deposits in banks, on interest,	655 88		
Expense account,	91 28		
Cash on hand,	186 32		
	\$332,613 31		\$332,613 31

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 83

Aggregate amount of the same, \$101,485 71

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston, \$80 20

Union Market National Bank, Watertown, 575 68

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$17,733 10

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 6,038 35
ending Oct. 31, 1888, } 2 per cent., { 5,991 14

Times for the dividends fixed by the by-laws: first Wednesday in April and October.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,440 82,623 21

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 920 96,375 85

Number of accounts opened during the year ending Oct. 31, 1888, 247

Number of accounts closed during the year ending Oct. 31, 1888, 178

Number of open accounts Oct. 31, 1888, 1,209

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,626 87

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: May 4.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80 20	2 per cent.	\$83,450 00	5 per cent.	\$1,100 00	6½ per cent.
575 68	2½ “	27,150 00	5½ “	2,850 00	7 “
5,000 00	4 “	73,385 71	6 “	3,450 00	8 “
7,500 00	4½ “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,420 00	\$2,100 00*
of Charlestown, Mass., 6s,	3,000	3,090 00	3,000 00
of Fitchburg, Mass., 6s,	1,000	1,090 00	1,100 00
of Newton, Mass., 5s,	2,000	2,300 00	2,340 00
of Cambridge, Mass., 6s,	6,000	7,620 00	7,080 00
of Newton, Mass., 6s,	1,000	1,280 00	1,195 00
of Boston, Mass., 6s,	1,000	1,245 00	1,190 00
Town of Arlington, Mass., 6s,	4,000	4,260 00	4,000 00
of Brookline, Mass., 7s,	500	620 00	600 00
	\$20,500	\$23,925 00	\$22,605 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	N'l B'k Commonw'lth, Boston,	\$2,000	\$2,740 00	\$2,000 00
25	Blackstone Nat'l Bank, Boston,	2,500	2,793 75	2,700 00
20	Metropolitan Nat'l B'k, Boston,	2,000	2,222 50	2,040 00
32	Market Nat'l Bank, Boston,	3,200	2,952 00	3,200 00
10	Nat'l Exchange Bank, Boston,	1,000	1,300 00	1,275 00
50	Continental Nat'l B'k, Boston,	5,000	6,000 00	5,600 00
19	Nat'l Webster Bank, Boston,	1,900	2,092 37	2,014 00
20	N'l B'k of No. America, Boston,	2,000	2,240 00	2,155 00
25	Boston Nat'l Bank, Boston,	2,500	3,000 00	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	1,825 00	2,000 00
21	Massachusetts N'l B'k, Boston,	5,250	5,545 31	6,037 50
40	Third Nat'l Bank, Boston,	4,000	4,205 00	4,000 00
25	Globe National Bank, Boston,	2,500	2,312 50	2,684 37
20	Nat'l Eagle Bank, Boston,	2,000	2,100 00	2,255 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,568 75	2,725 00
	<i>Amounts carried forward,</i>	\$40,350	\$43,897 18	\$43,485 87

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>			
20	Central Nat'l Bank, Boston, . .	\$40,350	\$43,897 18	\$43,485 87
12	Traders' Nat'l Bank, Boston, . .	2,000	2,600 00	2,000 00
12	Union Market National Bank, Watertown,	1,200	1,083 00	1,227 00
		1,200	1,668 00	1,700 00
		\$44,750	\$49,248 18	\$48,412 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$5,000	\$5,610 00	\$5,000 00
Cheshire R.R. 6s,	1,500	1,605 00	1,500 00*
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,260 00	2,357 50
Leeds & Farmington R.R. 6s,	3,000	3,330 00	3,000 00
Boston & Lowell R.R. 4s,	5,000	5,000 00	5,187 50
Boston & Lowell R.R. 5s,	5,000	5,400 00	5,000 00
Boston & Albany R.R. 7s,	10,000	10,900 00	10,000 00
Fitchburg R.R. 4s,	10,000	9,400 00	10,187 50
Fitchburg R.R. 4½s,	5,000	5,125 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,400 00	4,000 00*
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,543 75
	\$55,500	\$58,380 00	\$56,776 25

* Legal investments when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WATERTOWN, Nov. 17, 1888.

Personally appeared George E. Priest, Treasurer of the Watertown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. E. FARWELL, *Justice of the Peace.*

MIDDLESEX, ss.

WATERTOWN, Nov. 20, 1888.

Personally appeared Alfred Hosmer, President, and Chas. W. Stone, Chas. B. Gardner, Edw'd B. Eaton, Wm. H. Ingraham and Sam'l S. Gleason, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. E. FARWELL, *Justice of the Peace.*

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated 1868. Present number of corporators, 46.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

L. E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS SPAULDING,

LYMAN R. EDDY,

WALDO JOHNSON,

E. P. MORTON,

CHAS. E. BROWN.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M., 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$10,000 00	Deposits,	\$733,442 90
Bank stock as per schedule,	81,800 00	Earnings undivided,	14,930 06
Loans on bank stock,	3,450 00	Guaranty fund,	13,089 28
Railroad bonds as per schedule,	87,000 00		
Real estate by foreclosure,	200 00		
Loans on real estate,	415,521 00		
Loans on personal security,	100,215 20		
Loans to counties, cities or towns (notes),	10,500 00		
Deposit in bank, on interest,	33,935 69		
Expense account,	622 82		
Premium account,	16,630 00		
Cash on hand,	1,587 53		
	\$761,462 24		\$761,462 24

Loans on Bank Stock, amount on each : —

On 40 shares Home National Bank, Holyoke,	\$3,200 00
On 7 shares Oxford National Bank, Oxford,	250 00

Value (by books) of real estate, held by foreclosure or otherwise, \$200 00

Assessed value of the same, 200 00

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 338

Aggregate amount of the same, 284,236 20

Amount of investments from which no income is received, 4,000 00

Cash on Deposit in Bank : —

First National Bank, Webster, \$33,935 69

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),		\$37,991 20
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., {	12,641 26
	} 2 per cent., {	13,163 65
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,529	159,213 66
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,307	134,666 67
Number of accounts opened during the year ending Oct. 31, 1888,	423	
Number of accounts closed during the year ending Oct. 31, 1888,	280	
Number of open accounts Oct. 31, 1888,	3,064	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,853 53
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: June 5.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,935 69	2 $\frac{3}{4}$ per cent.	\$164,366 00	5 per cent.	\$111,200 00	5 $\frac{1}{2}$ per cent.
10,500 00	4 " "	7,500 00	5 $\frac{1}{4}$ " "	221,120 20	6 " "
15,000 00	4 $\frac{3}{4}$ " "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Pawtucket, R. I., 5s,	\$5,000	\$5,500 00	\$5,000 00
District of Columbia 7s,	5,000	6,500 00	\$5,000 00
	\$10,000	\$12,000 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	Quinsigamond National Bank, Worcester,	\$6,100	\$7,325 00	\$6,100 00
80	Worcester N'l Bk, Worcester,	8,000	11,600 00	8,000 00
23	Mechanics' N'l B'k, Worcester,	2,300	3,175 00	2,300 00
12	First Nat'l Bank, Worcester,	1,200	2,100 00	1,200 00
	<i>Amounts carried forward,</i>	\$17,600	\$24,200 00	\$17,600 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$17,600	\$24,200 00	\$17,600 00
23	City Nat'l Bank, Worcester, .	2,300	3,150 00	2,300 00
5	Southbridge Nat'l B'k, South- bridge,	500	700 00	500 00
38	Oxford Nat'l Bank, Oxford, .	3,800	4,200 00	3,800 00
10	Grafton Nat'l Bank, Grafton, .	1,000	1,000 00	1,000 00
23	First National Bank, Barre, .	2,300	2,300 00	2,300 00
10	First Nat'l B'k, Newburyport,	1,000	1,250 00	1,000 00
122	First National Bank, Webster,	12,200	14,650 00	12,200 00
19	Boylston Nat'l Bank, Boston, .	1,900	2,630 00	1,900 00
74	Shoe & Leather N'l B'k, Boston,	7,400	7,625 00	7,400 00
10	State Nat'l Bank, Boston, .	1,000	1,275 00	1,000 00
36	Nat'l Revere Bank, Boston, .	3,600	4,625 00	3,600 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,425 00	1,000 00
64	Nat'l Webster Bank, Boston, .	6,400	7,000 00	6,400 00
48	Blackstone Nat'l B'k, Boston, .	4,800	5,375 00	4,800 00
34	Atlas Nat'l Bank, Boston, .	3,400	4,000 00	3,400 00
4	N'l Hide & Leather B'k, Boston,	400	480 00	400 00
25	Old Boston N'l Bank, Boston,	2,500	3,050 00	2,500 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,235 00	1,000 00
5	National Eagle Bank, Boston,	500	525 00	500 00
2	Nat'l City Bank, Boston, . . .	200	210 00	200 00
20	Lincoln Nat'l Bank, Boston, .	2,000	2,225 00	2,000 00
50	Uncas N'l B'k, Norwich, Conn, .	2,500	2,500 00	2,500 00
25	First N'l B'k, Norwich, Conn.,	2,500	2,500 00	2,500 00
		\$81,800	\$98,130 00	\$81,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$5,000	\$5,450 00	\$5,000 00
Old Colony R.R. 7s,	12,000	13,675 00	12,000 00
Old Colony R.R. 6s,	10,000	11,300 00	10,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	10,000	11,350 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,700 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,150 00	5,000 00*
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	10,000	11,300 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	10,000	9,400 00	10,000 00
	\$87,000	\$95,025 00	\$87,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 5, 1888.

Personally appeared F. A. Stockwell, Treasurer of the Webster Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, EDWARD L. SPALDING, *Justice of the Peace.*

WORCESTER, ss., Nov. 5, 1888.

Personally appeared Cyrus Spaulding, President, and E. P. Morton, Lyman R. Eddy, Waldo Johnson, Josiah Perry and R. B. Eddy, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, EDWARD L. SPALDING, *Justice of the Peace.*

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated 1863. Present number of corporators, 55.

SIMEON ATWOOD, *President.*

THOMAS KEMP, *Treasurer.*

THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SIMEON ATWOOD,

JOHN SWETT,

ISAIAH C. YOUNG,

JESSE H. FREEMAN.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$38,959 09	Deposits,	\$336,579 14
Bank stock as per schedule,	110,900 00	Earnings undivided,	6,459 90
Railroad bonds as per schedule,	55,153 69	Guaranty fund,	16,976 31
Real estate (for banking purposes),	2,000 00		
Real estate by foreclosure,	10,500 00		
Loans on real estate,	112,673 03		
Loans on personal security,	14,986 35		
Loans to counties, cities or towns (notes),	3,300 00		
Deposit in bank, on interest,	9,244 79		
Cash on hand,	2,295 40		
	\$360,015 35		\$360,015 35

Invested in real estate (for banking purposes),	\$2,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,700 00
Net income received from same during year ending Oct. 31, 1888,	90 00
Value (by books) of other real estate, held by foreclosure or otherwise,	10,500 00
Assessed value of the same,	10,000 00
Net income received from same during year ending Oct. 31, 1888,	504 60
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	81
Aggregate amount of the same,	63,659 38

Cash on Deposit in Bank:—

Blackstone National Bank, Boston, \$9,244 79

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$22,414 24

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	}	2 per cent., { 6,413 84
	}	2 per cent., { 6,506 55

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	435	\$49,079 56
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	490	56,507 29
Number of accounts opened during the year ending Oct. 31, 1888,	121	
Number of accounts closed during the year ending Oct. 31, 1888,	89	
Number of open accounts Oct. 31, 1888,	1,046	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,522 31
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 26.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,244 79	3 per cent.	\$71,750 00	5 per cent.	\$59,209 38	6 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s,	\$15,000	\$17,550 00	\$19,460 42
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00
of Fort Wayne, Ind., 6s,	8,000	9,200 00	9,498 67
	\$33,000	\$36,750 00	\$38,959 09

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Old Boston Nat'l Bank, Boston,	\$2,500	\$3,050 00	\$2,500 00
40	Nat'l Eagle Bank, Boston,	4,000	4,160 00	4,000 00
50	State Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,500 00	5,000 00
50	Atlas National Bank, Boston,	5,000	5,900 00	5,000 00
30	Suffolk Nat'l Bank, Boston,	3,000	3,633 75	3,000 00
61	Manufacturers' N'l B'k, Boston,	6,100	5,490 00	6,100 00
87	Blackstone Nat'l Bank, Boston,	8,700	9,657 00	8,700 00
9	Traders' Nat'l Bank, Boston,	900	812 25	900 00
80	Continental Nat'l B'k, Boston,	8,000	9,440 00	8,000 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,805 00	2,000 00
42	Globe National Bank, Boston,	4,200	3,885 00	4,200 00
	<i>Amounts carried forward,</i>	\$54,400	\$62,733 00	\$54,400 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$54,400	\$62,733 00	\$54,400 00
35	Nat'l Webster Bank, Boston, .	3,500	3,867 50	3,500 00
50	Eliot Nat'l Bank, Boston, .	5,000	6,175 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	825 00	800 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,512 50	5,000 00
80	Freeman's Nat'l B'k, Boston, .	8,000	8,000 00	8,000 00
30	N'l B'k of Commerce, Boston,	3,000	3,742 50	3,000 00
150	Third Nat'l Bank, Boston, .	15,000	15,768 50	10,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	3,273 75	2,700 00
70	Tremont Nat'l Bank, Boston, .	7,000	7,437 50	7,000 00
40	Hamilton Nat'l Bank, Boston,	4,000	5,000 00	4,000 00
75	Central Nat'l Bank, Boston, .	7,500	9,750 00	7,500 00
		\$115,900	\$133,085 25	\$110,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s,	\$5,000	\$5,150 00	\$5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
Boston & Lowell R.R. 7s,	16,000	18,560 00	17,600 00
Mansfield & Framingham R.R. 7s,	7,000	7,070 00	7,000 00
Fitchburg R.R. 4s,	7,000	6,580 00	7,000 00
Old Colony R.R. 6s,	5,000	5,750 00	5,823 33
Boston & Maine R.R. 7s,	1,000	1,110 00	1,148 36
Boston, Clinton & Fitchburg R.R. 7s,	3,000	3,147 00	3,067 50
Portland & Ogdensburg R.R. 6s, . .	3,000	3,577 00	3,517 50
	\$52,000	\$56,294 00	\$55,156 69

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 5, 1888.

Personally appeared Thomas Kemp, Treasurer of the Wellfleet Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. C. NEWCOMB, *Justice of the Peace.*

BARNSTABLE, ss., Nov. 5, 1888.

Personally appeared Simeon Atwood, President, and John Swett, Warren Newcomb, Isaiah C. Young, Simeon Atwood, S. W. Kemp and J. H. Freeman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. C. NEWCOMB, *Justice of the Peace.*

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated 1869. Present number of corporators, 59.

EDWIN BULLARD, *President.*

GEO. O. BRIGHAM, *Treasurer.*

W. T. FORBES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWIN BULLARD,
REUBEN BOYNTON,
C. WHITNEY,

W. H. SIBLEY,
MOSES POLLARD,
WM. R. GOULD.

Open for business every business day, 9 A.M. to 12 M., and 2 to 4 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$63,500 00	Deposits,	\$667,789 24
Bank stocks as per schedule,	48,400 00	Earnings undivided,	14,823 73
Loan on bank stock,	2,585 00	Guaranty fund,	21,700 00
Railroad bonds as per schedule,	14,000 00	Suspense account,	207 85
Real estate by foreclosure,	21,900 00		
Loans on real estate,	461,787 98		
Loans on personal security,	68,218 40		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	8,790 13		
Deposit in bank, not on interest,	5,983 31		
Expense account,	356 00		
	\$704,520 82		\$704,520 82

Loan on Bank Stock :—

On 33 shares First National Bank, Westborough,	\$2,585 00
Value (by books) of real estate, held by foreclosure or otherwise,	\$21,900 00
Assessed value of the same,	22,740 00
Net income received from same during year ending Oct. 31, 1888,	1,287 16
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	302
Aggregate amount of the same,	323,744 92
Amount of investments from which no income is received,	800 00

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester,	\$4,520 90
City National Bank, Worcester,	4,269 23
First National Bank, Westborough,	5,983 31

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$33,987 45

Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888, } 2 per cent., { 12,103 78
 } 2½ per cent., { 15,557 43

Times for the dividends fixed by the by-laws: February and August.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,976 151,157 90

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 1,415 145,242 20

Number of accounts opened during the year ending Oct. 31, 1888, 460

Number of accounts closed during the year ending Oct. 31, 1888, 335

Number of open accounts Oct. 31, 1888, 2,255

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 1,545 94

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: March 23.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,790 13	3 per cent.	\$21,600 00	5 per cent.	\$475,891 38	6 per cent.
11,500 00	4½ "	32,600 00	5½ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s,	\$2,500	\$2,500 00	\$2,500 00*
Town of Westborough, Mass., 5s,	10,000	10,800 00	10,000 00
of Westborough, Mass., 4s,	51,000	52,000 00	51,000 00
	\$63,500	\$65,300 00	\$63,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
109	First N'l Bank, Westborough,	\$10,900	\$12,535 00	\$10,900 00
20	Millbury Nat'l Bank, Millbury,	2,000	2,500 00	2,000 00
50	First Nat'l Bank, Marlborough,	5,000	5,000 00	5,000 00
5	Grafton Nat'l Bank, Grafton,	500	550 00	500 00
20	Northborough National Bank, Northborough,	2,000	2,100 00	2,000 00
	<i>Amounts carried forward,</i>	\$20,400	\$22,685 00	\$20,400 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$20,400	\$22,685 00	\$20,400 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,040 00	1,000 00
22	City Nat'l Bank, Worcester, .	2,200	2,970 00	2,200 00
15	Quinsigamond National Bank, Worcester,	1,500	1,800 00	1,500 00
36	Tremont Nat'l Bank, Boston, .	3,600	4,068 00	3,600 00
42	Merchants' Nat'l B'k, Boston, .	4,200	5,964 00	4,200 00
46	Traders' Nat'l Bank, Boston, .	4,600	4,140 00	4,600 00
20	N'l B'k of Redemption, Boston,	2,000	2,640 00	2,000 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,299 00	1,900 00
16	Globe Nat'l Bank, Boston, .	1,600	1,480 00	1,600 00
10	N'l B'k of the Republic, Boston,	1,000	1,500 00	1,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,835 00	3,000 00
6	New England N'l B'k, Boston,	600	960 00	600 00
8	N'l B'k of Commerce, Boston,	800	992 00	800 00
		\$48,400	\$55,373 00	\$48,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	\$1,000	\$1,050 00	\$1,000 00
Fitchburg R.R. 4s,	10,000	9,700 00	10,000 00
Boston, Clinton & Fitchburg R.R. 7s,	2,000	2,130 00	2,000 00
Maine Central R.R. 5s,	1,000	1,020 00	1,000 00
	\$14,000	\$13,900 00	\$14,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 20, 1888.

Personally appeared Geo. O. Brigham, Treasurer of the Westborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. A. REED, *Justice of the Peace.*

WORCESTER, ss., Nov. 20, 1888.

Personally appeared Edwin Bullard, President, and J. A. Fayerweather, H. Willson, B. B. Nourse, L. E. Denfeld and Geo. M. Tewksbury, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. A. REED, *Justice of the Peace.*

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated 1853. Present number of corporators, 52.

OWEN ROCKWELL, *Vice-President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OWEN ROCKWELL,

HENRY HOOKER,

CHAS. I. SNOW.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$151,000 00	Deposits,	\$942,336 64
Bank stock as per schedule,	79,500 00	Earnings undivided,	18,410 70
Loan on bank stock,	3,524 47	Guaranty fund,	23,415 02
Real estate by foreclosure,	16,973 10	Rent account,	3,416 49
Loans on real estate,	635,535 81	Dividends on bank stock held as collat- eral,	37 23
Loans on personal security,	56,389 01	Special deposits,	45 00
Loans to counties, cities or towns (notes),	8,000 00		
Loans on depositors' books,	823 41		
Deposit in bank, on interest,	5,021 92		
Deposit in bank, not on interest, Expense account,	11,047 33		
Tax account,	459 81		
Premium account,	526 23		
Cash on hand,	14,788 20		
	4,071 79		
	\$987,661 08		\$987,661 08

Loan on Bank Stock :—

On 37 shares First National Bank, Westfield,	\$3,524 47
Value (by books) of real estate, held by foreclosure or otherwise,	\$16,973 10
Assessed value of the same,	18,200 00
Net income received from same during year ending Oct. 31, 1888,	704 71
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	341
Aggregate amount of the same,	332,917 81

Cash on Deposit in Banks, amount in each : —

First National Bank, Westfield,	\$11,047 33
Springfield Safe Deposit and Trust Company, Springfield,	5,021 92

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$44,304 77
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	17,961 23
ending Oct. 31, 1888, } 2 per cent., {	18,272 48

Times for the dividends fixed by the by-laws : January 10 and July 10.

Date of the last extra dividend : July 10, 1868.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	2,742	176,029 77
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,822	168,342 95
Number of accounts opened during the year ending Oct. 31, 1888,	545	
Number of accounts closed during the year ending Oct. 31, 1888,	358	
Number of open accounts Oct. 31, 1888,	3,241	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,583 22
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner : July 30.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,021 92 626,972 70	$\frac{4}{5}$ per cent. “	\$14,000 00	$5\frac{1}{2}$ per cent.	\$63,300 00	6 per cent.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s,	\$5,000	\$5,800 00	\$5,000 00
of Chelsea, Mass., 6s,	3,000	3,360 00	3,000 00
Town of Westfield, Mass., 4s,	35,000	35,000 00	35,000 00
City of Charlestown, Mass., 6s,	3,000	3,150 00	3,000 00
of Northampton, Mass., 6s,	3,000	3,210 00	3,000 00
United States 6s,	40,000	49,675 00	40,000 00
United States $4\frac{1}{2}$ s,	5,000	5,425 00	5,000 00
United States 4s,	57,000	72,675 00	57,000 00
	\$151,000	\$178,295 00	\$151,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	City National Bank, Holyoke,	\$25,000	\$27,500 00	\$25,000 00
171	First Nat'l Bank, Westfield, .	17,100	23,085 00	17,100 00
38	Hampden Nat'l B'k, Westfield,	3,800	5,700 00	3,800 00
30	Hampshire County Nat'l B'k, Northampton,	3,000	3,600 00	3,000 00
32	Agawam N'l B'k, Springfield,	3,200	3,680 00	3,200 00
96	N'l B'k of Redemption, Boston,	9,600	12,672 00	9,600 00
25	N'l B'k of No. America, Boston,	2,500	2,806 25	2,500 00
35	Suffolk Nat'l Bank, Boston, .	3,500	4,445 00	3,500 00
20	Nat'l Eagle Bank, Boston, . .	2,000	2,100 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	605 00	500 00
43	Atlas National Bank, Boston, .	4,300	5,289 00	4,300 00
50	City Nat'l Bank, Springfield, .	5,000	6,750 00	5,000 00
		\$79,500	\$98,232 25	\$79,500 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 21, 1888.

Personally appeared V. W. Crowson, Treasurer of the Westfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

HAMPDEN, ss., Nov. 21, 1888.

Personally appeared Owen Rockwell, Vice-President, and H. Hooker, M. Van Deusen, L. R. Bartlett, Reuben Loomis, J. W. Cotton and A. F. Lilley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

WEST NEWTON SAVINGS BANK — WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 21.

AUSTIN R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. R. MITCHELL,

DWIGHT CHESTER,

E. L. PICKARD,

SAM'L BARNARD,

F. E. CROCKETT.

Open for business every business day, 9 A. M. to 1 P. M., and 2 to 4 P. M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$1,007 36	Deposits,	\$41,251 48
Loans on bank stock,	900 00	Earnings undivided,	139 92
Railroad bonds as per schedule,	6,534 97	Guaranty fund,	105 00
Loans on real estate,	25,320 50		
Loans on personal security,	2,000 00		
Deposit in bank, on interest,	1,982 64		
Expense account,	158 81		
Insurance and titles,	92 12		
Cash on hand,	3,500 00		
	\$41,496 40		\$41,496 40

Loans on Bank Stock, amount on each:—

On 7 shares First National Bank, West Newton, \$500 00

On 3 shares Freeman's National Bank, Boston, and 1 share First National Bank, Provincetown, 400 00

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 15

Aggregate amount of the same, \$18,770 50

Cash on Deposit in Bank:—

First National Bank, West Newton, \$1,982 64

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$992 95

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 110 50
ending Oct. 31, 1888, } 2 per cent., { 502 65

Times for the dividends fixed by the by-laws: January and July.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 757 45,453 82

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 311 19,549 62

Number of accounts opened during the year ending Oct. 31, 1888,	220
Number of accounts closed during the year ending Oct. 31, 1888,	53
Number of open accounts Oct. 31, 1888,	350
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$47 35
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner: January 25.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,982 64 9,500 00	2½ per cent. 5 “	\$9,900 00	5½ per cent.	\$8,820 50	6 per cent.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First N'l Bank, West Newton,	\$1,000	\$1,030 00	\$1,007 36

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$2,000	\$4,435 00	\$4,435 00
Fitchburg R.R. 6s,	2,000		
Boston & Providence R.R. 4s,	1,000	1,041 22	1,041 22
Old Colony R.R. 4s,	1,000	1,058 75	1,058 75
	\$6,000	\$6,534 97	\$6,534 97

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 17, 1888.

Personally appeared James H. Nickerson, Treasurer of the West Newton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJ. F. OTIS, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 17, 1888.

Personally appeared Austin R. Mitchell, President, and Fred E. Crockett, C. F. Eddy, B. F. Houghton, A. L. Barbour and A. K. Tolman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. F. OTIS, *Justice of the Peace.*

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated 1833. Present number of corporators, 74.

HENRY A. NASH, *President.*

CHAS. T. CRANE, *Treasurer.*

CHAS. T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY A. NASH,

ANDREW J. BATES,

EDWIN PRATT,

JOHN W. HART,

WILLIAM H. CLAPP.

Open for business every business day, 1 to 5 P.M., and Monday, 7 to 9 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$86,150 00	Deposits,	\$566,055 37
Bank stock as per schedule,	44,400 00	Earnings undivided,	16,899 01
Railroad bonds as per schedule,	32,000 00	Guaranty fund,	21,188 00
Real estate by foreclosure,	16,700 00		
Loans on real estate,	361,837 00		
Loans on personal security,	16,175 00		
Loans to counties, cities or towns (notes),	11,000 00		
Loans on depositors' books,	200 00		
Deposit in bank, on interest,	21,076 63		
Suspense account,	4,915 00		
Premium account,	8,077 00		
Cash on hand,	1,611 75		
	<u>\$604,142 38</u>		<u>\$604,142 38</u>

Value (by books) of real estate, held by foreclosure or otherwise,	\$16,700 00
Assessed value of the same,	17,200 00
Net income received from same during year ending Oct 31, 1888,	305 59
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	260
Aggregate amount of the same,	270,214 00
Amount of investments from which no income is received,	750 00

Cash on Deposit in Bank:—

Union National Bank, Weymouth,	\$21,076 63
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Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$30,508 69
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Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	} 2 per cent., { } 2 per cent., {	10,778 52
		10,879 84

Times for the dividends fixed by the by-laws: January and July.

Date of the last extra dividend: January, 1874.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	891	\$57,886 21
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	782	68,262 62
Number of accounts opened during the year ending Oct. 31, 1888,	206	
Number of accounts closed during the year ending Oct. 31, 1888,	153	
Number of open accounts Oct. 31, 1888,	1,785	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,665 42
Amount of treasurer's bond,		17,000 00

Date of examination by commissioner: March 16.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,076 63	2½ per cent.	\$49,800 00	5 per cent.	\$18,759 00	7 per cent.
11,000 00	4 " "	63,230 00	5½ " "	1,900 00	7½ " "
6,000 00	4½ " "	187,933 00	6 " "	5,200 00	8 " "
13,000 00	4¾ " "	32,390 00	6½ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of South Norwalk, Conn., 6s,	\$5,000	\$5,650 00	\$5,000 00
of Dayton, Ohio, 4s,	10,000	10,300 00	10,000 00
of East Saginaw, Mich., 5s,	10,000	10,900 00	10,000 00
of Concord, N. H., 6s,	3,500	3,885 00	3,500 00
of Grand Rapids, Mich., 5s,	8,000	8,480 00	8,000 00
of Des Moines, Iowa, 4s,	10,000	9,650 00	9,650 00
Town of Weymouth, Mass., 4s,	40,000	41,600 00	40,000 00
	\$86,500	\$90,465 00	\$86,150 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Union Nat'l Bank, Weymouth,	\$15,000	\$16,950 00	\$15,000 00
65	N'l Hide & Leather B'k, Boston,	6,500	7,930 00	6,500 00
40	Washington Nat'l B'k, Boston,	4,000	4,800 00	4,000 00
23	Traders' Nat'l Bank, Boston, .	2,300	2,093 00	2,300 00
27	Boston Nat'l Bank, Boston, .	2,700	3,240 00	2,700 00
	<i>Amounts carried forward,</i>	\$30,500	\$35,013 00	\$30,500 00

Detailed Statement of Bank Stocks—Concluded

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$30,500	\$35,013 00	\$30,500 00
30	N'l B'k of the Republic, Boston,	3,000	4,500 00	3,000 00
12	Merchants' Nat'l Bank, Boston,	1,200	1,704 00	1,200 00
14	North Nat'l Bank, Boston,	1,400	1,890 00	1,400 00
50	Metropolitan N'l Bank, Boston,	5,000	5,550 00	5,000 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
11	Blackstone Nat'l Bank, Boston,	1,100	1,221 00	1,100 00
10	First Nat'l B'k, Newburyport,	1,000	1,150 00	1,000 00
		\$44,400	\$52,228 00	\$44,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere B'ch & Lynn R.R. 6s,	\$10,000	\$11,400 00	\$10,000 00
Old Colony R.R. 6s,	4,000	4,560 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,400 00	5,000 00
Newport & Richford R.R. 5s,	3,000	3,300 00	3,000 00*
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
	\$32,000	\$34,660 00	\$32,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss., Nov. 14, 1888.

Personally appeared Charles T. Crane, Treasurer of the Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES H. FLINT, *Justice of the Peace.*

NORFOLK, ss., Nov. 14, 1888.

Personally appeared Henry A. Nash, President, and Edwin Pratt, John W. Hart, Andrew J. Bates, Francis Ambler and Wm. H. Clapp, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES H. FLINT, *Justice of the Peace.*

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated 1872. Present number of corporators, 54.

JAMES F. WHITIN, *President.*

H. A. GOODELL, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD WHITIN,	WM. ABBOTT,
GEO. A. ARMSBY,	G. M. WHITIN,
A. J. THAYER,	B. L. M. SMITH,
H. H. DUDLEY.	

Open for business every business day, except Saturday, 9 A. M. to 12 M., and 1 to 4 P. M.; Saturdays, close at 12 M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$26,000 00	Deposits,	\$389,895 77
Bank stock as per schedule,	92,569 29	Earnings undivided,	9,907 77
Railroad bonds as per schedule,	81,935 00	Guaranty fund,	8,321 89
Loans on real estate,	93,927 00		
Loans on personal security,	97,275 00		
Loans to counties, cities or towns (notes),	6,000 00		
Deposit in bank, on interest,	4,000 00		
Deposits in banks, not on interest,	5,295 80		
Expense account,	1,122 64		
	\$408,124 73		\$408,124 73

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 45
 Aggregate amount of the same, \$43,932 00

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	\$473 37
Millbury National Bank, Millbury,	4,000 00
Whitinsville National Bank, Whitinsville,	4,822 43

Gross amount of interest or profits received or earned during year ending
 Oct. 31, 1888 (as per books), \$19,693 78
 Rate and amount of each semi-annual dividend for the year } 2 per cent., { 6,527 47
 ending Oct. 31, 1888, } 2 per cent., { 6,786 16

Times for the dividends fixed by the by-laws: May and November.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,144 87,878 41

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	556	\$59,469 11
Number of accounts opened during the year ending Oct. 31, 1888,	225	
Number of accounts closed during the year ending Oct. 31, 1888,	113	
Number of open accounts Oct. 31, 1888,	1,238	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		985 52
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: March 19.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,000 00	3 per cent.	\$36,000 00	4 $\frac{3}{4}$ per cent.	\$25,327 00	6 per cent.
31,000 00	4 $\frac{1}{4}$ "	35,200 00	5 "	675 00	7 "
48,000 00	4 $\frac{1}{2}$ "	21,000 00	5 $\frac{1}{2}$ "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Norwich, Conn., 5s,	\$1,000	\$1,125 00	\$1,000 00
of Fall River, Mass., 6s,	5,000	6,375 00	5,000 00
of Manchester, N. H., 6s,	3,000	3,090 00	3,000 00
of Dayton, Ohio, 6s,	1,000	1,095 00	1,000 00
of Dayton, Ohio, 4s,	3,000	3,015 00	3,000 00
of Grand Rapids, Mich., 5s,	2,000	2,220 00	2,000 00
of Grand Rapids, Mich., 4s,	7,000	7,000 00	7,000 00
of Peoria, Ill., 4 $\frac{1}{2}$ s,	4,000	4,160 00	4,000 00
	\$26,000	\$28,080 00	\$26,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l Bank, Boston,	\$3,900	\$5,187 00	\$5,640 75
30	Atlas Nat'l Bank, Boston,	3,000	3,540 00	3,795 00
20	Blackstone Nat'l Bank, Boston,	2,000	2,235 00	2,651 17
20	Boylston Nat'l Bank, Boston,	2,000	2,770 00	2,998 00
38	Boston Nat'l Bank, Boston,	3,800	4,560 00	4,575 75
16	Columbian Nat'l Bank, Boston,	1,600	2,000 00	2,225 00
30	N'l B'k Commonw'lth, Boston,	3,000	4,110 00	3,752 50
11	N'l Bank of Commerce, Boston,	1,100	1,375 00	1,334 00
40	City National Bank, Worcester,	4,000	4,800 00	4,500 00
	<i>Amounts carried forward,</i>	\$24,400	\$30,577 00	\$31,472 17

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$24,400	\$30,577 00	\$31,472 17
30	Everett Nat'l Bank, Boston, .	3,000	2,910 00	3,735 00
35	Nat'l Exchange Bank, Boston,	3,500	4,550 00	4,690 00
10	Eliot Nat'l Bank, Boston, .	1,000	1,250 00	1,167 50
25	Faneuil Hall N'l Bank, Boston,	2,500	3,506 25	3,478 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	3,360 25
12	Massachusetts N'l B'k, Boston,	3,000	3,172 50	3,760 62
42	Merchants' Nat'l B'k, Boston, .	4,200	5,964 00	6,055 75
30	Millbury Nat'l Bank, Millbury,	3,000	3,900 00	3,541 75
20	Mt. Vernon Nat'l Bank, Boston,	2,000	2,620 00	2,800 00
10	New England N'l B'k, Boston,	1,000	1,605 00	1,485 00
36	North Nat'l Bank, Boston, .	3,600	4,878 00	4,770 00
30	N'l B'k of No. America, Boston,	3,000	3,367 50	3,287 50
16	Northborough National Bank, Northborough,	1,600	2,080 00	2,080 00
50	N'l B'k of Redemption, Boston,	5,000	6,662 50	7,287 50
28	N'l B'k of the Republic, Boston,	2,800	4,200 00	3,578 50
19	Nat'l Revere Bank, Boston, .	1,900	2,445 25	2,369 75
10	Nat'l Union Bank, Boston, .	1,000	1,425 00	1,372 50
20	Nat'l Webster Bank, Boston, .	2,000	2,210 00	2,277 50
		\$71,000	\$89,823 00	\$92,569 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester R.R. 6s, .	\$20,000	\$22,900 00	\$20,000 00
Old Colony R.R. 5s,	1,000	1,020 00	1,000 00
Old Colony R.R. 4½s,	1,000	1,060 00	1,000 00
Old Colony R.R. 6s,	9,000	10,095 00	9,000 00
Old Colony R.R. 4s,	5,000	5,050 00	5,000 00
Salem & Lowell R.R. 6s,	3,000	3,465 00	3,000 00
Nashua & Lowell R.R. 6s,	1,000	1,080 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,400 00	4,000 00*
Boston & Lowell R.R. 6s,	3,000	3,375 00	3,000 00
Boston & Lowell R.R. 5s,	2,000	2,160 00	2,000 00
Boston & Lowell R.R. 4s,	2,000	2,000 00	1,935 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Fitchburg R.R. 4s,	5,000	4,750 00	5,000 00
Fitchburg R.R. 7s,	1,000	1,110 00	1,000 00
Fitchburg R.R. 5s,	5,000	5,285 00	5,000 00
Maine Central R.R. 6s,	2,000	2,330 00	2,000 00
Boston & Maine R.R. 7s,	5,000	5,610 00	5,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,140 00	1,000 00
	\$82,000	\$88,980 00	\$81,935 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 5, 1888.

Personally appeared H. A. Goodell, Treasurer of the Whitinsville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD WHITIN, *Notary Public.*

WORCESTER, ss., Nov. 5, 1888.

Personally appeared James F. Whitin, President, and Wm. Abbott, Geo. A. Armsby, C. F. Baker, Chas. E. Pollock and J. M. Lassell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD WHITIN, *Notary Public.*

WHITMAN SAVINGS BANK—WHITMAN.

Incorporated March 5, 1888. Present number of corporators, 77.

DAVID B. GURNEY, *President.*

HORACE REED, *Treasurer.*

HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVID B. GURNEY,

DAVID A. GURNEY,

EDWARD KEATING,

CHAS. F. ALLEN,

ALBERT DAVIS,

JACOB P. BATES,

GEO. O. JENKINS.

Open for business Tuesday, Thursday and Saturday, 10 A.M. to 12 M.; Tuesday, 2 to P.M.; Thursday and Saturday, 5.30 to 7.30 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$1,000 00	Deposits,	\$65,666 00
Loans on real estate,	18,075 00	Earnings undivided,	471 01
Loans on personal security,	20,686 00	Guaranty fund,	71 25
Loans to counties, cities or towns (notes),	18,000 00		
Deposits in banks, on interest,	7,186 27		
Expense account,	692 78		
Cash on hand,	568 21		
	<hr/>		<hr/>
	\$66,208 26		\$66,208 26

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 28
 Aggregate amount of the same, \$38,561 00

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston, \$3,701 17*
 Abington National Bank, Abington, 3,479 10*

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books), \$1,261 11
 Rate and amount of semi-annual dividend for the year ending Oct. 31, 1888, 2 per cent., 718 85
 Times for the dividends fixed by the by-laws: April and October.
 Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 747 71,039 30

* These deposits in excess of the limit would be reduced as soon as certain investments were made.

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	77	\$6,092 15
Number of accounts opened during the year ending Oct. 31, 1888,	448	
Number of accounts closed during the year ending Oct. 31, 1888,	28	
Number of open accounts Oct. 31, 1888,	420	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		692 78
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner : September 4.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,479 10	2½ per cent.	\$13,000 00	4 per cent.	\$38,761 00	6 per cent.
3,707 17	2¾ " "	5,000 00	5 " "		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Rockland, .	\$1,000	\$1,000 00	\$1,000 00

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Nov. 15, 1888.

Personally appeared Horace Reed, Treasurer of the Whitman Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES H. EDSON, *Justice of the Peace.*

PLYMOUTH, ss., Nov. 15, 1888.

Personally appeared D. B. Gurney, President, and Albert Davis, Jacob P. Bates, Charles F. Allen, George E. Hersey and Elmer W. Noyes, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES H. EDSON, *Justice of the Peace.*

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated 1854. Present number of corporators, 108.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ORLANDO MASON,

HENRY WHITCOMB,

J. H. FAIRBANK,

WILDER P. CLARK,

GEO. M. WHITNEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 3 P.M.;
Saturday, close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$61,000 00	Deposits,	\$666,408 92
Railroad bonds as per schedule,	36,000 00	Earnings undivided,	45,412 88
Loans on real estate,	426,432 45	Guaranty fund,	30,938 80
Loans on personal security,	192,445 45		
Deposit in bank, not on interest,	19,574 24		
Cash on hand,	7,308 26		
	\$742,760 40		\$742,760 40

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 207

Aggregate amount of the same, \$213,402 90

Cash on Deposit in Bank : —

First National Bank, Winchendon, \$19,574 24

Gross amount of interest or profits received or earned during year

ending Oct. 31, 1888 (as per books), \$41,645 51

Rate and amount of each semi-annual dividend for the year } 2 per cent., { 12,458 93
ending Oct. 31, 1888, } 2 per cent., { 12,601 22

Times for the dividends fixed by the by-laws : May 1 and November 1.

Date of the last extra dividend : Nov. 1, 1885.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,276 89,015 76

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 899 100,121 10

Number of accounts opened during the year ending Oct. 31, 1888,	283
Number of accounts closed during the year ending Oct. 31, 1888,	205
Number of open accounts Oct. 31, 1888,	2,088
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$1,436 80
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: October 5.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$193,375 45	5 per cent.	\$68,550 00	5½ per cent.	\$322,952 45	6 per cent.
17,500 00	5¼ "	5,000 00	5¾ "	11,550 00	6½ "

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Fitchburg N'l B'k, Fitchburg,	\$1,000	\$1,500 00	\$1,000 00
98	Rollstone N'l B'k, Fitchburg, .	9,800	14,700 00	9,800 00
100	N'l B'k of Redemption, Boston,	10,000	13,200 00	10,000 00
25	N'l B'k Commonw'lh, Boston,	2,500	3,375 00	2,500 00
67	Eliot Nat'l Bank, Boston, .	6,700	9,380 00	6,700 00
48	Faneuil Hall N'l B'k, Boston,	4,800	6,816 00	4,800 00
100	Merchants' Nat'l Bank, Boston,	10,000	13,800 00	10,000 00
42	Leominster Nat'l Bank, Leominster,	4,200	4,032 00	3,200 00
195	First N'l B'k, Winchendon, .	19,500	29,250 00	10,300 00
16	First National Bank, Boston, .	1,600	3,200 00	1,600 00
11	First National Bank, Adams, .	1,100	1,430 00	1,100 00
85	First Nat'l Bank, Leominster,	850*	—	—
		\$72,050	\$100,683 00	\$61,000 00

* This bank is in liquidation, and has paid 90 per cent. to stockholders.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	\$15,000	\$16,050 00	\$15,000 00
Fitchburg R.R. 4½s,	10,000	10,000 00	10,000 00
Cheshire R.R. 6s,	11,000	11,720 00	11,000 00*
	\$36,000	\$37,770 00	\$36,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS., Nov. 15, 1888.

Personally appeared C. L. Beals, Treasurer of the Winchendon Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, SILAS A. GREENWOOD, *Justice of the Peace.*

WORCESTER, SS., Nov. 16, 1888.

Personally appeared Orlando Mason, President, and Henry Whitcomb, Sam'l A. Parker, Marshall W. Chandler, Sidney Fairbank and George M. Whitney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, SILAS A. GREENWOOD, *Justice of the Peace.*

WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated 1871. Present number of corporators, 39.

THOS. P. AYER, *President.*

DAVID N. SKILLINGS, *Treasurer*

WM. H. BREWER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOS. P. AYER,

STEPHEN THOMPSON,

JAS. F. DWINELL,

MOSES A. HERRICK.

Open for business Wednesday, 4 to 7 P.M.; Saturday, 4 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$99,085 92	Deposits,	\$380,000 25
Bank stock as per schedule,	36,006 25	Guaranty fund,	7,991 26
Railroad bonds as per schedule,	33,713 75	Due on mortgages,	1,000 00
Loans on real estate,	162,425 00	Due for salary,	50 00
Loans on personal security,	52,175 00	Premium account,	4,310 00
Deposit in bank, on interest,	10,223 35	Interest account,	1,335 14
Expense account,	4 08		
Cash on hand,	1,053 30		
	\$394,686 65		\$394,686 65

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 75

Aggregate amount of the same, \$101,500 00

Cash on Deposit in Bank:—

Eliot National Bank, Boston, \$10,223 35

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books), \$19,446 97

Rate and amount of each semi-annual dividend for the year } 2½ per cent., { 7,810 28
 ending Oct. 31, 1888, } 2½ per cent., { 7,746 49

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Date of the last extra dividend: 1877.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 1,803 95,331 14

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 911 94,828 67

Number of accounts opened during the year ending Oct. 31, 1888, 203

Number of accounts closed during the year ending Oct. 31, 1888,	143
Number of open accounts Oct. 31, 1888,	1,394
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	\$1,184 22
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: June 7.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,223 35	3 per cent.	\$31,800 00	5½ per cent.	\$2,425 00	7 per cent.
114,300 00	5 “	66,075 00	6 “		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester, Mass., 4s,	\$29,000	\$29,545 00	\$29,545 50
of Winchester, Mass., 4¼s,	10,000	10,050 00	10,000 00
of Winchester, Mass., 7s,	5,000	5,675 00	6,000 00
of Winchester, Mass., 4½s,	7,000	7,000 00	7,000 00
of Woburn, Mass., 6s,	3,000	3,217 50	3,255 00
of N. Easton, Mass., 4s,	2,000	2,065 00	2,018 67
City of Detroit, Mich., 7s,	5,000	5,150 00	5,762 50
of Newton, Mass., 4s,	10,300	10,300 00	10,531 75
of Chelsea, Mass., 6s,	3,000	3,217 50	3,270 00
of Cambridge, Mass., 6s,	2,000	2,210 00	2,470 00
of Lynn, Mass., 6s,	2,000	2,270 00	2,340 00
of Lawrence, Mass., 6s,	1,000	1,190 00	1,260 00
of Charlestown, Mass., 6s,	1,000	1,020 00	1,042 50
State of Maine 6s,	2,000	2,040 00	2,070 00
District of Columbia 6s,	6,000	6,435 00	6,870 00
District of Columbia 5s,	5,000	5,187 50	5,650 70
	\$93,300	\$96,572 50	\$99,085 92

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Faneuil Hall N'l Bank, Boston,	\$2,500	\$3,506 25	\$3,285 00
11	State National Bank, Boston,	1,100	1,408 00	1,361 25
5	N'l B'k of No. America, Boston,	500	561 25	570 00
4	Hamilton Nat'l Bank, Boston,	400	500 00	496 00
	<i>Amounts carried forward,</i>	\$4,500	\$5,975 50	\$5,712 25

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$4,500	\$5,975 50	\$5,712 25
50	Metropolitan N'l B'k, Boston,	5,000	5,556 25	5,100 00
30	Eliot Nat'l Bank, Boston, .	3,000	3,705 00	3,240 00
22	Atlas Nat'l Bank, Boston, .	2,200	2,596 00	2,583 00
17	N'l Bank of Commerce, Boston,	1,700	2,120 75	2,076 25
13	Nat'l Eagle Bank, Boston, .	1,300	1,352 00	1,472 25
20	First Nat'l Bank, Woburn, .	2,000	2,600 00	3,000 00
30	Globe Nat'l Bank, Boston, .	3,000	2,790 00	3,330 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,330 00	1,501 25
20	Nat'l Union Bank, Boston, .	2,000	2,875 00	2,876 25
10	N'l B'k of Redemption, Boston,	1,000	1,335 00	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,500 00	1,290 00
5	Howard Nat'l Bank, Boston, .	500	541 87	618 75
15	Nat'l Exchange Bank, Boston,	1,500	1,950 00	1,923 75
		\$29,700	\$36,227 37	\$36,006 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value	Amount Invested.
Old Colony R.R. 6s,	\$4,000	\$4,485 00	\$4,800 00
Fitchburg R.R. 5s,	5,000	5,375 00	5,495 00
Fitchburg R.R. 4s,	5,000	5,000 00	5,137 50
Boston & Lowell R.R. 4s,	16,000	16,160 00	16,118 75
Boston & Albany R.R. 6s,	2,000	2,230 00	2,162 50
	\$32,000	\$33,250 00	\$33,713 75

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WINCHESTER, Nov. 10, 1888.

Personally appeared David N. Skillings, Treasurer of the Winchester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

MIDDLESEX, ss.

WINCHESTER, Nov. 12, 1888.

Personally appeared Thomas P. Ayer, President, and James F. Dwinell, Moses A. Herrick, Chas. H. Dunham, Stephen Thompson and Abijah Thompson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Present number of corporators, 17.

JOHN CUMMINGS, *President.*

EDWARD E. THOMPSON, *Treasurer.*

EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CUMMINGS,

GARVIN R. GAGE,

BENJAMIN HINCKLEY,

JOHN W. JOHNSON,

PARKER L. CONVERSE,

SAMUEL COOK,

JACOB BROWN,

JOHN WINN,

CHARLIE A. JONES.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; and Saturday, 6 to 8 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$20,000 00	Deposits,	\$970,050 58
Bank stock as per schedule,	217,635 00	Earnings undivided,	20,664 59
Loans on bank stock,	1,050 00	Guaranty fund,	14,634 56
Railroad bonds as per schedule,	49,500 00		
Loan on railroad bonds,	25,000 00		
Loan on railroad stocks,	10,650 00		
Real estate (for banking purposes),	55,000 00		
Loans on real estate,	503,463 00		
Loans on personal security,	83,878 00		
Loans to counties, cities or towns (notes),	17,139 91		
Loans on depositors' books,	2,093 25		
Deposits in banks, on interest,	5,845 08		
Safe, furniture and fixtures,	5,500 00		
Unexpired insurance,	476 88		
Cash on hand,	115 61		
	<hr/>		<hr/>
	\$1,005,349 73		\$1,005,349 73

Loans on Bank Stock, amount on each : —

On 7 shares First National Bank, Woburn,	\$350 00
On 1 share First National Bank, Woburn,	100 00
On 6 shares First National Bank, Woburn,	600 00

Loan on Railroad Bonds : —

On \$23,000 Fitchburg R.R. 5s,	\$25,000 00
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Loans on Railroad Stocks, amount in each : —

On 100 shares Chicago, Burlington & Quincy R.R.,	*\$10,000 00
On 15 shares Maine Central R.R.,	650 00

* This illegal loan has since been paid.

Invested in real estate (for banking purposes),	\$55,000 00
Estimated value of the same,	55,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1888,	1,537 17
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	305
Aggregate amount of the same,	279,327 16

Cash on Deposit in Banks, amount in each:—

First National Bank, Woburn,	\$992 05
Shawmut National Bank, Boston,	4,853 03

Gross amount of interest or profits received or earned during year ending Oct. 31, 1888 (as per books),	\$49,915 86
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 17,897 80 2 per cent., { 17,509 36
Times for the dividends fixed by the by-laws: first Saturday in January and July.	

Date of the last extra dividend: Jan. 1, 1886.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	5,743	301,915 66
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	4,037	315,344 40
Number of accounts opened during the year ending Oct. 31, 1888,	919	
Number of accounts closed during the year ending Oct. 31, 1888,	620	
Number of open accounts Oct. 31, 1888,	4,236	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		3,816 62
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 28.		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,815 08	2 per cent.	\$347,450 00	5 per cent.	\$1,000 00	7 per cent.
25,000 00	4 " "	66,923 25	5½ " "	1,200 00	8 " "
47,500 00	4½ " "	162,203 91	6 " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 6s,	\$9,000	\$10,125 00	\$9,000 00
City of Grand Rapids, Mich., 5s,	10,000	12,540 00	11,000 00
	\$19,000	\$22,665 00	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	\$13,000	\$16,022 50	\$15,600 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,325 00	3,215 00
112	Blackstone N'l Bank, Boston, .	11,200	12,516 00	11,760 00
20	Boston Nat'l Bank, Boston, .	2,000	2,400 00	2,200 00
67	Continental N'l Bank, Boston, .	6,700	8,040 00	7,200 00
77	N'l B'k of Commerce, Boston, .	7,700	9,605 75	9,240 00
45	Eliot National Bank, Boston, .	4,500	5,557 50	5,265 00
55	Faneuil Hall N'l Bank, Boston, .	5,500	7,714 00	7,000 00
50	Freeman's N'l Bank, Boston, .	5,000	5,000 00	5,000 00
135	N'l Hide & Leather B'k, Boston, .	13,500	16,368 75	15,525 00
35	Howard Nat'l Bank, Boston, .	3,500	3,740 63	3,920 00
115	New England N'l B'k, Boston, .	11,500	18,457 50	16,215 00
10	Old Boston Nat'l Bank, Boston, .	1,000	1,220 00	1,200 00
145	Nat'l Revere Bank, Boston, .	14,500	18,668 75	17,400 00
46	N'l B'k of the Republic, Boston, .	4,600	6,900 00	5,980 00
165	Shawmut Nat'l Bank, Boston, .	16,500	21,615 00	18,975 00
170	Shoe & Leather N'l B'k, Boston, .	17,000	17,467 50	17,000 00
20	Second Nat'l Bank, Boston, .	2,000	3,205 00	3,000 00
39	Suffolk Nat'l Bank, Boston, .	3,900	4,953 00	4,290 00
30	State Nat'l Bank, Boston, .	3,000	3,870 00	3,750 00
105	Tremont Nat'l Bank, Boston, .	10,500	11,865 00	11,150 00
45	Third Nat'l Bank, Boston, .	4,500	4,736 25	4,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,512 50	5,000 00
186	First National Bank, Woburn, .	18,600	25,110 00	23,250 00
		\$187,700	\$233,870 63	\$217,635 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$3,000	\$3,270 00	\$3,000 00
Boston & Lowell R.R. 6s,	1,000	1,125 00	1,000 00
Boston & Lowell R.R. 7s,	10,000	11,116 00	11,500 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	13,200 00	13,200 00*
Maine Central R.R. 7s,	9,000	10,980 00	10,800 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
	\$45,000	\$50,191 00	\$49,500 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WOBURN, Nov. 12, 1888.

Personally appeared Edward E. Thompson, Treasurer of the Woburn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD F. JOHNSON, *Justice of the Peace.*

MIDDLESEX, ss.

WOBURN, Nov. 12, 1888.

Personally appeared John Cummings, President, and John Cummings, Jacob Brown, Garvin R. Gage, Benj. Hinckley, Charlie A. Jones, John W. Johnson and John Winn trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD F. JOHNSON, *Justice of the Peace.*

**WORCESTER COUNTY INSTITUTION FOR SAVINGS—
WORCESTER.**

Incorporated 1828. Present number of corporators, 154.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

J. HENRY HILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

STEPHEN SALISBURY,

JOSEPH MASON,

JONAS G. CLARK,

WALDO LINCOLN,

JOHN D. WASHBURN.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M., and 2 to 4 P.M.;
Saturday, close at 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$2,675,800 00	Deposits,	\$10,348,643 63
Loan on public funds,	5,000 00	Earnings undivided,	213,090 60
Bank stock as per schedule,	800,000 00	Guaranty fund,	365,000 00
Railroad bonds as per schedule,	1,994,500 00	Reserved profits,	54,000 00
Real estate by foreclosure,	11,200 00	Suspense,	927 42
Loans on real estate,	3,259,840 00		
Loans on personal security,	1,590,000 00		
Loans to counties, cities or towns (notes),	463,980 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	174,932 30		
Expense account,	1,636 61		
Cash on hand,	4,242 74		
	<hr/>		<hr/>
	\$10,981,661 65		\$10,981,661 65

Loan on Public Funds : —

On \$5,000 United States 6s, \$5,000 00

Value (by books) of real estate, held by foreclosure or otherwise, . . . \$11,200 00

Assessed value of the same, 14,700 00

Number of outstanding loans which are of an amount not exceeding
\$3,000 each, 78

Aggregate amount of the same, 1,443,840 00

Cash on Deposit in Banks, amount in each : —

Worcester National Bank, Worcester, \$31,962 30

Citizen's National Bank, Worcester, 8,000 00

City National Bank, Worcester,	\$22,000 00
First National Bank, Worcester,	40,000 00
Mechanics' National Bank, Worcester,	20,000 00
Quinsigamond National Bank, Worcester,	2,000 00
Millbury National Bank, Millbury,	15,000 00
National Bank of the Commonwealth, Boston,	13,000 00
Wachusett National Bank, Fitchburg,	20,000 00

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$535,991 32
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	194,455 37
ending Oct. 31, 1888, } 2 per cent., {	197,538 60
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	17,591 1,372,160 02
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	15,071 1,524,905 35
Number of accounts opened during the year ending Oct. 31, 1888,	3,238
Number of accounts closed during the year ending Oct. 31, 1888,	2,721
Number of open accounts Oct. 31, 1888,	23,079
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	15,829 10
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner: October 22.	

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,000 00	2½ per cent.	\$61,000 00	4½ per cent.	\$3,547,770 00	5 per cent.
44,962 30	3 " "	29,000 00	4¼ " "	108,000 00	5¼ " "
75,000 00	3½ " "	606,000 00	4½ " "	60,000 00	5½ " "
4,950 00	3¾ " "	125,000 00	4¾ " "	75,000 00	5¾ " "
672,500 00	4 " "	22,500 00	4⅞ " "	49,600 00	6 " "

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$553,800	\$704,710 00	\$553,800 00
District of Columbia 6s,	60,000	63,900 00	60,000 00
County of Hillsborough, N. H., 5s,	1,000	1,035 00	1,000 00
of Strafford, N. H., 4s,	30,000	30,300 00	30,000 00
City of Worcester, Mass., 6s,	64,000	67,440 00	64,000 00
of Worcester, Mass., 5s,	91,000	95,810 00	91,000 00
of Worcester, Mass., 4s,	825,000	868,000 00	825,000 00
of Boston, Mass., 4s,	100,000	106,000 00	100,000 00
<i>Amounts carried forward,</i>	\$1,724,800	\$1,937,195 00	\$1,724,800 00

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$1,724,800	\$1,937,195 00	\$1,724,800 00
City of Charlestown, Mass., 6s, .	5,000	5,100 00	5,000 00
of Fitchburg, Mass., 6s, .	35,000	37,625 00	35,000 00
of Lawrence, Mass., 6s, .	5,000	5,175 00	5,000 00
of Lowell, Mass., 6s, . .	36,000	37,980 00	36,000 00
of Lynn, Mass., 6s, . .	50,000	57,500 00	50,000 00
of Lynn, Mass., 4s, . .	50,000	51,750 00	50,000 00
of Newton, Mass., 6s, . .	40,000	51,500 00	40,000 00
of New Bedford, Mass., 6s, .	5,000	6,150 00	5,000 00
of Salem, Mass., 5s, . .	22,000	25,850 00	22,000 00
of Concord, N. H., 6s, . .	500	565 00	500 00
of Dover, N. H., 6s, . .	2,000	2,170 00	2,000 00
of Manchester, N. H., 4s, .	8,000	8,400 00	8,000 00
of Manchester, N. H., 6s, .	38,500	41,387 00	38,500 00
of Nashua, N. H., 6s, . .	34,000	36,750 00	34,000 00
of Providence, R. I., 4½s, .	52,000	55,900 00	52,000 00
of Providence, R. I., 5s, .	50,000	59,000 00	50,000 00
of Meriden, Conn., 7s, . .	26,000	26,780 00	26,000 00
of New London, Conn., 7s, .	25,000	35,000 00	25,000 00
of Norwich, Conn., 5s, . .	14,000	16,520 00	14,000 00
of Cleveland, Ohio, 7s, . .	20,000	22,200 00	20,000 00
of Cleveland, Ohio, 4½s, .	27,000	27,000 00	27,000 00
of Columbus, Ohio, 6s, . .	32,000	35,680 00	32,000 00
of Columbus, Ohio, 4s, . .	90,000	94,500 00	90,000 00
of Indianapolis, Ind., 7.30s, .	8,000	9,200 00	8,000 00
Town of Abington, Mass., 4s, .	80,000	82,400 00	80,000 00
of Brookline, Mass., 7s, . .	20,000	25,000 00	20,000 00
of Beverly, Mass., 4s, . .	100,000	102,000 00	100,000 00
of Northampton, Mass., 6s, .	13,000	13,975 00	13,000 00
of Spencer, Mass., 4s, . .	40,000	41,800 00	40,000 00
of Westborough, Mass., 5s, .	20,000	23,750 00	20,000 00
of Pawtucket, R. I., 5s, . .	3,000	3,350 00	3,000 00
	\$2,675,800	\$2,979,152 00	\$2,675,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	\$5,400	\$7,452 00	\$5,400 00
375	Atlas Nat'l Bank, Boston, . .	37,500	45,937 00	37,500 00
138	Blackstone Nat'l B'k, Boston,	13,800	15,387 00	13,800 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,932 00	1,400 00
54	Columbian Nat'l Bank, Boston,	5,400	6,750 00	5,400 00
120	Continental N'l Bank, Boston,	12,000	14,400 00	12,000 00
	<i>Amounts carried forward,</i>	\$75,500	\$91,858 00	\$75,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
	<i>Amounts brought forward,</i>	\$75,500	\$91,858 00	\$75,500 00
90	Eliot Nat'l Bank, Boston, . . .	9,000	11,070 00	9,000 00
20	Faneuil Hall Nat'l B'k, Boston, . . .	2,000	2,900 00	2,000 00
250	First Nat'l Bank, Boston, . . .	25,000	59,500 00	25,000 00
172	Freeman's Nat'l Bank, Boston, . . .	17,200	17,200 00	17,200 00
31	Globe National Bank, Boston, . . .	3,100	2,883 00	3,100 00
180	Hamilton Nat'l B'k, Boston, . . .	18,000	22,500 00	18,000 00
150	Howard Nat'l Bank, Boston, . . .	15,000	15,450 00	15,000 00
74	Market Nat'l Bank, Boston, . . .	7,400	6,882 00	7,400 00
44	Massachusetts N'l B'k, Boston, . . .	11,000	11,880 00	11,000 00
125	Merchants' Nat'l B'k, Boston, . . .	12,500	17,750 00	12,500 00
217	N'l B'k of Commerce, Boston, . . .	21,700	27,125 00	21,700 00
78	N'l B'k of No. America, Boston, . . .	7,800	8,736 00	7,800 00
93	N'l B'k of Redemption, Boston, . . .	9,300	12,276 00	9,300 00
210	N'l B'k of the Republic, Boston, . . .	21,000	31,500 00	21,000 00
208	Nat'l City Bank, Boston, . . .	20,800	22,048 00	20,800 00
110	National Eagle Bank, Boston, . . .	11,000	11,550 00	11,000 00
49	Nat'l Exchange Bank, Boston, . . .	4,900	6,468 00	4,900 00
308	N'l Hide & Leather B'k, Boston, . . .	30,800	37,576 00	30,800 00
375	Nat'l Revere Bank, Boston, . . .	37,500	48,750 00	37,500 00
71	Nat'l Union Bank, Boston, . . .	7,100	10,001 00	7,100 00
300	Nat'l Webster Bank, Boston, . . .	30,000	33,000 00	30,000 00
199	New England N'l B'k, Boston, . . .	19,900	31,840 00	19,900 00
47	North Nat'l Bank, Boston, . . .	4,700	6,298 00	4,700 00
42	Old Boston N'l Bank, Boston, . . .	4,200	5,166 00	4,200 00
352	Second Nat'l Bank, Boston, . . .	35,200	56,120 00	35,200 00
173	Shawmut Nat'l Bank, Boston, . . .	17,300	22,490 00	17,300 00
134	Shoe & Leather N'l B'k, Boston, . . .	13,400	13,668 00	13,400 00
113	State National Bank, Boston, . . .	11,300	14,464 00	11,300 00
34	Suffolk Nat'l Bank, Boston, . . .	3,400	4,250 00	3,400 00
156	Tremont Nat'l Bank, Boston, . . .	15,600	17,316 00	15,600 00
190	Washington Nat'l B'k, Boston, . . .	19,000	22,990 00	19,000 00
10	Blackstone N'l B'k, Uxbridge, . . .	1,000	1,250 00	1,000 00
51	Fitchburg N'l B'k, Fitchburg, . . .	5,100	7,500 00	5,100 00
45	Grafton Nat'l Bank, Grafton, . . .	4,500	5,175 00	4,500 00
55	Leicester N'l B'k, Leicester, . . .	5,500	6,270 00	5,500 00
108	Millbury Nat'l B'k, Millbury, . . .	10,800	13,500 00	10,800 00
48	Oxford Nat'l B'k, Oxford, . . .	4,800	5,760 00	4,800 00
30	Southbridge Nat'l B'k, South- bridge,	3,000	4,000 00	3,000 00
200	Third Nat'l Bank, Springfield, . . .	20,000	38,000 00	20,000 00
8	Ware National Bank, Ware, . . .	800	1,000 00	800 00
60	Franklin County Nat'l Bank, Greenfield,	6,000	6,000 00	6,000 00
281	Central Nat'l Bank, Worcester, . . .	28,100	39,902 00	28,100 00
248	Citizens' Nat'l B'k, Worcester, . . .	24,800	31,000 00	24,800 00
295	City Nat'l Bank, Worcester, . . .	29,500	39,825 00	29,500 00
139	Mechanics' N'l B'k, Worcester, . . .	13,900	17,375 00	13,900 00
206	Quinsigamond National Bank, Worcester,	20,600	25,132 00	20,600 00
800	Worcester N'l B'k, Worcester, . . .	80,000	115,600 00	80,000 00
		\$800,000	\$1,060,794 00	\$800,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$60,000	\$65,700 00	\$60,000 00
Boston & Albany R.R. 6s,	316,000	353,920 00	316,000 00
Boston, Barre & Gardner R.R. 5s,	21,000	21,840 00	21,000 00
Boston & Lowell R.R. 7s,	34,000	37,230 00	34,000 00
Boston & Lowell R.R. 6s,	4,000	4,510 00	4,000 00
Boston & Lowell R.R. 5s,	24,000	26,040 00	24,000 00
Boston & Lowell R.R. 4½s,	30,000	31,575 00	30,000 00
Boston & Lowell R.R. 4s,	150,000	150,000 00	150,000 00
Boston & Maine R.R. 7s,	50,500	57,570 00	50,500 00
Boston & Maine R.R. 4s,	129,000	130,935 00	129,000 00
Fitchburg R.R. 7s,	30,000	33,300 00	30,000 00
Fitchburg R.R. 6s,	18,000	20,025 00	18,000 00
Fitchburg R.R. 5s,	152,000	159,500 00	152,000 00
Fitchburg R.R. 4s,	50,000	46,500 00	50,000 00
Leeds & Farmington R.R. 6s, . . .	28,000	31,640 00	28,000 00
Lowell & Lawrence R.R. 6s,	3,000	3,442 00	3,000 00
Old Colony R.R. 7s,	187,000	214,322 00	187,000 00
Old Colony R.R. 6s,	25,000	28,500 00	25,000 00
Old Colony R.R. 4s,	150,000	151,500 00	150,000 00
Providence & Worcester R.R. 6s,	178,000	204,700 00	178,000 00
Salem & Lowell R.R. 6s,	25,000	28,875 00	25,000 00
Worcester & Nashua R.R. 5s, . . .	230,000	242,100 00	230,000 00
Vermont & Mass. R.R. 5s,	100,000	109,500 00	100,000 00
	\$1,994,500	\$2,153,224 00	\$1,994,500 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Chas. A. Chase, Treasurer of the Worcester County Institution for Savings, and made affirmation that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. P. HAMILTON, *Justice of the Peace.*

WORCESTER, ss., Nov. 19, 1888.

Personally appeared Stephen Salisbury, President, and John D. Washburn, Jonas G. Clark, Waldo Lincoln, Geo. S. Howe and J. M. Wetherell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. P. HAMILTON, *Justice of the Peace.*

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

Incorporated April, 1854. Present number of corporators, 159.

E. B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. B. STODDARD,
STEPHEN SAWYER,

WM. L. CLARK,
JOSEPH E. DAVIS.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M., 2 to 4 P.M. ;
Saturdays, 9 A.M. to 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$235,000 00	Deposits,	\$3,472,783 20
Bank stock as per schedule,	267,500 00	Earnings undivided,	51,475 18
Loans on bank stock,	10,550 00	Guaranty fund,	85,000 00
Railroad bonds as per schedule,	202,000 00		
Loans on real estate,	2,123,293 00		
Loans on personal security,	663,450 25		
Deposits in banks, on interest,	102,603 88		
Expense account,	3,036 92		
Cash on hand,	1,824 33		
	\$3,609,258 38		\$3,609,258 38

Loans on Bank Stock, amount on each :—

On 8 shares Central National Bank, Worcester,	}	\$1,100 00
On 5 shares Worcester National Bank, Worcester,		
On 50 shares Citizens' National Bank, Worcester,		5,000 00
On 20 shares Shelburne Falls National Bank, Shelburne Falls,		600 00
On 17 shares Newton National Bank, Newton,		350 00
On 25 shares Palmer National Bank, Palmer,		1,500 00
On 25 shares Central National Bank, Worcester,	}	2,000 00
On 20 shares Citizens' National Bank, Worcester,		
On 20 shares Worcester National Bank, Worcester,		
On 18 shares Chapin National Bank; Springfield,		

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	609
Aggregate amount of the same,	\$898,930 25
Amount of investments from which no income is received,	500 00

Cash on Deposit in Banks, amount in each :—

City National Bank, Worcester,	\$32,269 21
Mechanics' National Bank, Worcester,	33,160 55
Quinsigamond National Bank, Worcester,	37,174 12

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$177,518 66
Rate and amount of each semi-annual dividend for the year ending Oct. 31, 1888,	2 per cent., { 62,233 28
	2 per cent., { 64,075 16

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: October, 1867.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	12,419	627,793 23
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Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	6,889	525,045 77
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Number of accounts opened during the year ending Oct. 31, 1888,	1,946
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Number of accounts closed during the year ending Oct. 31, 1888,	1,289
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Number of open accounts Oct. 31, 1888,	13,824
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Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),	8,069 98
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Amount of treasurer's bond,	25,000 00
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Date of examination by commissioner: June 29.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$102,603 88	3 per cent.	\$25,000 00	4 $\frac{7}{8}$ per cent.	\$60,000 00	5 $\frac{3}{8}$ per cent.
600 25	4 " "	2,322,293 00	5 " "	25,000 00	5 $\frac{7}{8}$ " "
25,000 00	4 $\frac{3}{8}$ " "	150,000 00	5 $\frac{1}{4}$ " "	43,600 00	6 " "
20,000 00	4 $\frac{1}{2}$ " "	125,800 00	5 $\frac{1}{2}$ " "		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s,	\$5,000	\$6,200 00	\$5,000 00
City of Lowell, Mass., 6s,	27,000	28,050 00	27,000 00
of Lowell, Mass., 4s,	44,000	44,000 00	44,000 00
of New London, Conn., 7s,	14,000	17,780 00	14,000 00
of Newton, Mass., 6s,	25,000	31,750 00	25,000 00
of Springfield, Mass., 7s,	12,000	16,200 00	12,000 00
of Worcester, Mass., 6s,	25,000	26,750 00	25,000 00
of Cleveland, Ohio, 7s,	20,000	22,800 00	20,000 00
Town of Beverly, Mass., 4s,	7,000	7,140 00	7,000 00
City of Scranton, Pa., 6s,	6,000	6,840 00	6,000 00
United States 4s,	50,000	63,500 00	50,000 00
	\$235,000	\$271,040 00	\$235,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston, .	\$5,000	\$5,150 00	\$5,000 00
88	Blackstone Nat'l B'k, Boston, .	8,800	9,768 00	8,800 00
70	Central Nat'l Bank, Worcester,	7,000	9,800 00	7,000 00
268	City Nat'l Bank, Worcester, .	26,800	34,840 00	26,800 00
25	National City Bank, Boston, .	2,500	2,600 00	2,500 00
7	Citizens' N'l Bank, Worcester,	700	875 00	700 00
44	N'l B'k of Commerce, Boston,	4,400	5,456 00	4,400 00
80	N'l B'k Commonw'lth, Boston,	8,000	10,960 00	8,000 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,400 00	10,000 00
122	Eliot Nat'l Bank, Boston, .	12,200	15,006 00	12,200 00
67	First Nat'l Bank, Boston, .	6,700	15,879 00	6,700 00
5	First Nat'l Bank, Leominster,	500	500 00	500 00
41	Fourth Nat'l Bank, Boston, .	4,100	4,469 00	4,100 00
100	Globe Nat'l Bank, Boston, .	10,000	9,200 00	10,000 00
50	Grafton Nat'l Bank, Grafton, .	5,000	5,500 00	5,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
164	N'l Hide & Leather B'k, Boston,	16,400	19,680 00	16,400 00
100	Howard Nat'l Bank, Boston, .	10,000	10,600 00	10,000 00
30	Leicester Nat'l Bank, Leicester,	3,000	3,450 00	3,000 00
12	Market Nat'l Bank, Boston, .	1,200	1,104 00	1,200 00
64	Mechanics' N'l B'k, Worcester,	6,400	8,320 00	6,400 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
107	Millbury Nat'l Bank, Millbury,	10,700	13,375 00	10,700 00
8	North Nat'l Bank, Boston, .	800	1,080 00	800 00
185	N'l B'k of No. America, Boston,	18,500	20,720 00	18,500 00
55	Northborough National Bank, Northborough,	5,500	6,325 00	5,500 00
158	Quinsigamond National Bank, Worcester,	15,800	19,750 00	15,800 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,550 00	5,000 00
63	Shoe & Leather N'l B'k, Boston,	6,300	6,426 00	6,300 00
50	Spencer Nat'l Bank, Spencer,	5,000	5,750 00	5,000 00
50	State Nat'l Bank, Boston, .	5,000	6,450 00	5,000 00
16	Third Nat'l Bank, Boston, .	1,600	1,680 00	1,600 00
131	Traders' Nat'l Bank, Boston, .	13,100	11,790 00	13,100 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
110	Nat'l Webster Bank, Boston, .	11,000	12,100 00	11,000 00
10	Westminster National Bank, Westminster,	1,000	1,000 00	1,000 00
20	Worcester N'l B'k, Worcester,	2,000	2,800 00	2,000 00
25	Leominster Nat'l Bank, Leom- inster,	2,500	2,500 00	2,500 00
25	Oxford Nat'l Bank, Oxford, .	2,500	3,125 00	2,500 00
		\$267,500	\$323,228 00	\$267,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 5s, . . .	\$34,000	\$35,550 00	\$34,000 00
Nashua & Rochester R.R. 5s, . . .	24,000	25,200 00	24,000 00
Fitchburg R.R. 4s,	20,000	18,800 00	20,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	13,200 00	12,000 00*
Boston, Barre & Gardner R.R. 5s, . .	7,000	7,280 00	7,000 00
Boston, Barre & Gardner R.R. 7s, . .	1,000	1,130 00	1,000 00
Portland & Kennebec R.R. 6s, . . .	6,000	6,660 00	6,000 00
Androscoggin & Kennebec R.R. 6s,	16,000	16,480 00	16,000 00
Boston & Albany R.R. 6s,	21,000	23,520 00	21,000 00
Providence & Worcester R.R. 6s, . .	11,000	12,254 00	11,000 00
Boston & Lowell R.R. 4s,	50,000	50,000 00	50,000 00
	\$202,000	\$210,074 00	\$202,000 00

* A legal investment when made.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 13, 1888.

Personally appeared J. Stewart Brown, Treasurer of the Worcester Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

B. H. WRIGHT, *Justice of the Peace.*

WORCESTER, ss., Nov. 13, 1888.

Personally appeared E. B. Stoddard, President, and Stephen Sawyer, Wm. L. Clark, S. N. Story, H. M. Witter and J. L. Chamberlin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

B. H. WRIGHT, *Justice of the Peace.*

**WORCESTER MECHANICS' SAVINGS BANK —
WORCESTER.**

Incorporated May 15, 1851. Present number of corporators, 104.

J. EDWIN SMITH, *President.*

HENRY WOODWARD, *Treasurer.*

FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. EDWIN SMITH,

JOHN H. COES,

T. W. HAMMOND,

JOHN D. LOVELL.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.: Saturdays,
close at 1 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$150,000 00	Deposits,	\$4,217,252 41
Bank stock as per schedule,	523,987 06	Earnings undivided,	62,844 03
Loan on bank stock,	900 00	Guaranty fund,	100,153 51
Railroad bonds as per schedule,	170,000 00	Profit and loss ac- count,	2,930 76
Loans on real estate,	1,934,010 52		
Loans on personal security,	1,456,646 77		
Loans to counties, cities or towns (notes),	26,000 00		
Deposits in banks, on interest,	115,729 66		
Expense account,	3,467 13		
Cash on hand,	2,439 57		
	\$4,383,180 71		\$4,383,180 71

Loan on Bank Stock : —

On 10 shares Mechanics' National Bank, Worcester, \$900 00

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 636

Aggregate amount of the same, \$867,991 63

Cash on Deposit in Banks, amount in each : —

Central National Bank, Worcester, \$25,000 00

Mechanics' National Bank, Worcester, 90,729 66

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$222,121 30
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	78,245 92
ending Oct. 31, 1888,	79,385 40

Times for the dividends fixed by the by-laws: January 1 and July 1.

Date of the last extra dividend: January, 1867.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 4,209 665,844 96

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 5,134 661,775 16

Number of accounts opened during the year ending Oct. 31, 1888, 960

Number of accounts closed during the year ending Oct. 31, 1888, 817

Number of open accounts Oct. 31, 1888, 7,441

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 9,898 59

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: June 22.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$90,729 66	3½ per cent.	\$2,705,810 52	5 per cent.	\$189,810 77	6 per cent.
25,000 00	4 " "	50,000 00	5¼ " "	25,000 00	6½ " "
160,000 00	4½ " "	219,436 00	5½ " "	10,000 00	6½ " "
32,500 00	4¾ " "	25,000 00	5¾ " "	.	.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 4½s,	\$59,000	\$63,277 50	\$59,000 00
of Springfield, Mass., 7s,	4,000	5,280 00	4,000 00
Town of Spencer, Mass., 4s,	25,000	26,000 00	25,000 00
City of Cambridge, Mass., 6s,	15,000	17,325 00	15,000 00
of New London, Conn., 7s,	20,000	27,600 00	20,000 00
of Fitchburg, Mass., 6s,	10,000	10,975 00	10,000 00
Town of Brookline, Mass., 7s,	7,000	8,680 00	7,000 00
City of Portsmouth, N. H., 6s,	5,000	5,450 00	5,000 00*
of Norwich, Conn., 5s,	5,000	5,875 00	5,000 00
	\$150,000	\$170,462 50	\$150,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
65	Atlas National Bank, Boston, .	\$6,500	\$7,670 00	\$7,902 25
10	Blackstone Nat'l B'k, Boston,	1,000	1,117 50	1,101 25
128	Boston Nat'l Bank, Boston, .	12,800	15,360 00	13,244 12
135	Boylston Nat'l Bank, Boston, .	13,500	18,697 50	16,848 12
118	Nat'l City Bank, Boston, .	11,800	12,360 50	12,626 00
69	Columbian Nat'l B'k, Boston,	6,900	8,625 00	8,690 50
200	N'l B'k of Commerce, Boston,	20,000	24,950 00	23,700 00
200	Eliot National Bank, Boston, .	20,000	24,700 00	23,953 25
11	Faneuil Hall N'l B'k, Boston,	1,100	1,542 75	1,432 75
9	Globe Nat'l Bank, Boston, .	900	832 50	848 25
123	Hamilton Nat'l Bank, Boston,	12,300	15,375 00	15,279 12
197	N'l Hide & Leather B'k, Boston,	19,700	23,786 25	22,099 87
108	Howard Nat'l Bank, Boston, .	10,800	11,543 50	12,258 00
100	Market Nat'l Bank, Boston, .	10,000	9,225 00	9,300 00
17	Massachusetts N'l B'k, Boston,	4,250	4,480 06	4,510 27
146	Merchants' Nat'l B'k, Boston,	14,600	20,132 00	20,289 75
62	New England N'l B'k, Boston,	6,200	9,951 00	8,260 25
193	North National Bank, Boston,	19,300	26,151 50	22,761 75
81	Old Boston Nat'l Bank, Boston,	8,100	9,882 00	9,588 75
115	N'l B'k of Redemption, Boston,	11,500	15,313 75	14,043 75
109	N'l B'k of the Republic, Boston,	10,900	16,350 00	14,277 25
200	Nat'l Revere Bank, Boston, .	20,000	25,750 00	20,965 00
63	Nat'l Union Bank, Boston, .	6,300	8,961 75	8,820 00
50	Second Nat'l Bank, Boston, .	5,000	8,012 50	7,700 00
115	Shawmut Nat'l Bank, Boston,	11,500	14,978 75	13,089 25
87	State National Bank, Boston, .	8,700	11,092 50	10,556 25
202	Suffolk Nat'l Bank, Boston, .	20,200	25,604 50	23,684 50
45	Traders' Nat'l Bank, Boston, .	4,500	3,761 25	4,269 37
40	Tremont Nat'l Bank, Boston, .	4,000	4,450 00	4,085 00
68	Washington Nat'l B'k, Boston,	6,800	8,168 50	8,414 00
84	Central Nat'l B'k, Worcester,	8,400	12,560 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	23,400 00	18,000 00
115	Citizens' Nat'l B'k, Worcester,	11,500	15,525 00	15,000 00
12	First Nat'l Bank, Worcester, .	1,200	2,160 00	1,656 00
434	Mechanics' N'l B'k, Worcester,	43,400	56,420 00	50,787 69
123	Quinsigamond National Bank, Worcester,	12,300	15,990 00	14,570 00
95	Worcester N'l B'k, Worcester,	9,500	13,300 00	10,222 00
10	Clinton Nat'l Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin Nat'l Bank, Franklin,	5,100	5,865 00	5,715 00
114	Grafton Nat'l Bank, Grafton, .	11,400	13,680 00	10,720 00
75	Oxford Nat'l Bank, Oxford, .	7,500	9,750 00	9,625 00
43	Millbury Nat'l B'k, Millbury,	4,300	5,175 00	5,220 00
35	Southbridge N'l Bank, South- bridge,	3,500	4,453 75	3,780 00
20	Westminster N'l Bank, West- minster,	2,000	2,000 00	2,000 00
8	Leicester Nat'l B'k, Leicester,	800	960 00	936 00
5	Continental Nat'l B'k, Boston,	500	600 00	608 75
2	Mt. Vernon N'l Bank, Boston,	200	260 50	260 50
		\$449,750	\$572,183 81	\$523,987 06

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$20,000	\$21,900 00	\$20,000 00
Worcester & Nashua R.R. 5s, . . .	50,000	52,500 00	50,000 00
Fitchburg R.R. 4s,	50,000	46,000 00	50,000 00
Old Colony R.R. 4s,	50,000	50,750 00	50,000 00
	<u>\$170,000</u>	<u>\$171,150 00</u>	<u>\$170,000 00</u>

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 13, 1888.

Personally appeared Henry Woodward, Treasurer of the Worcester Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS G. KENT, *Justice of the Peace.*

WORCESTER, ss., Nov. 13, 1888.

Personally appeared J. Edwin Smith, President, and T. W. Hammond, John H. Coes, Geo. E. Merrill, John D. Lovell and F. H. Dewey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THOMAS G. KENT, *Justice of the Peace.*

**WORCESTER NORTH SAVINGS INSTITUTION—
FITCHBURG.**

Incorporated 1868. Present number of corporators, 103.

AMASA NORCROSS, *President.*

HENRY A. WILLIS, *Treasurer.*

BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AMASA NORCROSS,

EDWIN UPTON,

WILLIAM BAKER,

ELIOT N. CHOATE,

JAMES F. D. GARFIELD.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturday,
close at 2 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$422,143 00	Deposits,	\$2,552,161 09
Bank stock as per schedule,	103,575 87	Earnings undivided,	66,189 14
Loans on bank stock,	22,950 00	Guaranty fund,	66,081 78
Railroad bonds as per schedule,	100,000 00	Real estate by fore- closure,	322 17
Loan on railroad stocks,	2,500 00		
Railroad notes,	20,000 00		
Loans on real estate,	1,264,389 01		
Loans on personal security,	566,879 02		
Loans to counties, cities or towns (notes),	121,300 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	56,070 53		
Expense account,	1,620 85		
Taxes and insurance,	498 36		
Cash on hand,	2,727 54		
	\$2,684,754 18		\$2,684,754 18

Loans on Bank Stock, amount on each :—

On 28 shares Rollstone National Bank, Fitchburg,	\$2,700 00
On 140 shares Wachusett National Bank, Fitchburg,	14,000 00
On 14 shares Leominster National Bank, Leominster,	1,100 00
On 3 shares Old Colony National Bank, Plymouth,	300 00
On 40 shares Westminster National Bank, Westminster,	2,950 00
On 8 shares Agricultural National Bank, Pittsfield, and 11 shares Pittsfield National Bank, Pittsfield,	1,900 00

Loan on Railroad Stocks :—

On 25 shares Boston and Albany R.R.,	\$2,500 00
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Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	550
Aggregate amount of the same,	\$607,088 17
Amount of investments from which no income is received,	5,832 37

Cash on Deposit in Banks, amount in each : —

Rollstone National Bank, Fitchburg,	\$15,000 00
National Bank of the Commonwealth, Boston,	41,070 53

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$134,846 50
Rate and amount of each semi-annual dividend for the year } 2 per cent.,	47,933 40
ending Oct. 31, 1888, } 2 per cent.,	49,038 51

Times for the dividends fixed by the by-laws: January 1 and July 1.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888, 6,104 508,850 29

Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888, 4,610 541,511 50

Number of accounts opened during the year ending Oct. 31, 1888, 1,317

Number of accounts closed during the year ending Oct. 31, 1888, 1,047

Number of open accounts Oct. 31, 1888, 6,789

Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes), 6,747 32

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: October 12.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,832 37	0 per cent.	\$125,500 00	4½ per cent.	\$621,364 86	5½ per cent.
56,070 53	2½ "	74,000 00	4¾ "	30,000 00	5¾ "
140,300 00	4 "	797,683 08	5 "	181,437 72	6 "
22,000 00	4¼ "				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	\$24,000	\$24,000 00	\$24,000 00
of Abington, Mass., 4s,	10,000	10,050 00	10,000 00
of Danvers, Mass., 5s,	10,000	11,450 00	10,000 00
of Greenfield, Mass., 4s,	30,000	30,000 00	30,600 00
of Rockland, Mass., 4s,	10,000	10,043 75	10,000 00
of Wayland, Mass., 5s,	10,000	10,900 00	10,000 00
City of Boston, Mass., 6s,	10,000	11,050 00	} 31,400 00
of Boston, Mass., 4s,	20,000	20,525 00	
of Cleveland, Ohio, 7s,	20,000	23,150 00	} 49,300 00
of Cleveland, Ohio, 4½s,	25,000	25,125 00	
of Dayton, Ohio, 4s,	25,000	25,375 00	25,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Fall River, Mass., 5s,	20,000	23,100 00	20,000 00
of Lynn, Mass., 5s,	10,000	11,350 00	10,000 00
<i>Amounts carried forward,</i>	\$249,000	\$261,118 75	\$255,300 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
<i>Amounts brought forward,</i>	\$249,000	\$261,118 75	\$255,300 00
City of Lewiston, Me., 5s, . . .	10,000	10,637 50	10,000 00
of Montpelier, Vt., 4½s, . . .	50,000	50,125 00	50,000 00
of Norwich, Conn., 7s, . . .	20,000	27,350 00	22,400 00
of New Bedford, Mass., 6s, . . .	20,000	24,425 00	21,300 00
of Portland, Me., 6s, . . .	15,000	17,450 00	15,593 00*
of Springfield, Mass., 7s, . . .	16,000	16,995 00	17,550 00
District of Columbia 6s, . . .	30,000	31,875 00	30,000 00
	\$410,000	\$439,976 25	\$422,143 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas Nat'l Bank, Boston, . . .	\$10,000	\$12,300 00	\$10,962 62
100	Boston Nat'l Bank, Boston, . . .	10,000	12,000 00	9,000 00
50	Blackstone Nat'l B'k, Boston, . . .	5,000	5,575 00	5,406 25
100	National City Bank, Boston, . . .	10,000	10,475 00	10,689 00
100	N'l B'k of Commerce, Boston, . . .	10,000	12,475 00	10,487 50
50	Continental Nat'l B'k, Boston, . . .	5,000	6,000 00	5,687 50
50	National Eagle Bank, Boston, . . .	5,000	5,000 00	5,200 00
25	Fitchburg N'l B'k, Fitchburg, . . .	2,500	3,700 00	3,950 00
15	Faneuil Hall N'l B'k, Boston, . . .	1,500	2,130 00	1,871 25
66	First Nat'l Bank, Leominster, . . .	660	330 00	460 00*
50	Merchants' Nat'l B'k, Boston, . . .	5,000	7,100 00	6,390 25
150	Rollstone N'l B'k, Fitchburg, . . .	15,000	22,800 00	22,371 50
50	Tremont Nat'l Bank, Boston, . . .	5,000	5,650 00	6,100 00
50	Nat'l Webster Bank, Boston, . . .	5,000	5,600 00	5,000 00
		\$89,660	\$111,135 00	\$103,575 87

* This bank is in liquidation, and has paid 90 per cent. to the stockholders.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, . . .	\$40,000	\$41,000 00	\$40,000 00
Boston & Albany R.R. 7s, . . .	10,000	10,900 00	10,000 00
Fitchburg R.R. 4s, . . .	25,000	23,625 00	25,000 00
Fitchburg R.R. 5s, . . .	25,000	26,000 00	25,000 00
	\$100,000	\$101,525 00	\$100,000 00

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Henry A. Willis, Treasurer of the Worcester North Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, BENJAMIN F. WALLIS, *Justice of the Peace.*

WORCESTER, ss., Nov. 12, 1888.

Personally appeared Amasa Norcross, President, and James F. D. Garfield, William Baker, E. Foster Bailey, John Upton, Isaac C. Wright and George Robbins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, BENJAMIN F. WALLIS, *Justice of the Peace.*

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated 1871. Present number of corporators, 30.

D. L. GILLETT, *President.*

CHAS. L. WELLER, *Treasurer.*

HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

D. L. GILLETT,

M. L. ROBINSON,

L. R. NORTON,

O. B. PARKS.

Open for business every business day, 9 A.M. to 3 P.M.

STATEMENT.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$118,900 00	Deposits,	\$832,778 80
Bank stock as per schedule,	34,356 00	Earnings undivided,	5,135 30
Loans on bank stock,	5,850 00	Guaranty fund,	20,017 77
Railroad bonds as per schedule,	93,175 00		
Loan on railroad stocks,	700 00		
Railroad notes,	25,000 00		
Real estate by foreclosure,	1,560 00		
Loans on real estate,	355,693 00		
Loans on personal security,	147,547 36		
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books,	750 00		
Deposits in banks, on interest,	50,035 08		
Deposit in bank, not on interest,	13,028 51		
Expense account,	349 54		
Cash on hand,	987 38		
	\$857,931 87		\$857,931 87

Loans on Bank Stock, amount on each :—

On 15 shares First National Bank, Westfield,	\$1,400 00
On 75 shares Hampden National Bank, Westfield,	4,450 00

Loan on Railroad Stocks :—

On 7 shares Boston, Revere Beach & Lynn R.R.,	\$700 00
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Value (by books) of real estate, held by foreclosure or otherwise,	\$1,560 00
Assessed value of the same,	1,450 00
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	180
Aggregate amount of the same,	223,952 36
Amount of investments from which no income is received,	1,560 00

Cash on Deposit in Banks, amount in each:—

Springfield Safe Deposit and Trust Company, Springfield,	\$10,035 08
Holyoke National Bank, Holyoke,	10,000 00
Third National Bank, Springfield,	15,000 00
City National Bank, Springfield,	10,000 00
First National Bank, Springfield,	5,000 00
Hampden National Bank, Westfield,	13,028 51

Gross amount of interest or profits received or earned during year ending

Oct. 31, 1888 (as per books),	\$40,096 26
Rate and amount of each semi-annual dividend for the year } 2 per cent., {	15,613 52
ending Oct. 31, 1888, } 2 per cent., {	15,839 20

Times for the dividends fixed by the by-laws: January 10 and July 10.

Number and amount of deposits (not including dividends) received during the year ending Oct. 31, 1888,	1,714	172,672 49
Number and amount of withdrawals (including dividends) during the year ending Oct. 31, 1888,	1,393	172,364 50
Number of accounts opened during the year ending Oct. 31, 1888,	366	
Number of accounts closed during the year ending Oct. 31, 1888,	265	
Number of open accounts Oct. 31, 1888,	2,083	
Amount of expenses of the corporation during the year ending Oct. 31, 1888 (exclusive of taxes),		1,326 65
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: June 7.

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,035 08	4 per cent.	\$461,540 36	5 per cent.	\$25,000 00	5½ per cent.
59,000 00	4½ “				

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$56,000	\$71,120 00	\$56,000 00
Town of Westfield, Mass., 4s,	40,000	40,000 00	40,000 00
City of Grand Rapids, Mich., 5s,	20,000	22,400 00	21,900 00
of Northampton, Mass., 6s,	1,000	1,056 00	1,000 00
	\$117,000	\$134,576 00	\$118,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
52	Hampden N'l Bank, Westfield,	\$5,200	\$7,800 00	\$7,825 00
76	First Nat'l Bank, Westfield, .	7,600	10,640 00	10,726 00
40	First Nat'l Bank, Springfield,	4,000	6,600 00	6,100 00
12	Agawam N'l B'k, Springfield,	1,200	1,404 00	1,560 00
50	Hampshire County Nat'l B'k, Northampton,	5,000	6,000 00	6,000 00
13	Chicopee N'l B'k, Springfield,	1,300	2,171 00	2,145 00
		\$24,300	\$34,615 00	\$34,356 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s,	\$39,000	\$42,510 00	\$39,000 00
Boston & Albany R.R. 6s,	4,000	4,480 00	4,000 00
Boston, Winthrop & Shore R.R. 5s,	14,000	15,260 00	14,000 00
Boston & Providence R.R. 7s,	6,000	6,780 00	6,000 00
Old Colony R.R. 6s,	20,000	22,800 00	22,875 00
Old Colony R.R. 7s,	5,000	5,700 00	5,300 00
Boston & Maine R.R. 7s,	2,000	2,280 00	2,000 00
	\$90,000	\$99,810 00	\$93,175 00

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 16, 1888.

Personally appeared Chas. L. Weller, Treasurer of the Woronoco Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

HAMPDEN, ss., Nov. 17, 1888.

Personally appeared D. L. Gillett, President, and L. R. Norton, Thos. Kniel, M. L. Robinson, J. S. Clark, O. B. Parks and O. A. Granger, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

AGGREGATE STATEMENT OF CONDITION,

OCTOBER 31, 1888.

ASSETS.		LIABILITIES.	
Public Funds : —			
United States bonds,	\$4,130,216 56	Deposits,	\$315,185,070 57
Other bonds,	36,614,988 42	Earnings un-	
Loans on public funds,	466,765 00	divided,	5,946,996 08
Bank stock,	27,411,568 72	Guaranty	
Loans on bank stock,	1,661,033 83	fund,	9,749,557 98
Railroad bonds,	25,705,651 60	Sundries,	325,241 96
Loans on railroad bonds,	334,600 00		
Loans on railroad stocks,	281,460 00		
Railroad notes,	3,450,000 00		
Real estate (for banking purposes),	2,479,840 17		
Real estate by foreclosure,	1,950,533 09		
Loans on real estate,	127,326,276 14		
Loans on personal security,	80,165,911 20		
Loans to counties, cities, or towns			
(notes),	8,664,173 21		
Loans on depositors' books,	312,165 46		
Deposits in banks, on interest,	8,318,184 94		
Deposits in banks, not on interest,	573,818 18		
Sundries,*	778,429 42		
Cash on hand,	581,250 65		
	\$331,206,866 59		\$331,206,866 59

* This item consists of premium, interest and expense accounts, stocks taken to secure indebtedness, etc.

Gross amount of interest or profits received or earned for the year ending

Oct. 31, 1888, \$16,559,911 50

Percentage of earnings to total assets, 4.999+.

Aggregate amount of ordinary dividends for the year ending Oct. 31,

1888, 12,032,598 91

Average rate, 4.14 per cent.

Amount of extra dividends for the year ending Oct. 31, 1888, 19,084 62

Rate of Ordinary Dividends paid by One Hundred and Seventy-three Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
1 . . .	3 per cent.	131 . . .	4 per cent.	3 . . .	4 $\frac{3}{4}$ per cent.
1 . . .	3 $\frac{1}{2}$ " "	3 . . .	4 $\frac{1}{4}$ " "	11 . . .	5 " "
1 . . .	3 $\frac{3}{4}$ " "	22 . . .	4 $\frac{1}{2}$ " "		

Total Amount of Loans with each specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.
\$85,667 65	0 per cent.	\$778,500 00	4 $\frac{7}{8}$ per cent.
9,134 61	1 $\frac{1}{2}$ "	84,256,627 61	5 "
205,744 68	2 "	275,000 00	5 $\frac{1}{8}$ "
73,825 81	2 $\frac{1}{4}$ "	2,530,500 00	5 $\frac{1}{4}$ "
3,945,863 26	2 $\frac{1}{2}$ "	200,000 00	5 $\frac{3}{8}$ "
49,589 63	2 $\frac{3}{4}$ "	23,999,334 97	5 $\frac{1}{2}$ "
1,725,592 67	3 "	300,000 00	5 $\frac{3}{8}$ "
107,000 00	3 $\frac{1}{4}$ "	3,904,056 00	5 $\frac{3}{4}$ "
80,000 00	3 $\frac{3}{8}$ "	25,000 00	5 $\frac{7}{8}$ "
1,152,763 38	3 $\frac{1}{2}$ "	34,670,542 17	6 "
30,000 00	3 6-10 "	25,000 00	6 $\frac{1}{8}$ "
110,000 00	3 $\frac{5}{8}$ "	84,500 00	6 $\frac{1}{4}$ "
1,070,947 30	3 $\frac{3}{4}$ "	897,563 50	6 $\frac{1}{2}$ "
1,035,000 00	3 $\frac{7}{8}$ "	225,000 00	6 6-10 "
6,500 00	3 9-10 "	1,220,969 57	7 "
20,567,582 80	4 "	92,885 67	7 3-10 "
413,000 00	4 $\frac{1}{8}$ "	68,071 90	7 $\frac{1}{2}$ "
5,392,703 83	4 $\frac{1}{4}$ "	73,094 81	8 "
50,000 00	4 29-100 per ct.	200 00	10 "
735,000 00	4 $\frac{3}{8}$ per cent.	100 00	12 "
27,892,939 04	4 $\frac{1}{2}$ "		
729,200 00	4 $\frac{5}{8}$ "		
11,885,568 92	4 $\frac{3}{4}$ "		
		\$230,980,569 78	

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	46,152
Aggregate amount of the same,	\$49,847,599 68
Number of deposits (not including dividends) received during the year ending Oct. 31, 1888,	921,314
Aggregate amount of the same,	61,003,957 85
Number of withdrawals (including dividends) during the year ending Oct. 31, 1888,	659,153
Aggregate amount of the same,	60,800,354 17
Number of accounts opened during the year ending Oct. 31, 1888,	152,062
Number of accounts closed during the year ending Oct. 31, 1888,	114,054
Number of open accounts Oct. 31, 1888,	983,202
Amount of expenses of the corporations for the year ending Oct. 31, 1888,	783,158 82

Reconciliation of Total Deposits with those of Oct. 31, 1887.

Total deposits Oct. 31, 1887,	\$302,948,624 08
Deposited during the year,	61,003,957 85
Dividends during the year,	12,032,598 91
Extra dividends during the year,	19,084 62
	<hr/>
	\$376,004,265 46

Amount withdrawn during the year,	\$60,800,354 17
Variations,*	18,840 72
Total deposits Oct. 31, 1888,	315,185,070 57
	<hr/>
	\$376,004,265 46

* Arising from dividends declared in October, 1887, and credited to deposits in 1888, also adjustment of others uncompleted at date of last report.

COMPARATIVE AGGREGATES.

	1887. One hundred and seventy-three Banks.	1888. One hundred and seventy-six Banks.	Increase.	Decrease.
Number of open accounts,	944,778 00	983,202 00	38,424 00	-
Amount of deposits,	\$302,948,624 08	\$315,185,070 57	\$12,236,446 49	-
Number of deposits during the year (not including dividends),	892,693 00	921,314 00	28,621 00	-
Amount of same,	\$59,254,998 04	\$61,003,957 85	\$1,748,959 81	-
Number of withdrawals during the year (including dividends),	604,415 00	659,153 00	54,738 00	-
Amount of same,	\$58,861,246 33	\$60,800,354 17	\$1,939,107 84	-
Number of accounts opened during the year,	150,274 00	152,062 00	1,788 00	-
Number of accounts closed during the year,	107,738 00	114,054 00	6,316 00	-
Amount of surplus fund,	\$5,202,170 59	\$5,946,996 08	\$744,825 49	-
Amount of guaranty fund,	8,631,746 58	9,749,557 98	1,117,811 40	-
Public funds,	40,304,051 02	40,745,204 98	441,153 96	-
Loans on public funds,	903,165 00	466,765 00	-	\$436,400 00
Bank stock,	26,850,920 79	27,411,568 72	560,647 93	-
Loans on bank stock,	1,431,092 38	1,661,033 83	229,941 45	-
Railroad bonds,	21,185,901 79	25,705,651 60	4,519,749 81	-
Loans on railroad bonds,	171,050 00	334,600 00	163,550 00	-

Loans on railroad stocks,	232,525 00	281,460 00	48,935 00	-
Railroad notes,	3,080,000 00	3,450,000 00	370,000 00	-
Real estate for banking uses,	2,390,409 26	2,479,840 17	89,430 91	-
Real estate by foreclosure,	2,512,093 27	1,950,533 09	-	561,560 18
Assessed value of the same,	2,569,321 11	2,000,253 00	-	569,068 11
Loans on mortgages of real estate,	119,792,832 88	127,326,276 14	7,533,443 26	-
Loans on personal security,	78,518,753 22	80,165,911 20	1,647,157 98	-
Loans to counties, cities and towns,	8,791,579 34	8,664,173 21	-	127,406 13
Deposits in banks, on interest,	7,717,976 54	8,318,184 94	600,208 40	-
Deposits in banks, not on interest,	528,942 63	573,818 18	44,875 55	-
Cash on hand,	611,720 50	581,250 65	-	30,469 85
Aggregate amount of earnings,	15,286,193 26	16,559,911 50	1,273,718 24	-
Aggregate amount of ordinary dividends,	11,155,440 80	12,032,598 91	877,158 11	-
Average rate of ordinary dividends,	4.06+ per cent.	4.14+ per cent.	.08 per cent.	-
Number of outstanding loans not exceeding \$3,000 each,	43,794 00	46,152 00	2,358 00	-
Amount of the same,	\$46,528,481 36	\$49,847,599 68	\$3,319,118 32	-
Total expenses (exclusive of taxes),	747,295 32	783,158 82	35,863 50	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in each Year from 1834 to 1888, inclusive.

(Returns first required by Acts 1834, Chapter 190.)

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Am't of Deposits over Previous Year.	Percentage of Increase.	Average to each Account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834, .	22	24,256	-	-	\$3,407,773 00	-	-	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835, .	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	-	-	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11 $\frac{1}{2}$	146 19	-	-	14,413 00	
1837, .	30	32,564	2,778	9 $\frac{1}{2}$	4,781,426 00	400,848 00	9 $\frac{1}{2}$	146 51	-	-	17,504 00	
1838, .	30	33,063	499	1 $\frac{1}{2}$	4,869,393 00	87,967 00	2	147 27	-	-	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15 $\frac{1}{2}$	152 86	-	-	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3 $\frac{1}{2}$	157 98	737,609	7 88	17,952 00	
1841, .	30	41,423	3,953	10 $\frac{1}{2}$	6,714,182 00	894,628 00	15 $\frac{1}{2}$	162 08	-	-	19,248 00	
1842, .	-	42,587	1,164	2 $\frac{1}{2}$	6,900,451 00	186,270 00	2 $\frac{1}{2}$	162 03	-	-	-	
1843, .	31	43,217	630	1 $\frac{1}{2}$	6,935,547 00	35,095 00	1 $\frac{1}{2}$	160 40	-	-	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	-	-	22,688 00	.0029
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18 $\frac{2}{3}$	168 66	-	-	27,017 00	
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	16	169 82	-	-	29,307 00	
1847, .	39	68,312	5,419	8 $\frac{1}{2}$	11,780,813 00	1,099,880 00	10	172 45	-	-	34,490 00	
1848, .	41	69,894	1,582	2	11,970,448 00	189,635 00	1 $\frac{1}{4}$	171 26	-	-	36,405 00	
1849, .	43	71,629	1,735	2 $\frac{1}{2}$	12,111,554 00	141,106 00	1	169 08	-	-	37,361 00	
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	
1851, .	45	86,537	7,715	9 $\frac{2}{3}$	15,554,089 00	1,894,065 00	14	179 73	-	-	43,707 00	
1852, .	53	97,353	10,816	12 $\frac{1}{2}$	18,401,308 00	2,847,219 00	12	189 01	-	-	49,380 00	
1853, .	60	117,404	20,051	20 $\frac{1}{2}$	23,370,102 00	4,968,794 00	27	199 05	-	-	59,071 00	
1854, .	73	136,654	19,250	16 $\frac{1}{2}$	25,936,858 00	2,566,756 00	11	189 88	-	-	63,471 00	.0028
1855, .	80	148,263	11,609	8 $\frac{1}{2}$	27,296,217 00	1,257,359 00	4 $\frac{2}{3}$	184 10	1,132,369	24 12	77,757 00	
1856, .	81	165,484	17,221	11 $\frac{1}{2}$	30,373,447 00	3,077,231 00	10 $\frac{3}{4}$	184 15	-	-	89,309 00	

1857,	86	177,375	11,891	8	33,015,757	00	2,642,310	00	8 $\frac{2}{3}$	186	13	-	-	102,027	00	.0028	
1858,	86	182,655	5,280	3	33,914,972	00	899,215	00	2 $\frac{2}{3}$	185	67	-	-	105,339	00		
1859,	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419	00	5,509,647	00	16	194	93	-	-	107,951	00		
1860,	89	230,068	24,659	12 $\frac{1}{4}$	45,054,236	00	5,629,817	00	14 $\frac{1}{2}$	195	83	1,232,065	35	59	112,264	00	
1861,	93	225,058	5,010†	2 $\frac{1}{6}$ †	44,785,439	00	268,797	00†	10 $\frac{1}{2}$ †	198	99	-	-	120,886	00	.0027	
1862,	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674	00	5,618,235	00	12 $\frac{1}{2}$	202	50	-	-	135,783	00		
1863,	95	272,219	23,319	9 $\frac{1}{3}$	56,883,828	00	6,480,154	00	12 $\frac{4}{5}$	208	92	-	-	140,713	00		
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10	214	52	-	-	184,739	77	.0029	
1865,	102	291,488	128†	-	59,936,482	52	2,621,121	78†	4 $\frac{1}{5}$ †	205	62	1,267,329	47	29	203,348	56	.0033
1866,	102	316,853	25,365	8 $\frac{2}{3}$	67,732,264	31	7,795,281	79	13	213	76	-	-	219,257	03	.0032	
1867,	108	348,593	31,740	10	80,431,583	71	12,699,319	40	18 $\frac{3}{4}$	230	73	-	-	254,225	79	.0031	
1868,	115	383,094	34,501	10†	94,838,336	54	14,406,752	83	18	247	55	-	-	297,527	60		
1869,	130	431,769	48,675	12 $\frac{3}{4}$ †	112,119,016	64	17,280,680	10	18 $\frac{1}{5}$	259	67	-	-	339,271	57		.0030
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277	71	1,457,352	93	14	375,734	09	.0027
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20 $\frac{1}{2}$	291	52	-	-	429,080	09	.0026	
1872,	172	630,246	69,045	12 $\frac{1}{3}$	184,797,313	92	21,093,236	38	12 $\frac{7}{10}$	293	21	-	-	469,681	80	.0025	
1873,	175	666,229	35,983	5 $\frac{2}{5}$ †	202,195,343	70	17,398,029	78	8 $\frac{1}{2}$	303	49	-	-	547,518	83	.0026	
1874,	179	702,099	35,870	5 $\frac{2}{5}$ †	217,452,120	84	15,256,777	14	7 $\frac{1}{2}$	309	71	-	-	644,682	68	.0029	
1875,	180	720,639	18,540	2 $\frac{64}{100}$ †	237,848,963	21	20,396,842	37	9 $\frac{2}{5}$	330	05	1,651,652	144	00	661,503	92	.00277
1876,	180	739,289	18,650	2 $\frac{1}{2}$	243,340,642	75	5,491,679	54	2 $\frac{1}{4}$	329	15	-	-	657,858	72	.0027	
1877,	179	739,757	468	-	244,596,614	18	1,255,971	43	1 $\frac{1}{2}$	330	64	-	-	671,728	23	.00275	
1878,	168	674,251	65,506†	9 $\frac{1}{6}$ †	209,860,631	18	34,735,983	00†	14 $\frac{1}{5}$ †	311	25	-	-	606,550	23	.00289	
1879,	166	675,555	1,304	1 $\frac{1}{5}$	206,378,709	53	3,481,921	65†	1 $\frac{2}{3}$ †	305	50	-	-	590,820	18	.00286	
1880,	164	706,395	30,840	4 $\frac{1}{3}$	218,047,922	37	11,669,212	84	5 $\frac{1}{3}$	308	68	1,783,086	122	29	581,274	35	.00271
1881,	165	738,951	32,556	4 $\frac{4}{7}$	230,444,479	10	12,396,556	73	5 $\frac{1}{3}$	311	85	-	-	617,672	51	.00268	
1882,	166	772,518	33,567	4 $\frac{54}{100}$	241,311,362	49	10,866,883	39	4 $\frac{7}{10}$	312	37	-	-	619,829	24	.00257	
1883,	168	806,010	33,492	4 $\frac{1}{3}$	252,607,593	02	11,296,230	53	4 $\frac{68}{100}$	313	40	-	-	650,247	92	.00257	
1884,	168	826,008	19,998	2 $\frac{48}{100}$	262,720,146	97	10,112,553	95	4	318	06	-	-	658,690	60	.00257	
1885,	171	848,787	22,779	2 $\frac{3}{4}$	274,998,412	93	12,278,265	96	4 $\frac{2}{3}$	323	99	1,941,465	141	64	674,561	84	.00245
1886,	172	906,039	57,252	6 $\frac{3}{4}$	291,197,900	96	16,199,488	03	5 $\frac{89}{100}$	321	40	-	-	698,087	72	.00239	
1887,	173	944,778	38,739	2 $\frac{47}{100}$	302,948,624	08	11,750,723	12	4 $\frac{4}{100}$	320	66	-	-	747,295	32	.00247	
1888,	176	983,202	38,424	4 $\frac{2}{3}$	315,185,070	57	12,236,446	49	4 $\frac{1}{100}$	320	57	-	-	783,158	82	.00248	

* In 1830.

† Decrease.

‡ Nearly.

BANKS IN THE HANDS OF
RECEIVERS.

BANKS IN THE HANDS OF RECEIVERS.

LANCASTER SAVINGS BANK — LANCASTER.

Incorporated 1845; perpetually enjoined by decree of Supreme Judicial Court,
Dec. 30, 1875.

H. C. GREELEY, GEO. W. HOWE, *Receivers.*

STATEMENT.

ASSETS.		LIABILITIES.	
Profit and loss account, . . .	\$366,693 22	Due depositors, . . .	\$451,518 46
Cash on deposit in banks, . . .	85,890 50	Unpaid dividends, . . .	1,065 26
	<u>\$452,583 72</u>		<u>\$452,583 72</u>

Amount of assets delivered to the receivers, \$1,030,523 27
 Date of delivery: Jan. 1, 1876.
 Amount due depositors at time the bank was placed in hands of receivers, 973,390 36
 Percentage and amount of dividends allowed by the Supreme Judicial
 Court: 53½ per cent., 517,928 09
 Amount of compensation of receivership to date, 9,000 00

Cash on Deposit in Banks, amount in each:—
 Lancaster National Bank, Clinton (in litigation), \$74,122 69
 International Trust Company, Boston, 6,350 52
 Wachusett National Bank, Fitchburg, 5,417 29

READING SAVINGS BANK — READING.

Incorporated July 14, 1869; perpetually enjoined by decree of Supreme Judicial Court, April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

STATEMENT.

ASSETS.*		LIABILITIES.	
Mortgage loans,	\$22,410 00	Depositors' account,	\$97,890 61
Personal notes,	3,502 32	Interest,	12,930 70
United States bond,	1,000 00		
Bank stock,	2,900 00		
Due from the late treasurer,	52,038 01		
Real estate,	1,554 83		
Due on mortgage notes after disposing of security,	409 41		
Expense,	13,669 71		
Profit and loss,	1,076 48		
Cash on hand,	12,260 55		
	\$110,821 31		\$110,821 31

Amount of assets delivered to the receivers, \$108,962 81

Date of delivery: April 23, 1879.

Assets afterwards recovered by the receivers, 6,750 00

Amount due depositors at the time the bank was placed in the hands of receivers, 156,325 97

Date, percentage and amount of dividends allowed by the Supreme Judicial Court: Nov. 3, 1879, 12½ per cent., \$19,540.75; Nov. 23, 1881, 15 per cent., \$23,448.95; July 10, 1885, 10 per cent., \$15,632.60.

Amount of each dividend paid to date,	{	1st,	19,534 59
		2d,	23,432 00
		3d,	15,468 77

Number of open accounts, 681

Number and amount of open accounts upon which no dividend has been claimed or paid, 9 53 55

Estimated amount to be realized from remaining assets applicable to payment of dividends, 14,000 00

Amount of each class of assets disposed of to date, with amount of profit or loss on each: Real estate and mortgages, \$52,029.00 — loss, \$614.93; personal notes, \$12,402.53 — loss, \$182.13.

Amount of expenses of receivership to date, including expenses of litigation, 13,669 71

Date of examination by commissioner: December 24.

* Suits still pending delay the presentation of the final account of the receivers.

STATEMENTS

OF

TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS, OCT. 31, 1888.

STATEMENTS OF TRUST COMPANIES.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881.

S. ENDICOTT PEABODY, *President.*

N. W. JORDAN, *Actuary.*

<i>Assets.</i>			
Loans on time,		\$1,526,526 78	
Loans on demand,		1,536,601 82	
			\$3,063,128 60
Railway stocks and bonds,	431,049 08
Expenses,	11,084 39
Cash on hand and in banks,	605,953 89
			\$4,111,215 96
<i>Liabilities.</i>			
Capital stock,			\$1,000,000 00
Surplus fund,			120,000 00
Profit and loss,			9,000 00
Undivided profits,			43,140 11
Deposits subject to check,		\$2,673,202 64	
Certificates of deposit,		91,468 42	
For payment of coupons, dividends, etc.,		144,280 26	
Sinking funds, railroads,		30,124 53	
			2,939,075 85
			\$4,111,215 96

Date of examination by commissioner : December 20.

I, N. W. Jordan, Actuary of the above-named company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

N. W. JORDAN, *Actuary.*

Subscribed and sworn to before me, this first day of November, 1888.

LLOYD BRIGGS, *Notary Public.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors of the American Loan and Trust Company.

S. E. PEABODY,
 FRED'K L. AMES,
 HENRY D. HYDE,
 THOS. NICKERSON,
 J. Q. ADAMS,
 W. MINOT, JR.,
 A. L. COOLIDGE,
 ALEXANDER H. RICE,
 OLIVER AMES.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887.

F. W. HUNNEWELL, *President.*ALFRED RODMAN, *Actuary.*

<i>Assets.</i>		
Railroad bonds,		\$119,400 00
Other bonds,		38,825 00
Safe deposit vaults,		38,724 63
Loans on time notes to corporations in New England,	\$330,000	
Loans on time notes with collateral or sureties,	214,000	
Loans on call with collateral or sureties,		544,000 00
Cash in banks and in office,		387,000 00
		272,216 23
		\$1,400,165 86
<i>Liabilities.</i>		
Capital stock,		\$200,000 00
Deposits,		1,191,652 91
Profit and loss,		3,952 80
Rents from safe deposit vaults,		2,372 65
Deposits for payment of coupons,		2,187 50
		\$1,400,165 86

Date of examination by commissioners : September 17.

F. W. Hunnewell, T. Jefferson Coolidge, Franklin Haven, Jr, George P. Gardner, T. Jefferson Coolidge, Jr., Abbott Lawrence, Stephen M. Weld, Sam'l C. Cobb and Chas. U. Cotting.

SUFFOLK, ss.

BOSTON, Nov. 1, 1888.

The persons named in the foregoing return, directors of the Bay State Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them, to the best of their knowledge and belief.

Before me,

ALFRED RODMAN, *Justice of the Peace.*

B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY—FALL RIVER.

Incorporated March 16, 1887.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer.*

<i>Resources.</i>			
Cash on hand:—			
Nickels and cents,		\$4 65	
Gold coin,		3,000 00	
Legal tender notes,		35,000 00	
National bank notes,		5,310 00	
			\$43,314 65
Cash in bank drawing interest,			50,085 42
United States bonds, 4 per cent.,			26,500 00
Railway bonds (Boston & Lowell 4 per cent.),			20,000 00
Premiums paid,			7,188 75
Capital stock investments:—			
Old Colony Railway bond, 4 per cent.,		\$10,000 00	
City note,		50,000 00	
Corporation note, two sureties,		40,000 00	
			100,000 00
Loans:—			
Corporation notes,		\$275,000 00	
Individual or firm,		124,590 89	
City and town notes,		70,492 91	
Demand note, secured by collateral,		3,000 00	
			473,083 80
Expenses,			1,673 99
Total,			\$721,846 61
<i>Liabilities.</i>			
Capital stock,			\$100,000 00
Undivided profit,			5,114 48
Deposits subject to check,			616,732 13
Total,			\$721,846 61

Number of depositors, 715.

Date of examination by commissioner: August 31.

John S. Brayton, Philip D. Borden, Geo. A. Ballard, Andrew Borden, Andrew J. Borden, Byron W. Anthony, Thomas E. Brayton and David A. Brayton, Jr.

BRISTOL, SS.

FALL RIVER, Nov. 5, 1888.

The persons named in the foregoing return, directors of the B. M. C. Durfee Safe Deposit and Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them, to the best of their knowledge and belief.

Before me,

JAMES M. MORTON, *Justice of the Peace.*

BOSTON SAFE DEPOSIT AND TRUST COMPANY—BOSTON.

F. M. STONE, *President.*FRANK C. MILES, *Treasurer.*

<i>Assets.</i>		
United States government bonds at par:—		
4 per cent., due 1907,		\$160,000 00
City bonds at par:—		
Boston, Mass., 4 per cent,	\$100,000 00	
Cambridge, Mass., 4 per cent.,	100,000 00	
Other city bonds,	108,500 00	308,500 00
Railroad bonds at par:—		
Boston & Maine 4 per cent.,	\$100,000 00	
Boston & Albany 6 per cent.,	60,000 00	
Vermont & Massachusetts 5 per cent.,	25,000 00	
Old Colony 6 per cent.,	20,000 00	
Lowell & Andover 6 per cent.,	10,000 00	215,000 00
Loans:—		
On demand, with collaterals or sureties,	\$1,559,597 28	
On time, with collaterals or sureties,	2,767,927 06	
On mortgages of real estate,	188,550 00	4,516,074 34
Expense:—		
General expenses,	\$21,828 10	
State taxes,	7,473 60	32,301 70
Cash:—		
In office and banks, in Boston,	\$813,805 69	
In New York banks,	16,943 76	830,749 45
Stock Boston Safe Deposit and Trust Company for distribution under by-laws,		4,500 00
Total,		<u>\$6,067,125 49</u>
<i>Liabilities.</i>		
Capital stock,	\$600,000 00	
Guarantee account,	350,000 00	
Profit and loss,	21,479 12	
Income,	97,564 69	\$1,069,043 81
Deposits:—		
Subject to check,	\$4,816,207 23	
For payment of coupons, dividends and interest,	39,674 50	
Certificates of deposit,	42,418 19	
Trust funds,	23,380 50	
Special trusts,	50,682 51	
Certified checks,	25,718 75	4,998,081 68
Total,		<u>\$6,067,125 49</u>

Boston Safe Deposit and Trust Company — Concluded.

TRUST DEPARTMENT.		
<i>Assets.</i>		
United States government bonds,		\$201,916 12
City bonds,		42,950 00
Railroad bonds,		285,416 30
Railroad stocks,		406,762 18
Bank stock,		24,589 25
Manufacturing stocks,		135,468 00
Boston Music Hall stock,		200 00
Massachusetts Hospital Life Insurance Company, in trust,		70,000 00
Notes, with collaterals or sureties,		31,514 32
County bonds,		1,000 00
State bonds,		2,000 00
Real estate, etc.,		42,050 00
Mortgages of real estate,		795,850 12
Gas Light Company stock,		3,850 00
Deposits in savings banks,		4,046 23
Premiums,		1,287 62
Cash, Principal,	\$11,301 18	
Income,	12,079 32	
		23,380 50
		\$2,072,280 64
<i>Liabilities.</i>		
In trust, under wills and trust agreements,		\$2,060,201 32
Income,		12,079 32
		\$2,072,280 64

Date of examination by commissioners: December 27.

SUFFOLK, ss., Nov. 13, 1888.

Then personally appeared F. M. Stone, N. J. Bradlee, B. F. Stevens, Nathaniel J. Rust, M. D. Ross, Henry S. Shaw, James Longley and Frederic W. Lincoln, a majority of the directors of the Boston Safe Deposit and Trust Company, and severally made oath to the truth of the statement, by them subscribed, to the best of their knowledge and belief.

Before me,

FRANK C. MILES, *Justice of the Peace.*

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Secretary.*

<i>Assets.</i>			
Demand loans,			\$889,192 34
Time loans,			1,792,560 44
Time loans to corporations in New England,			963,300 00
United States bonds,			125,000 00
Municipal and other bonds,			57,917 50
Railroad bonds and stocks,			454,706 80
Municipal and other securities (special trust),			375,150 00
Sinking funds bonds (special trust),			30,500 00
Trust funds,			21,805 60
Expenses,			9,504 85
Cash on hand and in banks,			560,753 46
			\$5,280,390 99
<i>Liabilities.</i>			
Capital stock,			\$500,000 00
Surplus fund,	\$350,000 00		
Undivided profits,	118,768 41		
			468,768 41
Deposits subject to checks,	\$3,726,188 70		
Certificate of deposit,	124,485 17		
Trust deposits,	396,955 60		
Deposits for coupons,	24,256 32		
			4,271,885 79
Sinking funds for corporations,			39,466 79
Dividend unpaid,			270 00
			\$5,280,390 99

Date of examination by commissioners: December 13.

I, Henry L. Jewett, Secretary of the above-named company, do solemnly swear that the above-named statement is true, to the best of my knowledge and belief.

Subscribed and sworn to before me this first day of November, 1888.

WILLIAM H. LONG, *Justice of the Peace.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors of the International Trust Company.

JNO. M. GRAHAM,
 JOHN C. PAIGE,
 THOS. F. TEMPLE,
 WILLIAM CLAPLIN,
 WILLIAM T. PARKER,
 JOHN GOLDTHWAIT,
 R. M. MORSE, JR.,
 N. B. POTTER.

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887.

JOHN MACNAIR, *President.*J. E. JENKINS, *Treasurer.*

<i>Assets.</i>	
Demand loan,	\$7,000 00
Time loan,	71,100 23
Vaults and fixtures,	21,972 55
Expense account,	116 66
Cash in bank,	2,260 05
	\$102,449 49
<i>Liabilities.</i>	
Capital stock,	\$100,000 00
Profit and loss,	2,449 49
	\$102,449 49

Date of examination by commissioner: November 12.

I, J. E. Jenkins, Treasurer of the above-named company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

ESSEX, ss.

LYNN, Nov. 19, 1888.

Subscribed and sworn to before me.

CHAS. E. BLAKE, *Justice of the Peace.*

ESSEX, ss.

Then personally appeared Mark J. Worthley, Charles E. Harwood, C. O. Beede, Elihu B. Hayes, A. B. Martin, Geo. E. Barnard, John Macnair, John E. Donallan, Willis W. George, J. F. Swain, G. A. Creighton, Chas. H. Baker, W. J. Creighton and C. H. Ingall, a majority of the directors of the Lynn Safe Deposit and Trust Company, and made oath to the truth of the above statement, by them subscribed, to the best of their knowledge and belief.

Before me,

CHAS. E. BLAKE, *Justice of the Peace.*

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

WILLIAM MINOT, *President.*

SAMUEL C. COBB, *Actuary.*

<i>Assets.</i>		
Mortgages,		\$8,227,988 81
Personal and collateral loans,		5,953,650 00
Real estate,		700,000 00
Municipal bonds,		75,000 00
Railroad bonds,		3,276,456 62
Railroad stocks and notes,		694,200 00
Bank stock,		130,700 00
Cash on hand subject to draft,		1,122,044 31
		\$20,180,039 74
<i>Liabilities.</i>		
Deposits,		\$17,922,301 96
Undivided earnings,		1,065,659 26
Insurance on lives,		3,911 38
Annuities on lives,		547,118 17
Capital stock,		500,000 00
Mortgage guarantee fund,		71,450 00
New building income account,		24,444 08
Surplus,		45,154 89
		\$20,180,039 74

Also one hundred and twenty-eight (128) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which only is receivable by this company, and the accumulations of which are included in the sum above named.

Date of examination by commissioners: December 26.

SUFFOLK, ss.

BOSTON, Nov. 5, 1888.

Personally appeared the above-named Samuel C. Cobb, Actuary of the Massachusetts Hospital Life Insurance Company, and made oath that the above statement, by him subscribed, is true, according to his best knowledge and belief.

Before me,

JAMES C. BRAMAN, *Justice of the Peace.*

**MASSACHUSETTS LOAN AND TRUST COMPANY—
BOSTON.**

Incorporated Feb. 18, 1875.

STEPHEN W. CROSBY, *President.*

F. W. REYNOLDS, *Treasurer.*

<i>Assets.</i>			
Loans on time,		\$1,786,302 72	
Loans on demand,		209,400 00	
			\$1,995,702 72
Expense,			7,937 28
Cash,			90,566 66
			\$2,094,206 66
<i>Liabilities.</i>			
Capital stock,			\$ 500,000 00
Surplus,			119,776 67
Profit and loss,			38,520 03
Undivided profits,			33,873 07
Bills and memoranda payable,			875,945 04
Deposits subject to check,			523,641 51
Dividend unpaid,			318 00
Insurance,			61 59
Taxes,			2,070 75
			\$2,094,206 66

Date of examination by commissioners : November 26.

SUFFOLK, ss. BOSTON, Nov. 5, 1888.
 Personally appeared Frank W. Reynolds and made oath that the foregoing statement,
 by him subscribed, is true.
 Before me, EDWARD S. HATHAWAY, *Notary Public.*

SUFFOLK, ss. BOSTON, Nov. 5, 1888.
 Personally appeared, Stephen M. Crosby, Moses Kimball, Joseph H. Gray, Henry A.
 Rice, Samuel Atherton, Cyrus G. Beebe, Lyman Hollingworth and Edward Whitney, a
 majority of the directors of said corporation, and severally made oath that the books and
 records of the said corporation indicate the facts as above attested by their Treasurer,
 and that they believe said statement to be true.
 Before me, EDWARD S. HATHAWAY, *Notary Public.*

**NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY—
NEW BEDFORD.**

Incorporated March 2, 1887.

C. E. HENDRICKSON, *President.*

E. W. BOURNE, *Cashier.*

<i>Assets.</i>			
Cash in office and in banks,		\$37,291 48	
Loans and discounts,		116,341 07	
Real estate loans,		10,675 00	
Massachusetts bonds,		4,000 00	
United States bonds,		5,000 00	
Real estate bonds,		20,950 00	
Street railway bonds,		8,000 00	
Stocks,		2,900 00	
Premium account,		1,982 25	
Real estate,		40,000 00	
Furniture and fixtures,		11,418 33	
Expenses and taxes paid,		2,624 03	
			\$261,282 16
<i>Liabilities.</i>			
Capital stock,		\$100,000 00	
Deposits subject to check,		153,608 38	
Profit and loss account,		5,696 27	
Due to banks (collections),		1,977 51	
			\$261,282 16

Date of examination by commissioner: September 20.

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

NEW BEDFORD, Nov. 9, 1888.

Then personally appeared C. E. Hendrickson, J. W. Macomber, Rufus A. Soule, Geo. C. Hatch, Benj. F. Brownell, S. C. Hathaway, Standish Bourne, Wm. D. Howland, A. P. Smith, Lem. LeB. Holmes, Lot B. Bates, Frederic Taber and Stephen A. Brownell, and severally made oath that the foregoing statement, subscribed by them, is true, to the best of their knowledge and belief.

Before me,

WILLIAM M. BUTLER, *Justice of the Peace.*

NEW ENGLAND TRUST COMPANY — BOSTON.

Incorporated April 22, 1869.

WM. ENDICOTT, JR., *President.*

N. H. HENCHMAN, *Secretary.*

<i>Assets.</i>		
United States bonds at par,	\$1,500,000 00	
City Boston bonds and notes,	1,802,000 00	
Loans to other cities and towns in New England,	605,290 79	
Railroad bonds,	638,300 00	
Time loans,	6,295,269 95	
Demand loans,	930,300 00	
Expense,	38,405 32	
Cash in office and banks in Boston,	4,406,178 76	
		\$16,215,744 82
<i>Liabilities.</i>		
Capital stock,	\$1,000,000 00	
Guarantee,	500,000 00	
Profit and loss,	197,526 98	
Interest,	204,806 02	
Commissions,	1,907 89	
Deposits,	14,239,030 00	
For payment of bonds, coupons, dividends, etc.,	43,596 75	
Sinking funds, railroads,	28,877 18	
		\$16,215,744 82
TRUSTS UNDER WILLS AND SPECIAL AGREEMENTS.		
<i>Assets.</i>		
United States bonds,	\$25,852 98	
City bonds (in Massachusetts),	13,227 66	
Railroad bonds,	222,904 21	
Railroad stocks,	65,239 35	
Bank stocks,	37,062 50	
Manufacturing company's stocks (special trust),	22,000 00	
Mortgage notes,	470,750 00	
Corporation notes,	5,500 00	
Real estate,	7,500 00	
Policies general trust fund,	43,010 32	
Cash,	21,413 70	
		\$934,460 72
<i>Liabilities.</i>		
Trust accounts,	\$911,663 65	
Income,	21,321 37	
Dividends,	1,475 70	
		\$934,460 72

Date of examination by commissioners: November 2.

Wm. Endicott, Jr., J. Lewis Stackpole, F. Haven, Jr., D. R. Whitney, Charles H. Dalton, T. Jefferson Coolidge, Nath'l J. Bradlee, Henry A. Whitney, Robert Codman, Edmund Dwight, Charles F. Choate, Fred'k L. Ames, Amos W. Stetson.

SUFFOLK, ss.

BOSTON, Nov. 7, 1888.

The persons named in the foregoing return, directors of the New England Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them, to the best of their knowledge and belief.

Before me,

NATHANIEL HURD HENCHMAN, *Justice of the Peace.*

**SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY —
SPRINGFIELD.**

Incorporated 1885.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

<i>Assets.</i>			
Time loans and discounts,		\$751,096 02	
Demand loans,		52,990 00	\$804,086 02
United States 4 per cent. bonds,		\$20,000 00	
Massachusetts 5 per cent. bonds,		10,000 00	
Other bonds,		18,160 00	
Premiums paid,		5,900 00	54,060 00
Cash in banks,		\$67,101 70	
Cash in office,		25,439 04	
Checks for clearing house,		7,132 67	
Due from other banks,			99,673 41
Vaults, safes and fixtures,			25,340 15
Expenses paid,			37,500 00
			1,174 45
			<u>\$1,021,834 03</u>
<i>Liabilities.</i>			
Capital stock,			\$300,000 00
Surplus fund,			35,000 00
Undivided profits,			6,240 19
Reserve for taxes,			3,350 00
Deposits,			610,059 95
Due to banks,			64,250 85
Treasurer's checks outstanding,			2,933 04
			<u>\$1,021,834 03</u>

Date of examination by commissioner: September 22.

HAMPDEN, ss.

Then personally appeared W. A. Lincoln, Treasurer, and Sam'l Bigelow, A. B. Wallace, J. Metcalf, Geo. D. Robinson, Nathan D. Bill, Edwin McElwain, J. Searle Hurlbut, a majority of the directors of the Springfield Safe Deposit and Trust Company, and made oath to the truth of the statement, by them subscribed, to the best of their knowledge and belief.

Before me,

J. G. MACKINTOSH, *Notary Public.*

**SUFFOLK TRUST AND INVESTMENT COMPANY—
BOSTON.**

Incorporated 1887.

S. S. CAMPELL, *President.*

W. A. MCCRILLIS, *Treasurer.*

<i>Resources.</i>		
Mortgages on real estate,		\$78,948 00
Bills receivable,		8,522 36
Time loans,	\$12,116 05	
Demand loans,	16,750 00	
		28,866 05
Furniture and fixtures,		3,000 00
Expenses,		10,324 42
Cash on hand and in banks,		38,604 36
		\$168,265 19
<i>Liabilities.</i>		
Capital,		\$100,000 00
Undivided profits,		21,688 43
Individual deposits,	\$39,408 08	
Certificates of deposit,	7,126 68	
		46,534 76
Dividend unpaid,		42 00
		\$168,265 19

Date of examination by commissioners: November 19.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 1, 1888.

Then personally appeared the above-named W. A. McCrillis, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JOS. FRANK PAUL, *Justice of the Peace.*

The foregoing statement has been verified by the undersigned, a majority of the board of directors.

J. F. CHAMBERLIN,
CHAS. M. CAMPBELL,
W. N. POTTER.

**WORCESTER SAFE DEPOSIT AND TRUST COMPANY—
WORCESTER.**

Incorporated March 21, 1868.

GEO. M. RICE, *President.*

E. F. BISCO, *Secretary.*

<i>Assets.</i>			
Cash in office,		\$130,826 01	
Cash in banks,		191,225 11	
			\$322,051 12
Bonds Consolidated Railroad of Vermont,		152,000 00	
Bonds New York & New England Railroad,		50,000 00	
			202,000 00
Stock Central National Bank, New York,			13,400 00
Loans and discounts,		1,661,060 55	
Loans on mortgage, real estate,		23,950 00	
			1,685,010 55
Expenses paid,			1,373 22
Furniture and fixtures,			10,000 00
Premium account,			3,967 53
Clearing-house fund,			1,000 00
Real estate,			33,000 00
Total,			\$2,271,802 42
<i>Liabilities.</i>			
Capital stock,			\$200,000 00
Surplus fund,			100,000 00
Profit and loss,			38,158 80
Undivided profits,			6,309 81
Deposits,			1,913,049 23
Trust funds,			14,284 58
Total,			\$2,271,802 42
TRUST DEPARTMENT.			
<i>Assets.</i>			
United States bonds,			\$1,000 00
Railroad bonds,			11,280 00
Bank stocks,			8,625 00
Savings bank deposits,			14,335 46
Mortgages on real estate,			29,000 00
Cash,			14,284 58
Total,			\$78,525 04
<i>Liabilities.</i>			
In trust under wills,			\$73,384 02
Other trusts,			5,006 60
Income,			134 42
Total,			\$78,525 04

Date of examination by commissioner: September 13.

Dividends, July and October, 2 per cent. each, \$8,000 00
 Number of accounts, 2,237

Warren Williams, John H. Coes, E. D. Buffington, Geo. M. Rice, Hiram Fobes, Geo. S. Barton and Edwin T. Marble.

WORCESTER, ss., Nov. 2, 1888.

Personally appeared before me the above named, a majority of the directors of the Worcester Safe Deposit and Trust Company, and severally made oath that the above statement, subscribed to by them, is true, to the best of their knowledge and belief.

Before me,

EDWARD F. BISCO, *Justice of the Peace.*

STATEMENTS

OF

LOAN, MORTGAGE LOAN, AND INVESTMENT COMPANIES,

OCTOBER 31, 1888.

COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

ALBERT C. POND, *President.*

EDWIN H. BATCHELER, *Cashier.*

STATEMENT.

ASSETS.		LIABILITIES.	
Cash on hand,	\$4,670 22	Reserve account,	\$639 47
Loans outstanding,	274,363 08	Capital paid in,	150,000 00
		Notes payable,	71,868 17
		Undivided profits,	56,525 66
	\$279,033 30		\$279,033 30

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Oct. 31, 1888.

Then personally appeared Edwin H. Batcheler, Cashier, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me, LUTHER S. MOORE, *Justice of the Peace.*

WORKINGMEN'S LOAN ASSOCIATION—BOSTON.

Incorporated 1888.

ROBERT TREAT PAINE, *President.*

FRANCIS B. SEARS, *Treasurer.*

Names of Directors :

ROBERT TREAT PAINE, *President.*

WILLIAM ENDICOTT, 3D.

ARTHUR LYMAN, *Clerk.*

CHARLES W. DEXTER.

ROBERT T. PAINE, 2D.

THOS. I. STOKES.

CHARLES W. HUBBARD.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on security,	\$49,072 85	Capital stock paid in,	\$70,000 00
Expenses,	1,446 29	Interest,	1,568 39
Suspense account,	88 98	Profit and loss,	110 50
Cash on hand,	21,070 77		
	\$71,678 89		\$71,678 89

Personally appeared the above-named Francis B. Sears, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me, CHARLES A. WILLIAMS, *Justice of the Peace.*

GLOBE INVESTMENT COMPANY — BOSTON.

FRANCIS FLINT, *President.* ALLISON Z. MASON, *Treasurer.*

STATEMENT.

RESOURCES.		LIABILITIES.	
Mortgages and bills receivable, .	\$363,485 88	Capital,	\$250,000 00
Real estate,	44,475 81	Bills payable:	
Furniture and office fixtures at 50 per cent. discount,	1,762 32	Debenture bonds,	31,400 00
Taxes paid,	6,180 53	Funds awaiting in- vestment,	21,527 27
Cash on hand and with com- pany's bankers,	45,520 80	Due bankers for money advanced,	58,698 37
Bonds (securing guaranty fund):		Due western corres- pondents,	8,123 34
Fitchburg R.R. 1st mortgage, 6 per cent. (at par), . . \$2,000 00		Due on coupons and loans awaiting pre- sentation,	45,730 40
Fitchburg R.R. 1st mortgage, 5 per cent. (at par), . . . 3,000 00		Due sundry persons, Due on coupons paid in advance,	733 19
City of Newton, 4 per cent. (at par), . . . 3,000 00		Semi-annual dividend, payable Nov. 1, 1888,	10,000 00
City of Minneapolis, 4 per cent. (at par), 6,000 00		Undivided profits,	4,447 89
	14,000 00	Guaranty fund (in- vested as required by Public Acts, chap. 387, sect. 12), . . \$13,384 05	
		Surplus,	29,500 00
			42,884 05
	\$475,425 34		\$475,425 34

I, Allison Z. Mason, Treasurer of the Globe Investment Company, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

ALLISON Z. MASON, *Treasurer.*

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Subscribed and sworn to before me, this sixteenth day of November, 1888.

ARTHUR CARROLL, *Notary Public.*

Correct. Attest:

FRANCIS FLINT,	} <i>Directors.</i>
WALTER C. FROST,	
P. MACMASTER,	
R. C. DOWNER,	

**NATIONAL MORTGAGE AND DEBENTURE COMPANY —
BOSTON.**

SAM'L N. BROWN, *President.* GEORGE MAY, *Treasurer.*

STATEMENT.

RESOURCES.		LIABILITIES.	
Loans secured by mortgage on real estate,	\$511,736 35	Capital stock,	\$255,300 00
Bills receivable,	7,413 56	Debentures outstanding,	214,550 00
Tax sale certificates,	3,237 43	Bills payable,	101,000 00
Interest,	22,650 87	Accounts payable,	19,878 70
Furniture and fixtures,	2,168 77	Undivided profits,	17,576 19
Expenses paid,	6,036 80		
Due from various offices and agencies,	30,697 57		
Cash in bank and on hand,	24,363 54		
	\$608,304 89		\$608,304 89

BOSTON, Mass., Jan. 8, 1889.

Personally appeared George May, Treasurer of the National Mortgage and Debenture Company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

GEORGE R. WALKER, *Justice of the Peace.*

STATEMENTS
OF
CO-OPERATIVE BANKS,
OCTOBER 31, 1888.

MADE IN CONFORMITY TO THE REQUIREMENTS OF
SECTION 20, CHAPTER 117, OF THE
PUBLIC STATUTES.

STATEMENTS

OF

CO-OPERATIVE BANKS.

October 31, 1888.

MADE IN CONFORMITY TO THE REQUIREMENTS OF
SECTION 20, CHAPTER III, OF THE
MONEY STATUTE.

ALLSTON CO-OPERATIVE BANK — (WARD 25) BOSTON.

Incorporated April 8, 1887. Commenced business April 9, 1887.

Capital to be accumulated, \$1,000,000.

HOMER ROGERS, *President.*

GEORGE F. TAFT, *Secretary.*

GEORGE F. TAFT, *Treasurer.*

Names of Finance Committee :

S. W. MANNING,

FRED. HAMMOND,

GEORGE H. BARNES.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$24,800 00	768 shares of stock, first series, at \$19.63, . . .	\$15,075 84
Loans on shares, . . .	90 00	260 shares of stock, second series, at \$16.41, . . .	4,266 60
Unpaid dues, . . .	691 00	816 shares of stock, third series, at \$10.11, . . .	8,249 76
Balance of temporary expense account, . . .	346 13	716 shares of stock, fourth series, at \$4.00, . . .	2,864 00
Cash on hand and in bank,	5,494 51	Dues paid in advance, . . .	62 00
		Transfer fees, . . .	1 50
		Fines, . . .	63 22
		Premium, . . .	97 75
		Interest account, . . .	554 55
		Surplus, . . .	112 82
		Guaranty fund, . . .	48 62
		Forfeited share account, . . .	14 59
		Withdrawal profits, . . .	5 08
		Forfeiture profits, . . .	15
		Other liabilities, . . .	5 16
	\$31,421 64		\$31,421 64

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,615

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,560

Number of shares now borrowed upon, 136

Amount of dues received during the year, \$24,116 00

Highest premium received during the year, 60

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year,	25	
Present number of members,	327	
Present number of borrowers,	12	
Present number of non-borrowers,	315	
Amount of loans at date,		\$24,890 00
Number and amount of loans on real estate,	11	24,800 00
Number and amount of loans secured by first mortgage of real estate,	11	24,800 00
Number and amount of loans on shares,	1	90 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		90 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		214 63
Value of shares at last report,		7,700 00
Total value of unpledged shares (including unpaid dues),		28,687 49
Number of shares forfeited during the year,	30	
Amount of interest credited to shares during the year,		738 21
Number of shares withdrawn during the year,	245	
Proportion of profits reserved upon voluntary withdrawals: Twenty-five per cent.		
Number and amount of loans repaid during the year,	4	1,270 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		26,782 07
Amount of cash paid during the year,		22,470 75
Secretary's salary,		120 00
Secretary and Treasurer's bond,		1,000 00
Date of examination by commissioner: September 18.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Oct. 29, 1888.

Personally appeared George F. Taft, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. R. CHAPMAN, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Oct. 29, 1888.

Personally appeared George F. Taft, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

GEO. R. CHAPMAN, *Justice of the Peace.*

AMESBURY CO-OPERATIVE BANK — AMESBURY.

Incorporated April, 1886. Commenced business May, 1886.
 Capital to be accumulated, \$1,000,000.

GEO. E. BATCHELDER, *President.* G. E. GALE, *Secretary.*
 G. E. GALE, *Treasurer.*

Names of Finance Committee :

GEO. E. BATCHELDER, R. E. BRIGGS,
 WM. W. HAWKES, F. F. MERRILL,
 A. E. TUTTLE.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$25,565 00	205 shares of stock, first series, at \$31.93,	\$6,545 65
Loans on shares,	1,140 00	118 shares of stock, second series, at \$25.33,	2,988 94
Unpaid dues,	1,123 00	329 shares of stock, third series, at \$18.79,	6,181 91
Balance of permanent ex- pense account,	30 00	526 shares of stock, fourth series, at \$12.36,	6,501 36
Cash on hand,	667 27	904 shares of stock, fifth series, at \$6 09,	5,505 36
		Dues in advance,	205 00
		Surplus,	236 98
		Guaranty fund,	75 07
		Other liabilities,	285 00
	<u>\$28,525 27</u>		<u>\$28,525 27</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,517

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired yet.

Number of shares now in force, 2,082

Number of shares now borrowed upon, 226

Amount of dues received during the year, \$19,739 00

Highest premium received during the year, 50

Lowest premium received during the year, 20

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 31

Present number of members, 300

Present number of borrowers, 37

Present number of non-borrowers, 263

Amount of loans at date,		\$26,705 00
Number and amount of loans on real estate,	27	25,565 00
Number and amount of loans secured by first mortgage of real estate,	27	25,565 00
Number and amount of loans on shares,	10	1,140 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		194 67
Value of shares at last report,		8,981 40
Total value of unpledged shares (including unpaid dues),		23,995 17
Amount of interest credited to shares during the year,		973 60
Number of shares withdrawn during the year,	223	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	4	2,700 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		24,868 59
Amount of cash paid during the year,		24,644 14
Secretary and Treasurer's salary,		200 00
Secretary and Treasurer's bond,		1,500 00
Date of examination by commissioner: October 23.		

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

AMESBURY, Nov. 5, 1888.

Personally appeared George E. Gale, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. W. CATE, *Justice of the Peace.*

Essex, ss.

AMESBURY, Nov. 5, 1888.

Personally appeared George E. Gale, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

GEO. W. CATE, *Justice of the Peace.*

BEVERLY CO-OPERATIVE BANK — BEVERLY.

Incorporated Aug. 25, 1888. Commenced business Sept. 18, 1888.

Capital to be accumulated, \$1,000,000.

OCTAVIUS HOWE, *President.*CHARLES F. LEE, *Secretary.*FRANKLIN LEACH, *Treasurer.*

Names of Finance Committee :

ANDREW W. ROGERS,

BENJAMIN LARCOM, JR.,

JOHN M. MURNEY.

STATEMENT.

ASSETS.		LIABILITIES.	
Unpaid dues,	\$78 00	864 shares of stock, first series, at \$2.00,	\$1,728 00
Cash on hand,	1,661 30	Other liabilities,	11 30
	<hr/>		<hr/>
	\$1,739 30		\$1,739 30

How are shares issued, — quarterly, semi-annually, or annually? But one issue has been made.

Number of shares issued during the year, 864

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? No shares as yet retired.

Number of shares now in force, 864

Amount of dues received during the year, \$1,650 00

Highest premium received during the year, 05*

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Present number of members, 166

Present number of non-borrowers, 166

Largest number of shares held by any one member, 25

Total value of unpledged shares (including unpaid dues), 1,728 00

Amount of interest credited to shares during the year, 7 50

Geographical limit: Massachusetts.

Amount of cash received during the year, 1,661 30

Treasurer's bond, 2,000 00

Secretary's bond, 1,000 00

Date of examination by clerk of the commission: December 19.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

BEVERLY, Nov. 8, 1888.

Personally appeared Charles F. Lee, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WILLIAM CHOATE, *Justice of the Peace.*

ESSEX, ss.

BEVERLY, Nov. 8, 1888.

Personally appeared Franklin Leach, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

WILLIAM CHOATE, *Justice of the Peace.*

* Premium received on money sold but not delivered.

BOSTON CO-OPERATIVE BANK — BOSTON.

Incorporated April, 1888. Commenced business May, 1888.

Capital to be accumulated, \$1,000,000.

AUGUSTUS L. THORNDIKE, *President.*

FRED W. HATCH, *Secretary.*

FRED W. HATCH, *Treasurer.*

Names of Finance Committee :

W. D. BUCKLEY,

J. HENRY TAYLOR,

JOS. I. HATCH.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$7,750 00	1,479 shares of stock, first series, at \$6.12, . . .	\$9,051 48
Unpaid dues, . . .	169 00	45 shares of stock, second series, at \$1.00, . . .	45 00
Balance of permanent expense account, . . .	156 94	Dues paid in advance, . . .	189 00
Suspense, . . .	5 14	Surplus, . . .	33 39
Cash on hand, . . .	1,240 13	Guaranty fund, . . .	2 34
	<u>\$9,321 21</u>		<u>\$9,321 21</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,532

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None as yet.

Number of shares now in force, 1,479

Number of shares now borrowed upon, 40

Amount of dues received during the year, \$9,078 00

Highest premium received during the year, 55

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 6

Present number of members, 241

Present number of borrowers, 6

Present number of non-borrowers, 235

Amount of loans at date, 7,750 00

Number and amount of loans on real estate, 6 7,750 00

Number and amount of loans secured by first mortgage of real estate, 6 7,750 00

Largest loan to any one member, 2,000 00

Smallest loan to any one member, 300 00

Largest number of shares held by any one member, 25

Amount of expenses of the corporation for previous year (not including interest).	\$187 52
Total value of unpledged shares (including unpaid dues),	9,096 48
Amount of interest credited to shares during the year,	177 48
Number of shares withdrawn during the year,	53
Geographical limit: Massachusetts.	
Amount of cash received during the year,	9,305 15
Amount of cash paid during the year,	8,065 02
Secretary's bond,	1,000 00
Treasurer's bond,	1,000 00
Date of examination by commissioner: December 26.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Dec. 1, 1888.

Personally appeared Fred W. Hatch, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, JOHN H. CONANT, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Dec. 31, 1888.

Personally appeared Fred W. Hatch, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, GEO. B. LITTLE, *Justice of the Peace.*

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	179	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	446	
Number of shares now borrowed upon,	70	
Amount of dues received during the year,		\$6,072 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	24	
Present number of members,	82	
Present number of borrowers,	19	
Present number of non-borrowers,	63	
Amount of loans at date,		12,300 00
Number and amount of loans on real estate,	16	11,910 00
Number and amount of loans secured by first mortgage of real estate,	16	11,910 00
Number and amount of loans on shares,	3	390 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	15	
Amount of expenses of the corporation for previous year (not including interest),		203 96
Value of shares at last report,		11,585 55
Total value of unpledged shares (including unpaid dues),		11,406 17
Amount of interest credited to shares during the year,		822 96
Number of shares withdrawn during the year,	73	
Proportion of profits reserved upon voluntary withdrawals: One-third.		
Number and amount of loans repaid during the year,	13	4,705 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		10,298 38
Amount of cash paid during the year,		7,306 72
Secretary's salary,		100 00
Treasurer's salary,		36 00
Treasurer's bond,		1,000 00
Secretary's bond,		500 00
Date of examination by clerk of commission: July 10.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

CAMBRIDGE, Dec. 10, 1888.

Personally appeared John H. Ponce, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, JOHN R. FAIRBAIRN, *Justice of the Peace.*

MIDDLESEX, ss.

CAMBRIDGE, Dec. 10, 1888.

Personally appeared John Loughrey, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, JOHN R. FAIRBAIRN, *Justice of the Peace.*

CAMPELLO CO-OPERATIVE BANK—BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, \$1,000,000.

GEORGE E. KEITH, *President.*

WARREN T. COPELAND, *Secretary.*

WARREN T. COPELAND, *Treasurer.*

Names of Finance Committee :

EDMUND B. FANNING,

RUFUS P. KEITH,

JOHN M. WENTWORTH.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$173,470 00	7 shares of stock, second series, at \$182.88, . . .	\$1,280 16
Loans on shares, . . .	1,150 00	26 shares of stock, third series, at \$157.26, . . .	4,088 76
Unpaid dues, . . .	849 00	163 shares of stock, fourth series, at \$133.67, . . .	21,788 21
Balance of permanent expense account, . . .	272 00	202 shares of stock, fifth series, at \$112.10, . . .	22,644 20
Balance of temporary expense account, . . .	75 31	334 shares of stock, sixth series, at \$92.35, . . .	30,844 90
Balance of fines, . . .	27 70	358 shares of stock, seventh series, at \$74.10, . . .	26,527 80
Real estate, . . .	4,130 61	460 shares of stock, eighth series, at \$57.16, . . .	26,293 60
Rent, . . .	30 00	318 shares of stock, ninth series, at \$41.43, . . .	13,174 74
Cash on hand, . . .	5,330 26	163 shares of stock, tenth series, at \$34.05, . . .	5,550 15
		370 shares of stock, eleventh series, at \$26.92, . . .	9,960 40
		466 shares of stock, twelfth series, at \$20.07, . . .	9,352 62
		531 shares of stock, thirteenth series, at \$13.47, . . .	7,152 57
		615 shares of stock, fourteenth series, at \$7.12, . . .	4,378 80
		693 shares of stock, fifteenth series, at \$1.00, . . .	693 00
		Dues paid in advance, . . .	794 00
		Interest account, . . .	484 50
		Premium account, . . .	118 26
		Guaranty fund, . . .	24 80
		Transfer fees, . . .	1 00
		Withdrawal profits, . . .	182 41
	<u>\$185,334 88</u>		<u>\$185,334 88</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,571

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.

Number of shares now in force,	4,706	
Number of shares now borrowed upon,	949	
Amount of dues received during the year,		\$52,880 00
Highest premium received during the year,		25
Lowest premium received during the year,		25
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Present number of members,	584	
Present number of borrowers,	143	
Present number of non-borrowers,	441	
Amount of loans at date,		174,620 00
Number and amount of loans on real estate,	136	173,470 00
Number and amount of loans secured by first mortgage of real estate,	136	173,470 00
Number and amount of loans on shares,	8	1,150 00
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		856 81
Value of shares at last report,		160,091 05
Total value of unpledged shares (including unpaid dues),		139,367 95
Number of shares forfeited during the year,	29	
Amount of interest credited to shares during the year,		12,198 44
Number of shares withdrawn during the year: voluntarily, 1,069; retired, 99; matured, 21.		
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	40	31,350 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		97,578 54
Amount of cash paid during the year,		98,024 07
Secretary and Treasurer's salary,		500 00
Security committee's salary,		30 00
Treasurer and Secretary's bond,		5,000 00
Date of examination by commissioner: September 11.		

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BROCKTON, Nov. 16, 1888.

Personally appeared Warren T. Copeland, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, S. FRANKLIN PACKARD, *Justice of the Peace.*

PLYMOUTH, ss.

BROCKTON, Nov. 16, 1888.

Personally appeared Warren T. Copeland, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, S. FRANKLIN PACKARD, *Justice of the Peace.*

CITIZENS' CO-OPERATIVE BANK — HAVERHILL.

Incorporated Aug 22, 1887. Commenced business Sept. 12, 1887.

Capital to be accumulated, \$1,000,000.

GEORGE H. CARLETON, *President.*

JAMES W. GOODWIN, *Secretary.*

JAMES W. GOODWIN, *Treasurer.*

Names of Finance Committee :

JOSHUA M. STORER,

JOHN A. GALE,

GEORGE M. GOODWIN.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$11,075 00	739 shares of stock, first series, at \$14.45, . . .	\$10,678 55
Loans on shares, . . .	25 00	194 shares of stock, second series, at \$7.10, . . .	1,377 40
Unpaid dues, . . .	148 00	267 shares of stock, third series, at \$1.00, . . .	267 00
Balance of temporary expense account, . . .	127 04	Surplus, . . .	22 69
Cash on hand, . . .	1,062 94	Guaranty fund, . . .	7 00
		Withdrawal profits, . . .	1 89
		Other liabilities, . . .	83 45
	\$12,437 98		\$12,437 98

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 529

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? No provision yet made.

Number of shares now in force, 1,200

Number of shares now borrowed upon, 75

Amount of dues received during the year, \$11,164 00

Highest premium received during the year, 25

Lowest premium received during the year: Money has been lent at 6 per cent. interest, where no premium was offered.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 14

Present number of members, 149

Present number of borrowers, 9

Present number of non-borrowers, 140

Amount of loans at date, 11,100 00

Number and amount of loans on real estate, 8 11,075 00

Number and amount of loans secured by first mortgage of real estate, 8 11,075 00

Number and amount of loans on shares,	1	\$25 00
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		25 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		144 94
Value of shares at last report,		1,608 00
Total value of unpledged shares (including unpaid dues),		11,994 45
Amount of interest credited to shares during the year,		375 48
Number of shares withdrawn during the year,	133	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Number and amount of loans repaid during the year,	2	2,600 00
Geographical limit: None.		
Amount of cash received during the year,		14,555 40
Amount of cash paid during the year,		13,798 74
Treasurer and Secretary's bond,		5,000 00
Date of examination by commissioner: October 22.		

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

HAVERHILL, Nov. 2, 1888.

Personally appeared James W. Goodwin, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

FRANCIS H. PEARL, *Justice of the Peace.*

ESSEX, ss.

HAVERHILL, Nov. 2, 1888.

Personally appeared James W. Goodwin, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

FRANCIS H. PEARL, *Justice of the Peace.*

CLINTON CO-OPERATIVE BANK — CLINTON.

Incorporated Sept. 23, 1887. Commenced business Oct. 20, 1887.

Capital to be accumulated, \$1,000,000.

DANIEL B. INGALLS, *President.*HARRY D. CARTER, *Secretary.*CHARLES A. WOODRUFF, *Treasurer.*

Names of Finance Committee:

CHARLES A. VICKERY,

GEORGE P. FRENCH.

LYMAN LEIGHTON.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$10,500 00	608 shares of stock, first series, at \$13.40.. . . .	\$8,147 20
Unpaid dues,	50 00	417 shares of stock, second series, at \$7.10,	2,960 70
Balance of permanent expense account,	160 44	306 shares of stock, third series, at \$1.00,	306 00
Balance of temporary expense account,	5 70	Advance dues,	88 00
Unpaid interest,	2 00	Interest,	70 22
Cash on hand,	878 98	Fines,	4 46
		Guaranty fund,	11 25
		Forfeited share account,	5 74
		Withdrawal profits,	3 55
	<u>\$11,597 12</u>		<u>\$11,597 12</u>

How are shares issued — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 937

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None yet retired.

Number of shares now in force, 1,331

Number of shares now borrowed upon, 63

Amount of dues received during the year, \$11,511 00

Highest per centum of interest received during the year: 10 $\frac{1}{2}$.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 36

Present number of members, 241

Present number of borrowers, 10

Present number of non-borrowers, 231

Amount of loans at date, 10,500 00

Number and amount of loans on real estate, 13 10,500 00

Number and amount of loans secured by first mortgage of real estate, 13 10,500 00

Largest loan to any one member,	\$2,750 00
Smallest loan to any one member,	400 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	77 43
Value of shares at last report,	589 00
Total value of unpledged shares (including unpaid dues),	10,777 60
Number of shares forfeited during the year,	5
Amount of interest credited to shares during the year,	300 98
Number of shares withdrawn during the year,	190
Proportion of profits reserved upon voluntary withdrawals: One-half last dividend.	
Number and amount of loans repaid during the year,	2 150 00
Geographical limit: Massachussets.	
Amount of cash received during the year,	11,908 45
Amount of cash paid during the year,	11,636 81
Secretary's salary,	60 00
Treasurer's bond,	2,000 00
Secretary's bond,	2,000 00
Date of examination by commissioner: October 25.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

CLINTON, Nov. 5, 1888.

Personally appeared Harry D. Carter, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER R. DAME, *Justice of the Peace.*

WORCESTER, SS.

CLINTON, Nov. 7, 1888.

Personally appeared C. A. Woodruff, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WALTER R. DAME, *Justice of the Peace.*

DEDHAM CO-OPERATIVE BANK — DEDHAM.

Incorporated Feb. 11, 1886. Commenced business Feb. 18, 1886.

Capital to be accumulated, \$1,000,000.

F. F. FAVOR, *President.*WM. H. ARTHUR, *Secretary.*T. P. MURRAY, *Treasurer.*

Names of Finance Committee:

E. A. CHASE,

L. D. WILCUTT,

H. G. TURNER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$6,000 00	102 shares of stock, first series, at \$35.73,	\$3,644 46
Loans on shares,	360 00	17 shares of stock, second series, at \$32.33,	549 61
Unpaid dues,	156 00	37 shares of stock, third se- ries, at \$25.69,	950 53
Balance of permanent ex- pense account,	181 57	12 shares of stock, fourth series, at \$18.82,	225 84
Suspense,	28 99	40 shares of stock, fifth se- ries, at \$12.36,	494 40
Cash on hand,	86 31	153 shares of stock, sixth se- ries, at \$6.09,	931 77
		Surplus,	1 15
		Guaranty fund,	8 53
		Forfeited share account,	6 58
	\$6,812 87		\$6,812 87

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 233

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 361

Number of shares now borrowed upon, 18

Amount of dues received during the year, \$3,983 00

Highest premium received during the year, 15

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 13

Present number of members, 79

Present number of borrowers, 8

Present number of non-borrowers, 71

Amount of loans at date,		\$6,360 00
Number and amount of loans on real estate,	6	6,000 00
Number and amount of loans secured by first mortgage of real estate,	6	6,000 00
Number and amount of loans on shares,	2	360 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		60 00
Largest number of shares held by any one member,	20	
Amount of expenses of the corporation for previous year (not including interest),		100 28
Value of shares at last report,		4,143 00
Total value of unpledged shares (including unpaid dues),		5,211 29
Number of shares forfeited during the year,	9	
Amount of interest credited to shares during the year,		310 15
Number of shares withdrawn during the year,	111	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	4	900 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		5,255 06
Amount of cash paid during the year,		5,290 64
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: July 6.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

DEDHAM, MASS., Dec. 7, 1888.

Personally appeared Wm. H. Arthur, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HENRY SMITH, *Justice of the Peace.*

NORFOLK, ss.

DEDHAM, MASS, Dec. 7, 1888.

Personally appeared T. P. Murray, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HENRY SMITH, *Justice of the Peace.*

ENTERPRISE CO-OPERATIVE BANK — EAST BOSTON.

Incorporated March 31, 1888. Commenced business April 3, 1888.

Capital to be accumulated, \$1,000,000.

JONATHAN CHASE, *President.*

HORACE B. BUTLER, *Secretary*

HORACE B. BUTLER, *Treasurer.*

Names of Finance Committee :

F. H. LEONARD,

C. S. PARNELL, JR.,

N. S. WALKER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,800 00	790 shares of stock, first series, at \$7.09, . . .	\$5,601 10
Unpaid dues, . . .	299 00	293 shares of stock, second series, at \$1.00, . . .	293 00
Balance of permanent expense account, . . .	86 24	Interest, . . .	29 00
Unpaid fines, . . .	6 62	Premiums, . . .	2 30
Cash on hand, . . .	797 61	Advance dues, . . .	36 00
		Surplus, . . .	27 83
		Withdrawal profits, . . .	24
	<u>\$5,989 47</u>		<u>\$5,989 47</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,111

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,083

Number of shares now borrowed upon, 24

Amount of dues received during the year, \$5,644 00

Highest premium received during the year, 15

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 5

Present number of members, 173

Present number of borrowers, 2

Present number of non-borrowers, 171

Amount of loans at date, 4,800 00

Number and amount of loans on real estate, 2 4,800 00

Number and amount of loans secured by first mortgage of real estate, 2 4,800 00

Largest loan to any one member, 2,600 00

Smallest loan to any one member, 2,200 00

Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	\$94 96
Total value of unpledged shares (including unpaid dues),	5,723 94
Amount of interest credited to shares during the year,	71 82
Number of shares withdrawn during the year,	28
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	5,776 69
Amount of cash paid during the year,	4,979 08
Salaries: Not fixed.	
Treasurer and Secretary's bond,	1,500 00
Date of examination by commissioner: December 24.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

EAST BOSTON, Nov. 5, 1888.

Personally appeared Horace B. Butler, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JAMES TOWNSEND, *Justice of the Peace.*

SUFFOLK, ss.

EAST BOSTON, Nov. 5, 1888.

Personally appeared Horace B. Butler, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

JAMES TOWNSEND, *Justice of the Peace.*

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,058	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.		
Number of shares now in force,	2,689	
Number of shares now borrowed upon,	585	
Amount of dues received during the year,		\$28,103 21
Highest premium received during the year,		18
Lowest premium received during the year,		01
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	50	
Present number of members,	402	
Present number of borrowers,	84	
Present number of non-borrowers,	318	
Amount of loans at date,		82,413 87
Number and amount of loans on real estate,	63	75,478 87
Number and amount of loans secured by first mortgage of real estate,	63	75,478 87
Number and amount of loans on shares,	21	6,935 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		15 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		376 39
Value of shares at last report,		61,384 26
Total value of unpledged shares (including unpaid dues),		54,351 04
Amount of interest credited to shares during the year,		4,009 96
Number of shares withdrawn during the year,	476	
Number and amount of loans repaid during the year,	30	5,851 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		39,975 01
Amount of cash paid during the year,		41,340 69
Secretary's salary,		150 00
Treasurer's salary,		50 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: June 6.		

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

LYNN, Nov. 17, 1888.

Personally appeared Thomas Collyer, Jr., Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

BENJ. E. PORTER, *Justice of the Peace.*

ESSEX, ss.

LYNN, Nov. 17, 1888.

Personally appeared William A. Estes, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

BENJ. E. PORTER, *Justice of the Peace.*

EQUITY CO-OPERATIVE BANK—WORCESTER.

Incorporated Feb. 9, 1887. Commenced business March, 1887.

Capital to be accumulated, \$1,000,000.

IVER JOHNSON, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of Finance Committee :

GEO. W. BROOKS,

E. J. BARDWELL,

A. CAREY FIELD.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$35,850 00	1,426 shares of stock, first series, at \$20.86, . . .	\$29,746 36
Loans on shares, . . .	725 00	398 shares of stock, second series, at \$14.39, . . .	5,727 22
Unpaid dues, . . .	577 00	896 shares of stock, third series, at \$8.10, . . .	7,257 60
Balance of permanent expense account, . . .	364 00	321 shares of stock, fourth series, at \$2.00, . . .	642 00
Balance of temporary expense account, . . .	91 28	Surplus, . . .	580 57
Other assets, . . .	101 85	Guaranty fund, . . .	19 00
Cash on hand, . . .	6,414 14	Forfeited share account, . . .	25 52
		Other liabilities, . . .	125 00
	\$44,123 27		\$44,123 27

How are shares issued,— quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,527

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.

Number of shares now in force, 3,041

Number of shares now borrowed upon, 188

Amount of dues received during the year, \$33,110 00

Highest per centum of interest received during the year: 7½.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 1 00

Number of members withdrawn during the year, 99

Present number of members, 342

Present number of borrowers, 31

Present number of non-borrowers, 311

Amount of loans at date, 36,575 00

Number and amount of loans on real estate, 32 35,850 00

Number and amount of loans secured by first mortgage of real estate,	32	\$35,850 00
Number and amount of loans on shares,	5	725 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		60 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		524 70
Value of shares at last report,		16,655 50
Total value of unpledged shares (including unpaid dues),		41,430 76
Number of shares forfeited during the year,	24	
Amount of interest credited to shares during the year,		1,492 79
Number of shares withdrawn during the year,	827	
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.		
Number and amount of loans cancelled during the year,	14	14,920 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		49,019 82
Amount of cash paid during the year,		44,740 21
Secretary and Treasurer's salary,		350 00
Secretary and Treasurer's bond,		5,000 00
Date of examination by commissioner: June 28.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 9, 1888.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

EDW. B. GLASGOW, *Justice of the Peace.*

WORCESTER, ss., Nov. 9, 1888.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

EDW. B. GLASGOW, *Justice of the Peace.*

FIDELITY CO-OPERATIVE BANK—FITCHBURG.

Incorporated April 25, 1888.

Commenced business May 8, 1888.

Capital to be accumulated, \$1,000,000.

GEORGE E. CLIFFORD, *President.*

W. G. HAYES, *Secretary.*

F. D. PAGE, *Treasurer.*

Names of Finance Committee :

W. C. JOHNSON,

J. H. DANIELS,

H. F. ROCKWELL.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$12,550 00	2,137 shares of stock, first series, at \$6.05, . . .	\$12,928 85
Loans on shares, . . .	130 00	587 shares of stock, second series, at \$2.00, . . .	1,174 00
Unpaid dues, . . .	827 00	Dues in advance, . . .	892 00
Balance of permanent expense account, . . .	292 87	Interest, . . .	98 40
Balance of temporary expense account, . . .	137 33	Premiums, . . .	5 42
Other assets, . . .	59 87	Fines, . . .	5 10
Cash on hand, . . .	1,148 50	Transfer fees, . . .	75
		Surplus, . . .	33 45
		Guaranty fund, . . .	7 45
		Withdrawal profits, . . .	15
	\$15,145 57		\$15,145 57

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 2,857

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,724

Number of shares now borrowed upon, 104

Amount of dues received during the year, \$14,335 00

Highest premium received during the year: 25 cents per month on \$100.

Lowest premium received during the year: 1 cent per month on \$100.

Fine for non-payment of dues: 1 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 13

Present number of members, 369

Present number of borrowers, 13

Present number of non-borrowers, 356

Amount of loans at date,		\$12,680 00
Number and amount of loans on real estate,	10	12,550 00
Number and amount of loans secured by first mortgage of real estate,	10	12,550 00
Number and amount of loans on shares,	3	130 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		430 20
Total value of unpledged shares (including unpaid dues),		13,546 75
Amount of interest credited to shares during the year,		108 00
Number of shares withdrawn during the year,	133	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Number and amount of loans repaid during the year,	1	70 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		14,597 83
Amount of cash paid during the year,		13,449 33
Secretary's salary: 1 per cent. of dues and fines.		
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: July 26.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

FITCHBURG, Nov. 9, 1888.

Personally appeared W. G. Hayes, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, CHARLES F. ROCKWOOD, *Justice of the Peace.*

WORCESTER, SS.

FITCHBURG, Nov. 9, 1888.

Personally appeared F. D. Page, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, CHARLES F. ROCKWOOD, *Justice of the Peace.*

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.	
Number of shares issued during the year,	3,198
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.	
Number of shares now in force,	8,735
Number of shares now borrowed upon,	2,076
Amount of dues received during the year,	\$99,820 70
Highest per centum of interest received during the year: 15 6-10 on \$50.	
Lowest per centum of interest received during the year: 6.	
Fine for non-payment of dues: 1 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	141
Present number of members,	1,103
Present number of borrowers,	463
Present number of non-borrowers,	640
Amount of loans at date,	352,915 00
Number and amount of loans on real estate,	367 334,885 00
Number and amount of loans secured by first mortgage of real estate,	367 334,885 00
Number and amount of loans on shares,	96 18,030 00
Largest loan to any one member,	4,500 00
Smallest loan to any one member,	10 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	982 39
Value of shares at last report,	337,310 75
Total value of unpledged shares (including unpaid dues),	268,115 68
Number of shares forfeited during the year,	37
Number of shares retired during the year,	205
Amount of interest credited to shares during the year,	20,892 58
Number of shares withdrawn during the year,	1,429
Proportion of profits reserved upon voluntary withdrawals: One-tenth net earnings.	
Number and amount of loans repaid during the year,	117 44,885 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	151,076 34
Amount of cash paid during the year,	141,218 44
Treasurer's salary,	150 00
Secretary's salary,	600 00
Security committee's salary,	75 00
Auditors' salary,	18 00
Treasurer's bond,	3,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: October 11.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Dec. 3, 1888.

Personally appeared Joseph F. Simonds, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HARRIS C. HARTWELL, *Justice of the Peace.*

WORCESTER, ss., Dec. 3, 1888.

Personally appeared Charles F. Baker, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

JOHN E. KELLOGG, *Justice of the Peace.*

GERMANIA CO-OPERATIVE BANK—BOSTON.

Incorporated Oct. 3, 1885. Commenced business Oct. 20, 1885.

Capital to be accumulated, \$1,000,000.

JOSEPH TONDORF, JR., *President.*

CHRISTIAN LAMBRECHT, *Secretary.*

MARTIN HASENFUSS, *Treasurer.*

Names of Finance Committee :

HENRY WESSLING,

JULIUS MALZACKER,

ADAM LORENZ.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$77,350 00	1072 shares of stock, first series, at \$39.50, . . .	\$42,344 00
Loans on shares, . . .	3,800 00	331 shares of stock, second series, at \$32.46, . . .	10,744 26
Unpaid dues, . . .	102 00	258 shares of stock, third series, at \$25.59, . . .	6,602 22
Balance of permanent expense account, . . .	37 00	379 shares of stock, fourth series, at \$18.89, . . .	7,159 31
Balance of temporary expense account, . . .	9 50	595 shares of stock, fifth series, at \$12.42, . . .	7,389 90
Cash on hand, . . .	3,486 21	1369 shares of stock, sixth series, at \$6.10, . . .	8,350 90
		905 shares of stock, seventh series, at \$1.00, . . .	905 00
		Interest and fines, . . .	840 11
		Surplus, . . .	176 20
		Guaranty fund, . . .	82 55
		Withdrawal profits, . . .	26 37
		Other liabilities, . . .	163 89
	\$84,784 71		\$84,784 71

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 2,402

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 4,909

Number of shares now borrowed upon, 415

Amount of dues received during the year, \$47,482 00

Highest per centum of interest received during the year: 10½.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee,

Number of members withdrawn during the year,	147	
Present number of members,	808	
Present number of borrowers,	82	
Present number of non-borrowers,	726	
Amount of loans at date,		\$81,150 00
Number and amount of loans on real estate,	46	77,350 00
Number and amount of loans secured by first mortgage of real estate,	46	77,350 00
Number and amount of loans on shares,	36	3,800 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		752 33
Value of shares at last report,		53,974 97
Total value of unpledged shares (including unpaid dues),		76,055 46
Amount of interest credited to shares during the year,		4,081 89
Number of shares withdrawn during the year,	973	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	34	12,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		62,624 31
Amount of cash paid during the year,		63,692 17
Salaries,		421 50
Treasurer's bond,		4,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: Jan. 5, 1889.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Jan. 3, 1889.

Personally appeared Christian Lambrecht, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

CHARLES V. JAEGER, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Jan. 7, 1889.

Personally appeared Martin Hasenfuss, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

S. AUGUSTUS ENDICOTT, *Justice of the Peace.*

GLOUCESTER CO-OPERATIVE BANK — GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.

Capital to be accumulated, \$1,000,000.

W. FRANK PARSONS, *President.*

EVERETT LANE, *Secretary.*

EVERETT LANE, *Treasurer.*

Names of Finance Committee :

CYRUS STORY,

DAVID O. FROST.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$15,150 00	634 shares of stock, first series, at \$19.81, . . .	\$12,559 54
Unpaid dues, . . .	302 00	130 shares of stock, second series, at \$13.36, . . .	1,736 80
Balance of permanent expense account, . . .	150 00	201 shares of stock, third series, at \$7.09, . . .	1,425 09
Other assets, . . .	57 10	89 shares of stock, fourth series, at \$1.00, . . .	89 00
Cash on hand, . . .	425 51	Surplus, . . .	5 11
		Guaranty fund, . . .	8 00
		Withdrawal profits, . . .	1 01
		Dues paid in advance, . . .	177 00
		Other liabilities, . . .	83 06
	<u>\$16,084 61</u>		<u>\$16,084 61</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 339

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,054

Number of shares now borrowed upon, 78

Amount of dues received during the year, \$11,139 00

Highest premium received during the year, 25

Lowest premium received during the year, 05

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 28

Present number of members, 232

Present number of borrowers, 16

Present number of non-borrowers, 216

Amount of loans at date, 15,150 00

Number and amount of loans on real estate, 16 15,150 00

Number and amount of loans secured by first mortgage of real estate, 16 15,150 00

Largest loan to any one member,	\$2,400 00
Smallest loan to any one member,	150 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	86 53
Value of shares at last report,	5,481 49
Total value of unpledged shares (including unpaid dues),	14,916 64
Amount of interest credited to shares during the year,	540 63
Number of shares withdrawn during the year,	132
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	2 900 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	12,677 76
Amount of cash paid during the year,	13,850 60
Salaries: One per cent. of cash received, except repaid loans.	
Treasurer and Secretary's bond,	1,500 00
Date of examination by commissioner: October 19.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

GLOUCESTER, Dec. 4, 1888.

Personally appeared Everett Lane, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HOWARD G. LANE, *Justice of the Peace.*

ESSEX, ss.

GLOUCESTER, Dec. 4, 1888.

Personally appeared Everett Lane, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HOWARD G. LANE, *Justice of the Peace.*

GRAFTON CO-OPERATIVE BANK—GRAFTON.

Incorporated Oct. 19, 1887. Commenced business November, 1887.

Capital to be accumulated, \$1,000,000.

JOSEPH A. DODGE, *President.*

JOHN B. SCOTT, *Secretary.*

ALDEN A. HOWE, *Treasurer.*

Names of Finance Committee:

DANIEL N. GIBBS,

CLARENCE R. PRATT,

LUTHER K. LELAND.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$6,000 00	526 shares of stock, first series, at \$12.00, . . .	\$6,312 00
Unpaid dues,	122 00	98 shares of stock, second series, at \$6.00, . . .	588 00
Unpaid interest,	21 00	Surplus,	13 84
Cash on hand,	980 18	Dividends,	209 34
	\$7,123 18		\$7,123 18

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 707

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 624

Number of shares now borrowed upon, 31

Amount of dues received during the year, \$7,224 00

Highest per centum of interest received during the year: $7\frac{3}{8}$.

Lowest per centum of interest received during the year: $6\frac{1}{4}$.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 1 00

Number of members withdrawn during the year, 16

Present number of members, 130

Present number of borrowers, 6

Present number of non-borrowers, 124

Amount of loans at date, 6,000 00

Number and amount of loans on real estate, 6 6,000 00

Number and amount of loans secured by first mortgage of real estate, 6 6,000 00

Largest loan to any one member, 1,500 00

Smallest loan to any one member, 400 00

Largest number of shares held by any one member, 20

Amount of expenses of the corporation for previous year (not including interest),	\$112 07
Total value of unpledged shares (including unpaid dues),	6,594 00
Amount of interest credited to shares during the year,	58 50
Number of shares withdrawn during the year,	68
Proportion of profits reserved upon voluntary withdrawals: One-half of dividend last declared.	
Number and amount of loans repaid during the year,	500 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	8,039 42
Amount of cash paid during the year,	7,059 24
Secretary's salary: \$5 per month.	
Treasurer's bond,	2,000 00
Secretary's bond: Not fixed.	
Date of examination by commissioner: March 23.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 7, 1888.

Personally appeared John B. Scott, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HENRY F. WING, *Justice of the Peace.*

WORCESTER, ss., Nov. 7, 1888.

Personally appeared Alden A. Howe, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HENRY F. WING, *Justice of the Peace.*

GUARDIAN CO-OPERATIVE BANK — BOSTON.

Incorporated July 2, 1886. Commenced business Aug. 6, 1886.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*

D. ELDREDGE, *Secretary.*

D. ELDREDGE, *Treasurer.*

Names of Finance Committee:

GAMALIEL BRADFORD,

H. T. ELDER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$54,100 00	903 shares of stock, first series, at \$28.24, . . .	\$25,500 72
Loans on shares, . . .	950 00	725 shares of stock, second series, at \$23.82, . . .	17,269 50
Unpaid dues, . . .	1,629 00	703 shares of stock, third series, at \$17.36, . . .	12,204 08
Balance of permanent expense account, . . .	275 00	545 shares of stock, fourth series, at \$11.09, . . .	6,044 05
Balance of temporary expense account, . . .	126 46	731 shares of stock, fifth series, at \$5.00, . . .	3,655 00
Real estate, . . .	1,621 70	Surplus, . . .	47 60
Other assets, . . .	218 45	Guaranty fund, . . .	30 00
Cash on hand, . . .	7,985 77	Withdrawal profits, . . .	58 43
		Forfeiture profits, . . .	1 64
		Dues paid in advance, . . .	188 00
		Other liabilities, . . .	1,907 36
	<u>\$66,906 38</u>		<u>\$66,906 38</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,361

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None yet retired.

Number of shares now in force, 3,607

Number of shares now borrowed upon, 364

Amount of dues received during the year, \$40,339 00

Highest premium received during the year, 30

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 151

Present number of members, 559

Present number of borrowers, 47

Present number of non-borrowers, 512

Amount of loans at date,		\$55,050 00
Number and amount of loans on real estate,	47	54,100 00
Number and amount of loans secured by first mortgage of real estate,	47	54,100 00
Number and amount of loans on shares,	7	950 00
Largest loan to any one member,		2,500 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		806 69
Value of shares at last report,		32,361 31
Total value of unpledged shares (including unpaid dues),		58,389 54
Number of shares forfeited during the year,	8	
Amount of interest credited to shares during the year,		2,002 59
Number of shares withdrawn during the year,	787	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	17	14,500 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		56,783 23
Amount of cash paid during the year,		50,791 89
Secretary's salary,		300 00
Secretary and Treasurer's bond,		2,000 00
Date of examination by clerk of commission: June 1.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 26, 1888.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 26, 1888.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

HAVERHILL CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

Capital to be accumulated, \$1,000,000.

AMOS W. DOWNING, *President.*

WILLIAM H. PAGE, *Secretary.*

WILLIAM H. PAGE, *Treasurer.*

Names of Finance Committee :

JACKSON WEBSTER,

WM. S. BATCHELDER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$195,950 00	23 shares of stock, second series, \$184.14, . . .	\$4,235 22
Loans on shares, . . .	10,400 00	48 shares of stock, third series, \$156.89, . . .	7,530 72
Unpaid dues, . . .	2,672 00	84 shares of stock, fourth series, \$135.47, . . .	11,379 48
Balance of permanent expense account, . . .	200 00	40 shares of stock, fifth series, \$124.52, . . .	4,980 80
Unpaid interest, . . .	2,839 75	34 shares of stock, sixth series, \$114.46, . . .	3,891 64
Unpaid premium, . . .	599 70	102 shares of stock, seventh series, \$104.72, . . .	10,681 44
Unpaid fines, . . .	190 73	71 shares of stock, eighth series, \$95.31, . . .	6,767 01
Other assets, . . .	854 83	186 shares of stock, ninth series, \$86.18, . . .	16,029 48
Cash on hand, . . .	17,486 55	246 shares of stock, tenth series, \$77.36, . . .	19,030 56
		209 shares of stock, eleventh series, \$68.84, . . .	14,387 56
		359 shares of stock, twelfth series, \$55.28, . . .	19,845 52
		268 shares of stock, thirteenth series, \$47.51, . . .	12,732 68
		614 shares of stock, fourteenth series, \$40.01, . . .	24,566 14
		409 shares of stock, fifteenth series, \$32.75, . . .	13,394 75
		714 shares of stock, sixteenth series, \$25.74, . . .	18,378 36
		416 shares of stock, seventeenth series, \$18.98, . . .	7,895 68
		857 shares of stock, eighteenth series, \$12.43, . . .	10,652 51
		1132 shares of stock, nineteenth series, \$6.11, . . .	6,916 52
		Matured share account, . . .	16,370 50
		Surplus, . . .	855 36
		Guaranty fund, . . .	391 93
		Forfeited share account, . . .	200 96
		Dues paid in advance, . . .	76 00
		Other liabilities, . . .	2 74
	\$231,193 56		\$231,193 56

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	2,246	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	5,812	
Number of shares now borrowed upon,	1,234	
Amount of dues received during the year,		\$68,383 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	123	
Present number of members,	734	
Present number of borrowers,	167	
Present number of non-borrowers,	567	
Amount of loans at date,		206,350 00
Number and amount of loans on real estate,	151	195,950 00
Number and amount of loans secured by first mortgage of real estate,	151	195,950 00
Number and amount of loans on shares,	16	10,400 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		100 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,766 14
Value of shares at last report,		186,707 16
Total value of unpledged shares (including unpaid dues),		165,936 32
Number of shares forfeited during the year, 36; retired, 27; matured, 82.		
Amount of interest credited to shares during the year,		13,801 16
Number of shares withdrawn during the year,	1,258	
Proportion of profits reserved upon voluntary withdrawals : One-tenth.		
Number and amount of loans repaid during the year,	70	57,150 00*
Geographical limit : Massachusetts.		
Amount of cash received during the year,		141,507 12
Amount of cash paid during the year,		124,982 85
Salaries,		950 00
Secretary and treasurer's bond,		8,000 00
Date of examination by commissioner : October 22.		

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 3, 1888.

Personally appeared William H. Page, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

CHARLES H. POOR, *Justice of the Peace.*

ESSEX, ss.

Nov. 3, 1888.

Personally appeared William H. Page, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

CHARLES H. POOR, *Justice of the Peace.*

* In many cases for reborrowing a larger amount.

HENRY WILSON CO-OPERATIVE BANK — NATICK.

Incorporated Oct. 23, 1886. Commenced business Nov. 12, 1886.

Capital to be accumulated, \$1,000,000.

JOHN R. ADAMS, *President.*

MILTON F. JONES, *Secretary.*

HARVEY H. WHITNEY, *Treasurer.*

Names of Finance Committee :

E. S. DODGE,

GEO. O. ALLEN,

E. T. TURNER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$31,400 00	674 shares of stock, first series, at \$25.58, . . .	\$17,240 92
Loans on shares, . . .	350 00	414 shares of stock, second series, at \$18.89, . . .	7,820 46
Unpaid dues, . . .	766 00	642 shares of stock, third series, at \$12.40, . . .	7,960 80
Balance of permanent expense account, . . .	75 00	378 shares of stock, fourth series, at \$6.10, . . .	2,305 80
Real estate, . . .	1,600 00	Dues paid in advance, . . .	212 00
Unpaid interest, . . .	135 50	Surplus, . . .	87 21
Unpaid premium, . . .	33 00	Guaranty fund, . . .	50 00
Unpaid fines, . . .	29 94	Forfeited share account, . . .	87 00
Cash in hands of secretary, . . .	128 11		
Cash in hands of treasurer, . . .	1,246 64		
	\$35,764 19		\$35,764 19

How are shares issued — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,145

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None yet retired.

Number of shares now in force, 2,108

Number of shares now borrowed upon, 164

Amount of dues received during the year, \$23,973 00

Highest premium received during the year, 50

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 47

Present number of members, 401

Present number of borrowers, 36

Present number of non-borrowers, 365

Amount of loans at date, 31,750 00

Number and amount of loans on real estate,	33	\$31,400 00
Number and amount of loans secured by first mortgage of real estate,	33	31,400 00
Number and amount of loans on shares,	5	350 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		287 72
Value of shares at last report,		12,108 00
Total value of unpledged shares (including unpaid dues),		33,050 53
Number of shares forfeited during the year,	18	
Amount of interest credited to shares during the year,		1,494 66
Number of shares withdrawn during the year,	269	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	8	5,125 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		30,630 63
Amount of cash paid during the year,		31,035 99
Secretary's salary,		125 00
Treasurer's bond,		5,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 17.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

NATICK, Nov. 13, 1888.

Personally appeared Milton F. Jones, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

FRANK M. FORBUSH, *Justice of the Peace.*

MIDDLESEX, ss.

NATICK, Nov. 13, 1888.

Personally appeared Harvey H. Whitney, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

JAMES McMANUS, *Justice of the Peace.*

HOLBROOK CO-OPERATIVE BANK — HOLBROOK.

Incorporated June 9, 1888.

Commenced business June 12, 1888.

Capital to be accumulated, \$1,000,000.

E. NEWTON THAYER, *President.*

J. TISDALE SOUTHWORTH, *Secretary.*

J. TISDALE SOUTHWORTH, *Treasurer.*

Names of Finance Committee:

WILLARD F. GLEASON,

JOHN UNDUHAY,

GEO. T. WILDE.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$650 00	508 shares of stock, first series, at \$5.00, . . .	\$2,540 00
Unpaid dues, . . .	48 00	Surplus, . . .	9 89
Cash on hand, . . .	1,851 89		
	\$2,549 89		\$2,549 89

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 508

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 508

Number of shares now borrowed upon, 4

Amount of dues received during the year, \$2,492 00

Highest premium received during the year, 05

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Present number of members, 134

Present number of borrowers, 1

Present number of non-borrowers, 133

Amount of loans at date, 650 00

Number and amount of loans on real estate, 1 650 00

Number and amount of loans secured by first mortgage of real estate, 1 650 00

Largest loan to any one member, 650 00

Smallest loan to any one member, 650 00

Largest number of shares held by any one member, 20

Total value of unpledged shares (including unpaid dues), 2,569 62

Geographical limit: Massachusetts.

Amount of cash received during the year, 2,501 89

Amount of cash paid during the year, 650 00

Treasurer and Secretary's bond, 1,000 00

Date of examination by commissioner: November 20.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

HOLBROOK, Nov. 19, 1888.

Personally appeared J. Tisdale Southworth, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

ZENAS A. FRENCH, *Justice of the Peace.*

NORFOLK, ss.

HOLBROOK, Nov. 19, 1888.

Personally appeared J. Tisdale Southworth, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

ZENAS A. FRENCH, *Justice of the Peace.*

HOLYOKE CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug. 25, 1880.

Capital to be accumulated, \$1,000,000.

JOSEPH W. MOORE, *President.*

DWIGHT O. JUDD, *Secretary.*

DWIGHT O. JUDD, *Treasurer.*

Names of Finance Committee :

THOMAS HIBBARD,

THOMAS CONNOR,

CLAYTON H. PERKINS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$66,500 00	92 shares of stock, first series, at \$128.54, . . .	\$11,825 68
Loans on shares, . . .	11,450 00	41 shares of stock, second series, at \$120.41, . . .	4,936 81
Unpaid dues, . . .	695 00	17 shares of stock, third series, at \$110.92, . . .	1,885 64
Balance of permanent expense account, . . .	135 00	15 shares of stock, fourth series, at \$104.70, . . .	1,570 50
Real estate account, . . .	9 20	109 shares of stock, fifth series, at \$95.63, . . .	10,423 67
Unpaid interest, . . .	338 50	74 shares of stock, sixth series, at \$86.87, . . .	6,428 38
Unpaid premiums, . . .	7 43	211 shares of stock, seventh series, at \$70.02, . . .	14,774 22
Unpaid fines, . . .	18 08	101 shares of stock, eighth series, at \$61.92, . . .	6,253 92
Cash on hand, . . .	19,860 72	172 shares of stock, ninth series, at \$54.17, . . .	9,317 24
		67 shares of stock, tenth series, at \$46.67, . . .	3,126 89
		94 shares of stock, eleventh series, at \$39.36, . . .	3,699 84
		187 shares of stock, twelfth series, at \$32.29, . . .	6,038 23
		233 shares of stock, thirteenth series, at \$25.43, . . .	5,925 19
		243 shares of stock, fourteenth series, at \$18.75, . . .	4,556 25
		432 shares of stock, fifteenth series, at \$12.31, . . .	5,317 92
		436 shares of stock, sixteenth series, at \$6.07, . . .	2,646 52
		Surplus,	66 52
		Guaranty fund,	140 76
		Forfeited share account, . . .	19 75
		Dues paid in advance, . . .	60 00
	\$99,013 93		\$99,013 93

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	963	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	2,524	
Number of shares now borrowed upon,	692	
Amount of dues received during the year,		\$30,082 00
Highest premium received during the year,		25
Lowest premium received during the year,		01
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	80	
Present number of members,	386	
Present number of borrowers,	103	
Present number of non-borrowers,	283	
Amount of loans at date,		77,950 00
Number and amount of loans on real estate,	60	66,500 00
Number and amount of loans secured by first mortgage of real estate,	60	66,500 00
Number and amount of loans on shares,	43	11,450 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		869 73
Value of shares at last report,		78,919 69
Total value of unpledged shares (including unpaid dues),		59,117 67
Number of shares forfeited during the year,	12	
Amount of interest credited to shares during the year,		4,652 22
Number of shares withdrawn during the year,	480	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	39	17,375 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		52,712 19
Amount of cash paid during the year,		47,760 90
Secretary and Treasurer's salary: One and one-half of gross receipts, except repaid loans.		
Treasurer and Secretary's bond,		4,000 00
Date of examination by commissioner: June 25.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

HOLYOKE, Nov. 27, 1888.

Personally appeared Dwight O. Judd, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, RICHARD G. KILDUFF, *Justice of the Peace.*

HAMPDEN, ss.

HOLYOKE, Nov. 27, 1888.

Personally appeared Dwight O. Judd, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, RICHARD G. KILDUFF, *Justice of the Peace.*

HOME CO-OPERATIVE BANK — WORCESTER.

Incorporated June 10, 1882. Commenced business June, 1882.

Capital to be accumulated, \$1,000,000.

E. H. TOWNE, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of Finance Committee :

DANIEL PARLIN,

WM. H. BARTLETT,

WM. S. BARTON.

STATEMENT.

ASSETS.	LIABILITIES.
Loans on real estate, . . .	253 shares of stock, first series, at \$92.87, . . .
\$173,300 00	\$23,496 11
Loans on shares, . . .	136 shares of stock, second series, at \$84.26, . . .
5,055 00	11,459 36
Unpaid dues, . . .	218 shares of stock, third series, at \$75.91, . . .
1,420 00	16,548 38
Balance of permanent expense account, . . .	276 shares of stock, fourth series, at \$67.82, . . .
400 00	18,718 32
Balance of temporary expense account, . . .	191 shares of stock, fifth series, at \$59.92, . . .
364 47	11,444 72
Cash on hand, . . .	243 shares of stock, sixth series, at \$52.27, . . .
7,429 06	12,701 61
	271 shares of stock, seventh series, at \$44.84, . . .
	12,151 64
	417 shares of stock, eighth series, at \$37.64, . . .
	15,695 88
	573 shares of stock, ninth series, at \$30.68, . . .
	17,579 64
	610 shares of stock, tenth series, at \$23.94, . . .
	14,603 40
	730 shares of stock, eleventh series, at \$17.42, . . .
	12,716 60
	947 shares of stock, twelfth series, at \$11.11, . . .
	10,521 17
	847 shares of stock, thirteenth series, at \$5.00, . . .
	4,235 00
	Surplus, . . .
	5,706 00
	Guaranty fund, . . .
	229 00
	Forfeited share account, . . .
	29 70
	Other liabilities, . . .
	132 00
\$187,968 53	\$187,968 53

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	2,073	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	5,712	
Number of shares now borrowed upon,	894	
Amount of dues received during the year,		\$69,560 00
Highest per centum of interest received during the year: 8.		
Lowest per centum of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		1 00
Number of members withdrawn during the year,	159	
Present number of members,	791	
Present number of borrowers,	134	
Present number of non-borrowers,	657	
Amount of loans at date,		178,355 00
Number and amount of loans on real estate,	130	173,300 00
Number and amount of loans secured by first mortgage of real estate,	130	173,300 00
Number and amount of loans on shares,	44	5,055 00
Largest loan to any one member,		4,900 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		883 65
Value of shares at last report,		145,952 51
Total value of unpledged shares (including unpaid dues),		159,702 38
Number of shares forfeited during the year,	17	
Amount of interest credited to shares during the year,		9,816 86
Number of shares withdrawn during the year,	1,740	
Proportion of profits reserved upon voluntary withdrawals: One-half or one-fourth of last dividend, according to time of withdrawal.		
Number and amount of loans cancelled during the year,	67	61,640 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		141,008 60
Amount of cash paid during the year,		141,362 32
Secretary and Treasurer's salary,		600 00
Treasurer and Secretary's bond,		3,500 00
Date of examination by commissioner: June 28.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 9, 1888.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true,

Before me, EDW. B. GLASGOW, *Justice of the Peace.*

WORCESTER, ss., Nov. 9, 1888.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, EDW. B. GLASGOW, *Justice of the Peace.*

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	2,074	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	6,291	
Number of shares now borrowed upon,	1,347	
Amount of dues received during the year,		\$70,212 00
Highest premium received during the year,		1 35
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	174	
Present number of members,	859	
Present number of borrowers,	170	
Present number of non-borrowers,	689	
Amount of loans at date,		226,050 00
Number and amount of loans on real estate,	146	218,150 00
Number and amount of loans secured by first mortgage of real estate,	146	218,150 00
Number and amount of loans on shares,	50	7,900 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		2,193 00
Value of shares at last report,		217,902 57
Total value of unpledged shares (including unpaid dues),		183,131 48
Number of shares matured during the year,	25	
Number of shares forfeited during the year,	86	
Number of shares retired during the year,	400	
Amount of interest credited to shares during the year,		15,631 72
Number of shares withdrawn during the year,	1,031	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	116	82,600 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		162,758 90
Amount of cash paid during the year,		155,268 78
Secretary's salary,		800 00
Treasurer's salary,		100 00
Secretary and Treasurer's bond,		5,000 00
Date of examination by clerk of commission: June 11.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 26, 1888.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace*.

SUFFOLK, ss., Nov. 26, 1888.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WALTER H. ROBERTS, *Justice of the Peace*.

HUDSON CO-OPERATIVE BANK — HUDSON.

Incorporated Oct. 22, 1885. Commenced business November, 1885.

Capital to be accumulated, \$1,000,000.

L. T. JEFTS, *President.*

C. H. HILL, *Secretary.*

C. E. HALL, *Treasurer.*

Names of Finance Committee:

ARTHUR KNIGHT,

E. A. WITT.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estates, . . .	\$13,175 00	200 shares of stock, first series, at \$38.96, . . .	\$7,792 00
Loans on shares, . . .	375 00	49 shares of stock, second series, at \$32 09, . . .	1,572 41
Unpaid dues, . . .	140 00	70 shares of stock, third series, at \$25.34, . . .	1,773 80
Balance of permanent expense account, . . .	117 53	92 shares of stock, fourth series, at \$18.74, . . .	1,724 08
Other assets, . . .	18 40	322 shares of stock, fifth series, at \$12.31, . . .	3,963 82
Cash on hand, . . .	5,332 59	355 shares of stock, sixth series, at \$6.07, . . .	2,154 85
		Surplus, . . .	24 88
		Guaranty fund, . . .	24 10
		Forfeited share account, . . .	83 96
		Other liabilities, . . .	44 62
	\$19,158 52		\$19,158 52

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 758

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.

Number of shares now in force, 1,088

Number of shares now borrowed upon, 82

Amount of dues received during the year, \$11,955 00

Highest premium received during the year, 25

Lowest premium received during the year, 0

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 32

Present number of members, 208

Present number of borrowers, 16

Present number of non-borrowers, 192

Amount of loans at date,		\$13,550 00
Number and amount of loans on real estate,	13	13,175 00
Number and amount of loans secured by first mortgage of real estate,	13	13,175 00
Number and amount of loans on shares,	3	375 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		93 96
Value of shares at last report,		9,073 02
Total value of unpledged shares (including unpaid dues),		17,272 08
Number of shares forfeited during the year,	4	
Amount of interest credited to shares during the year,		699 18
Number of shares withdrawn during the year,	204	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	4	5,350 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		18,122 76
Amount of cash paid during the year,		12,793 99
Secretary's salary,		75 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: May 19.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

HUDSON, Nov. 12, 1888.

Personally appeared C. H. Hill, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, CHARLES H. WELCH, *Justice of the Peace.*

MIDDLESEX, ss.

HUDSON, Nov. 12, 1888.

Personally appeared Charles E. Hall, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, CHARLES H. WELCH, *Justice of the Peace.*

HYDE PARK CO-OPERATIVE BANK—HYDE PARK.

Incorporated March 26, 1886. Commenced business May 5, 1886.

Capital to be accumulated, \$1,000,000.

ANDREW WASHBURN, *President.*

THOMAS E. FAUNCE, *Secretary.*

THOMAS E. FAUNCE, *Treasurer.*

Names of Finance Committee :

DAVID W. LEWIS,

ELI B. TASKER,

HIRAM J. TOWNSEND.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$15,850 00	220 shares of stock, first series, at \$32.01, . . .	\$7,042 20
Loans on shares, . . .	50 00	294 shares of stock, second series, at \$20.84, . . .	6,126 96
Unpaid dues, . . .	483 00	170 shares of stock, third series, at \$14.38, . . .	2,444 60
Balance of permanent expense account, . . .	247 26*	309 shares of stock, fourth series, at \$8.10, . . .	2,502 90
Balance of temporary expense account, . . .	105 85	302 shares of stock, fifth series, at \$2.00, . . .	604 00
Unpaid interest, . . .	14 75	Dues in advance, . . .	23 00
Unpaid premiums, . . .	2 95	Interest, . . .	163 25
Unpaid fines, . . .	17 20	Premium, . . .	16 05
Other assets, . . .	1 98	Surplus, . . .	8 30
Cash on hand, . . .	2,218 76	Guaranty fund, . . .	16 78
		Withdrawal profits, . . .	8 81
		Other liabilities, . . .	34 90
	\$18,991 75		\$18,991 75

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 658

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,295

Number of shares now borrowed upon, 89

Amount of dues received during the year, \$12,045 00

Highest premium received during the year, 30

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 32

* Includes safe.

Present number of members,	198	
Present number of borrowers,	13	
Present number of non-borrowers,	185	
Amount of loans at date,		\$15,900 00
Number and amount of loans on real estate,	12	15,850 00
Number and amount of loans secured by first mortgage of real estate,	12	15,850 00
Number and amount of loans on shares,	1	50 00
Largest loan to any one member,		2,400 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		307 80
Value of shares at last report,		8,599 43
Total value of unpledged shares (including unpaid dues),		17,109 89
Amount of interest credited to shares during the year,		679 20
Number of shares withdrawn during the year,	230	
Proportion of profits reserved upon voluntary withdrawals: One-quarter.		
Number and amount of loans repaid during the year,	4	350 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		13,287 01
Amount of cash paid during the year,		11,158 96
Salaries,		92 00
Treasurer and Secretary's bond,		2,500 00
Date of examination by clerk of commission: July 10.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

HYDE PARK, Nov. 13, 1888.

Personally appeared Thomas E. Faunce, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HENRY B. TERRY, *Justice of the Peace.*

NORFOLK, ss.

HYDE PARK, Nov. 13, 1888.

Personally appeared Thomas E. Faunce, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HENRY B. TERRY, *Justice of the Peace.*

LAWRENCE CO-OPERATIVE BANK — LAWRENCE.

Incorporated March 12, 1888. Commenced business April 6, 1888.

Capital to be accumulated, \$1,000,000.

WILLIAM FORBES, *President.*

EDWIN F. CARR, *Secretary.*

WARREN J. ABBOTT, *Treasurer.*

Names of Finance Committee:

WILLIAM E. DYER,

WILLIAM CHADWICK,

GEORGE DEWHIRST.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,450 00	721 shares of stock, first series, at \$7.10, . . .	\$5,119 10
Loans on shares, . . .	100 00	203 shares of stock, second series, at \$1.00, . . .	203 00
Unpaid dues, . . .	191 00	Surplus, . . .	72
Balance of permanent expense account, . . .	188 55	Guaranty fund, . . .	74
Balance of temporary expense account, . . .	11 73		
Suspense account, . . .	15 29		
Cash on hand, . . .	366 99		
	\$5,323 56		\$5,323 56

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 958

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 924

Number of shares now borrowed upon, 51

Amount of dues received during the year, \$5,080 00

Highest premium received during the year, 15

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 6

Present number of members, 167

Present number of borrowers, 7

Present number of non-borrowers, 160

Amount of loans at date, 4,550 00

Number and amount of loans on real estate, 5 4,450 00

Number and amount of loans secured by first mortgage of real estate, 5 4,450 00

Number and amount of loans on shares, 2 100 00

Largest loan to any one member,	\$1,300 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member, 25	
Amount of expenses of the corporation for previous year (not including interest),	211 07
Total value of unpledged shares (including unpaid dues),	4,990 50
Amount of interest credited to shares during the year,	72 10
Number of shares withdrawn during the year, 34	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year: One payment,	50 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	5,287 06
Amount of cash paid during the year,	4,920 07
Salaries: Not fixed.	
Treasurer's bond,	1,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: September 28.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 9, 1888.

Personally appeared Edwin F. Carr, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, AUGUSTUS M. FAY, *Justice of the Peace.*

ESSEX, ss., Nov. 21, 1888.

Personally appeared Warren J. Abbott, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, AUGUSTUS M. FAY, *Justice of the Peace.*

LEOMINSTER CO-OPERATIVE BANK — LEOMINSTER.

Incorporated May 8, 1888. Commenced business May 18, 1888.

Capital to be accumulated, \$1,000,000.

GEORGE W. STANDLEY, *President.*

WILLIAM E. WHITE, *Secretary.*

WILLIAM E. WHITE, *Treasurer.*

Names of Finance Committee :

H. E. DAVIS.

J. G. TYLER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,000 00	685 shares of stock, first series, at \$6.09, . . .	\$4,171 65
Unpaid dues, . . .	155 00	Dues in advance, . . .	41 00
Cash on hand, . . .	1,121 62	Surplus, . . .	32 07
		Guaranty fund, . . .	2 90
		Other liabilities, . . .	29 00
	<u>\$4,276 62</u>		<u>\$4,276 62</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 712

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 685

Number of shares now borrowed upon, 18

Amount of dues received during the year, \$4,210 00

Highest premium received during the year, 90

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 5

Present number of members, 171

Present number of borrowers, 4

Present number of non-borrowers, 167

Amount of loans at date, 3,000 00

Number and amount of loans on real estate, 4 3,000 00

Number and amount of loans secured by first mortgage of real estate, 4 3,000 00

Largest loan to any one member, 1,000 00

Smallest loan to any one member, 100 00

Largest number of shares held by any one member, 25

Amount of expenses of the corporation for previous year (not including interest), 17 41

Total value of unpledged shares (including unpaid dues), 3,963 03

Amount of interest credited to shares during the year, 61 65

Number of shares withdrawn during the year,	27
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	\$4,241 84
Amount of cash paid during the year,	3,120 22
Salaries: Not fixed.	
Secretary and Treasurer's bond,	1,000 00
Date of examination by commissioner: July 27.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 16, 1888.

Personally appeared William E. White, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, C. W. CARTER, *Justice of the Peace.*

WORCESTER, ss., Nov. 16, 1888.

Personally appeared William E. White, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, C. W. CARTER, *Justice of the Peace.*

LOWELL CO-OPERATIVE BANK — LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

Capital to be accumulated, \$1,000,000.

A. B. WOODWORTH, *President.*

GEO. W. BATCHELDER, *Secretary.*

GEO. E. METCALF, *Treasurer.*

Names of Finance Committee:

E. S. BICKFORD,

JAMES MURKLAND,

THOMAS COLLINS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$45,575 00	338 shares of stock, first series, at \$46.87, . . .	\$15,842 06
Loans on shares, . . .	2,965 00	181 shares of stock, second series, at \$39.62, . . .	7,171 22
Unpaid dues, . . .	482 00	104 shares of stock, third series, at \$32.55, . . .	3,385 20
Balance of permanent expense account, . . .	154 59	394 shares of stock, fourth series, at \$25.66, . . .	10,110 04
Suspense account, . . .	224 45	208 shares of stock, fifth series, at \$18.95, . . .	3,941 60
Cash on hand, . . .	2,867 11	471 shares of stock, sixth series, at \$12.43, . . .	5,854 53
		525 shares of stock, seventh series, at \$6.11, . . .	3,207 75
		Due on loans, . . .	2,400 00
		Dues in advance, . . .	21 00
		Surplus, . . .	285 71
		Guaranty fund, . . .	42 82
		Withdrawal profits, . . .	6 22
	\$52,268 15		\$52,268 15

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,151

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,221

Number of shares now borrowed upon, 411

Amount of dues received during the year, \$25,637 00

Highest premium received during the year, 95

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year,	113	
Present number of members,	344	
Present number of borrowers,	59	
Present number of non-borrowers,	285	
Amount of loans at date,		\$48,540 00
Number and amount of loans on real estate,	40	45,575 00
Number and amount of loans secured by first mortgage of real estate,	40	45,575 00
Number and amount of loans on shares,	19	2,965 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		350 73
Value of shares at last report,		32,290 35
Total value of unpledged shares (including unpaid dues),		38,843 57
Number of shares forfeited during the year,	6	
Amount of interest credited to shares during the year,		2,541 02
Number of shares withdrawn during the year,	727	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	16	3,955 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		32,627 61
Amount of cash paid during the year,		33,685 51
Secretary's salary,		180 00
Treasurer's salary,		25 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: July 16.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 2, 1888.

Personally appeared George W. Batchelder, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HARRISON W. STREETER, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 3, 1888.

Personally appeared George E. Metcalf, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HARRISON W. STREETER, *Justice of the Peace.*

MALDEN CO-OPERATIVE BANK — MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.

Capital to be accumulated, \$1,000,000.

MARCELLUS COGGAN, *President.*

GEORGE A. GARDNER, *Secretary.*

GEORGE A. GARDNER, *Treasurer.*

Names of Finance Committee :

ALFRED R. TURNER, JR.

ANDREW J. FREEMAN.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$22,300 00	778 shares of stock, first series, at \$18.00, . . .	\$14,004 00
Loans on shares, . . .	350 00	543 shares of stock, second series, at \$12.00, . . .	6,516 00
Unpaid dues, . . .	234 00	593 shares of stock, third series, at \$6.00, . . .	3,558 00
Balance of permanent expense account, . . .	125 00	Advance dues, . . .	85 00
Office fixtures, . . .	35 00	Profits, . . .	879 03
Other assets, . . .	46 02	Surplus, . . .	97 92
Cash on hand, . . .	2,086 03	Guaranty fund, . . .	21 00
		Forfeited share account, . . .	15 10
	\$25,176 05		\$25,176 05

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,258

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,914

Number of shares now borrowed upon, 172

Amount of dues received during the year, \$20,623 00

Highest premium received during the year, 55

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 33

Present number of members, 298

Present number of borrowers, 20

Present number of non-borrowers, 278

Amount of loans at date, 22,650 00

Number and amount of loans on real estate, 18 22,300 00

Number and amount of loans secured by first mortgage of real estate, 18 22,300 00

Number and amount of loans on shares, 2 350 00

Largest loan to any one member,	\$2,600 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	129 26
Value of shares at last report,	5,614 98
Total value of unpledged shares (including unpaid dues and advance dues),	25,042 03
Number of shares forfeited during the year,	12
Amount of interest credited to shares during the year,	796 05
Number of shares withdrawn during the year,	142
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	4 4,200 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	26,230 54
Amount of cash paid during the year,	25,025 70
Salaries,	125 00
Treasurer and Secretary's bond,	2,500 00
Date of examination by commissioner: December 19.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 12, 1888.

Personally appeared George A. Gardner, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, HARRY H. BARRETT, *Justice of the Peace.*

SUFFOLK, ss., Nov. 12, 1888.

Personally appeared George A. Gardner, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, HARRY H. BARRETT, *Justice of the Peace.*

MANSFIELD CO-OPERATIVE BANK — MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.

Capital to be accumulated, \$1,000,000.

C. A. McALPINE, *President.*

ALFRED B. DAY, *Secretary.*

ALFRED B. DAY, *Treasurer.*

Names of Finance Committee :

J. E. WHITE,

JOHN SOMERS,

CHAS. L. HALLET.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$79,935 00	281 shares of stock, first series, at \$80.45, . . .	\$22,606 45
Loans on shares, . . .	7,315 00	145 shares of stock, second series, at \$69.56, . . .	10,086 20
Unpaid dues, . . .	449 81	205 shares of stock, third series, at \$61.66, . . .	12,640 30
Balance of permanent expense account, . . .	136 86	100 shares of stock, fourth series, at \$53.95, . . .	5,395 00
Cash on hand, . . .	967 28	195 shares of stock, fifth series, at \$46.47, . . .	9,061 65
		63 shares of stock, sixth series, at \$39.27, . . .	2,474 01
		147 shares of stock, seventh series, at \$32.24, . . .	4,739 28
		224 shares of stock, eighth series, at \$25.42, . . .	5,694 08
		377 shares of stock, ninth series, at \$18.77, . . .	7,076 29
		458 shares of stock, tenth series, at \$12.34, . . .	5,651 72
		529 shares of stock, eleventh series, at \$6.09, . . .	3,221 61
		Advanced payments, . . .	56 00
		Surplus, . . .	10 31
		Guaranty fund, . . .	91 05
	\$88,803 95		\$88,803 95

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually?

Number of shares issued during the year, 1,093

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,724

Number of shares now borrowed upon, 773

Amount of dues received during the year, \$31,078 00

Highest premium received during the year, 03

Lowest premium received during the year, 01

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee,	\$0 25
Number of members withdrawn during the year,	40
Present number of members,	387
Present number of borrowers,	99
Present number of non-borrowers,	288
Amount of loans at date,	87,250 00
Number and amount of loans on real estate,	69 79,935 00
Number and amount of loans secured by first mortgage of real estate,	69 79,935 00
Number and amount of loans on shares,	64 7,315 00
Largest loan to any one member,	3,500 00
Smallest loan to any one member,	10 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	383 83
Value of shares at last report,	64,298 40
Total value of unpledged shares (including unpaid dues),	52,732 60
Amount of interest credited to shares during the year,	4,065 00
Number of shares withdrawn during the year,	522
Proportion of profits reserved upon voluntary withdrawals : 10 per cent.	
Number and amount of loans repaid during the year,	51 21,512 00
Geographical limit : Massachusetts.	
Amount of cash received during the year,	57,482 60
Amount of cash paid during the year,	58,320 88
Salaries,	360 00
Treasurer and secretary's bond,	3,000 00
Date of examination by clerk of commission : May 17.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 6, 1888.

Personally appeared Alfred B. Day, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

J. W. WHITE, *Justice of the Peace.*

BRISTOL, ss., Nov. 6, 1888.

Personally appeared Alfred B. Day, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

J. W. WHITE, *Justice of the Peace.*

MARBLEHEAD CO-OPERATIVE BANK—MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.
Capital to be accumulated, \$1,000,000.

WILLIAM B. BROWN, *President.*

A. W. COLE, *Secretary.*

A. H. WINSLOW, *Treasurer.*

Names of Finance Committee :

HENRY O. SYMONDS,

BENJAMIN COLE, JR.,

HENRY C. MILLETT.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$28,050 00	433 shares of stock, first series, at \$32 58, . . .	\$14,107 14
Loans on shares, . . .	650 00	412 shares of stock, second series, at \$25.68, . . .	10,580 16
Unpaid dues, . . .	324 00	229 shares of stock, third series, at \$18.94, . . .	4,337 26
Balance of permanent expense account, . . .	174 03	172 shares of stock, fourth series, at \$12.42, . . .	2,136 24
Other assets, . . .	55 77	364 shares of stock, fifth series, at \$6.11, . . .	2,224 04
Cash in hands of Treasurer, . . .	4,289 85	Surplus, . . .	45 52
Cash in hands of Secretary, . . .	42 37	Guaranty fund, . . .	74 98
		Forfeited share account, . . .	80 68
	\$33,586 02		\$33,586 02

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 577

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,610

Number of shares now borrowed upon, 189

Amount of dues received during the year, \$18,313 00

Highest premium received during the year, 1 20

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 29

Present number of members, 444

Present number of borrowers, 41

Present number of non-borrowers, 403

Amount of loans at date, 28,700 00

Number and amount of loans on real estate, 47 28,050 00

Number and amount of loans secured by first mortgage of real estate,	37	\$24,050 00
Number and amount of loans secured by other mortgage of real estate,	10	*4,000 00
Number and amount of loans on shares,	4	650 00
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		150 60
Value of shares at last report,		18,258 20
Total value of unpledged shares (including unpaid dues),		29,174 08
Number of shares forfeited during the year,	11	
Amount of interest credited to shares during the year,		1,612 40
Number of shares withdrawn during the year,	302	
Proportion of profits reserved upon voluntary withdrawals:	One-fourth.	
Number and amount of loans repaid during the year,	14	6,800 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		26,762 34
Amount of cash paid during the year,		25,332 52
Secretary's salary,		200 00
Treasurer's salary,		50 00
Treasurer's bond,		6,000 00
Secretary's bond,		3,000 00
Date of examination by clerk of commission: July 31.		

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Dec. 10, 1888.

Personally appeared A. W. Cole, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, BENJAMIN COLE, JR., *Justice of the Peace.*

ESSEX, ss., Dec. 12, 1888.

Personally appeared Albert H. Winslow, Treasurer of said bank, and made oath that the securities specified in the foregoing statement were held by him at the date thereof, but that he only held \$4,292.29, which amount was subject to two outstanding drafts of the Secretary, amounting to \$19.20, leaving a net cash balance in the hands of the Treasurer of \$4,273.09.

Before me, EVERETT PAINE, *Justice of the Peace.*

* First mortgage is held by this bank.

MECHANICS' CO-OPERATIVE BANK — TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

Capital to be accumulated, \$1,000,000.

ELIJAH TOLMAN, *President.*

EDWARD S. HERSEY, *Secretary.*

CHARLES L. LOVERING, *Treasurer.*

Names of Finance Committee :

EDWIN H. KNOWLES,

E. A. RICHARDSON,

NATHAN LAWRENCE.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$294,014 00	89 shares of stock, first series, at \$189.74, . . .	\$16,886 86
Loans on shares, . . .	18,187 00	106 shares of stock, second series, at \$178.53, . . .	18,924 18
Unpaid dues, . . .	3,047 49	111 shares of stock, third series, at \$160.34, . . .	17,797 74
Balance of temporary expense account, . . .	304 49	136 shares of stock, fourth series, at \$139.54, . . .	18,977 44
Other assets, . . .	127 91	311 shares of stock, fifth series, at \$119.89, . . .	37,285 79
Cash on hand, . . .	2,370 76	581 shares of stock, sixth series, at \$101.01, . . .	58,686 81
		379 shares of stock, seventh series, at \$83.31, . . .	31,574 49
		309 shares of stock, eighth series, at \$66.72, . . .	20,616 48
		446 shares of stock, ninth series, at \$51.16, . . .	22,817 36
		660 shares of stock, tenth series, at \$36.60, . . .	24,156 00
		168 shares of stock, eleventh series, at \$22.94, . . .	3,853 92
		1377 shares of stock, twelfth series, at \$16.42, . . .	22,610 34
		1291 shares of stock, thirteenth series, at \$10.12, . . .	13,064 92
		770 shares of stock, fourteenth series, at \$4.00, . . .	3,080 00
		Advance payments, . . .	852 27
		Interest, . . .	6,126 85
		Premium, . . .	392 10
		Fines, . . .	187 76
		Surplus, . . .	2 88
		Guaranty fund, . . .	142 14
		Forfeited share account, . . .	15 32
	\$318,051 65		\$318,051 65

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	2,305	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	6,734	
Number of shares now borrowed upon,	2,008	
Amount of dues received during the year,		\$73,518 47
Highest premium received during the year,		15
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	81	
Present number of members,	898	
Present number of borrowers,	294	
Present number of non-borrowers,	604	
Amount of loans at date,		312,201 00
Number and amount of loans on real estate,	237	294,014 00
Number and amount of loans secured by first mortgage of real estate,	237	294,014 00
Number and amount of loans on shares,	67	18,187 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		969 95
Value of shares at last report,		276,072 99
Total value of unpledged shares (including unpaid dues),		224,731 83
Number of shares forfeited during the year,	6	
Amount of interest credited to shares during the year,		18,532 50
Number of shares withdrawn during the year,	1,079	
Number of shares retired during the year,	135	
Number and amount of loans repaid during the year,	99	83,062 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		164,547 62
Amount of cash paid during the year,		163,827 63
Secretary's salary,		500 00
Treasurer's salary,		100 00
Treasurer's bond,		5,000 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: August 17.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 17, 1888.

Personally appeared Edward S. Hersey, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, HENRY M. LOVERING, *Justice of the Peace.*

BRISTOL, ss., Nov. 17, 1888.

Personally appeared Chas. L. Lovering, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, HENRY M. LOVERING, *Justice of the Peace.*

MEDFORD CO-OPERATIVE BANK — MEDFORD.

Incorporated June 21, 1886. Commenced business July 7, 1886.

Capital to be accumulated, \$1,000,000.

DANA I. McINTIRE, *President.*

J. S. STURTEVANT, *Secretary.*

J. S. STURTEVANT, *Treasurer.*

Names of Finance Committee :

THOMAS B. DILL,

IRA W. HAMLIN,

CHARLES N. JONES.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$34,800 00	539 shares of stock, first series, at \$30.04, . . .	\$16,191 56
Loans on shares, . . .	650 00	373 shares of stock, second series, at \$25.47, . . .	9,500 31
Unpaid dues, . . .	353 00	416 shares of stock, third series, at \$18.82, . . .	7,829 12
Balance of permanent expense account, . . .	125 91	380 shares of stock, fourth series, at \$12.36, . . .	4,696 80
Other assets, . . .	23 16	384 shares of stock, fifth series, at \$6.09, . . .	2,338 56
Cash on hand, . . .	4,781 42	Surplus, . . .	86 59
		Guaranty fund, . . .	23 97
		Forfeited share account, . . .	1 58
		Dues paid in advance, . . .	65 00
	\$40,733 49		\$40,733 49

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 832

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None yet retired.

Number of shares now in force, 2,092

Number of shares now borrowed upon, 263

Amount of dues received during the year, \$23,927 00

Highest premium received during the year, 10

Lowest premium received during the year, 05

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 40

Present number of members, 347

Present number of borrowers, 32

Present number of non-borrowers, 315

Amount of loans at date,		\$35,450 00
Number and amount of loans on real estate,	22	34,800 00
Number and amount of loans secured by first mortgage of real estate,	22	34,800 00
Number and amount of loans on shares,	8	650 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		298 84
Value of shares at last report,		18,124 72
Total value of unpledged shares (including unpaid dues),		36,049 63
Number of shares forfeited during the year,	2	
Amount of interest credited to shares during the year,		1,677 08
Number of shares withdrawn during the year,	246	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	5	4,000 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		29,896 87
Amount of cash paid during the year,		25,887 39
Secretary and Treasurer's salary,		200 00
Treasurer and Secretary's bond,		5,000 00
Date of examination by clerk of the commission: July 31.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 1, 1888.

Personally appeared James S. Sturtevant, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. W. W. SAVILLE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 1, 1888.

Personally appeared James S. Sturtevant, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

GEO. W. W. SAVILLE, *Justice of the Peace.*

MERCHANTS' CO-OPERATIVE BANK — BOSTON.

Incorporated Dec. 2, 1881. Commenced business February, 1882.

Capital to be accumulated, \$1,000,000.

A. J. MERCER, *President.*

A. E. DUFFILL, *Secretary.*

R. C. DOWNER, *Treasurer.*

Names of Finance Committee :

WALTER C. FROST,

CHAS. E. FOLSOM,

JAS. A. FLANDERS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$175,720 00	146 shares of stock, first series, at \$100.54, . . .	\$14,678 84
Loans on shares, . . .	8,195 00	145 shares of stock, second series, at \$94.50, . . .	13,702 50
Unpaid dues, . . .	2,337 84	186 shares of stock, third series, at \$85 54, . . .	15,910 44
Balance of temporary expense account, . . .	429 83	179 shares of stock, fourth series, at \$76.94, . . .	13,772 26
Cash on hand, . . .	17,228 70	250 shares of stock, fifth series, at \$68.57, . . .	17,142 50
		148 shares of stock, sixth series, at \$60.51, . . .	8,955 48
		219 shares of stock, seventh series, at \$52 72, . . .	11,545 68
		280 shares of stock, eighth series, at \$45.18, . . .	12,650 40
		485 shares of stock, ninth series, at \$37.89, . . .	18,376 65
		542 shares of stock, tenth series, at \$30 84, . . .	16,715 28
		595 shares of stock, eleventh series, at \$24.05, . . .	14,309 75
		950 shares of stock, twelfth series, at \$17.48, . . .	16,606 00
		1318 shares of stock, thirteenth series, at \$11.13, . . .	14,669 34
		1627 shares of stock, fourteenth series, at \$5.00, . . .	8,135 00
		Interest,	4,059 91
		Premium,	661 41
		Fines,	121 34
		Transfer fees,	5 50
		Surplus,	586 93
		Guaranty fund,	400 00
		Forfeited share account, . . .	156 73
		Withdrawal profits,	286 83
		Dues paid in advance,	391 00
		Other liabilities,	71 60
	\$203,911 37		\$203,911 37

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	3,417	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	7,070	
Number of shares now borrowed upon,	1,241	
Amount of dues received during the year,		\$78,559 00
Highest premium received during the year,		80
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	156	
Present number of members,	865	
Present number of borrowers,	131	
Present number of non-borrowers,	734	
Amount of loans at date,		184,915 00
Number and amount of loans on real estate,	101	175,720 00
Number and amount of loans secured by first mortgage of real estate,	101	175,720 00
Number and amount of loans on shares,	30	8,195 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,426 32
Value of shares at last report,		144,252 50
Total value of unpledged shares (including unpaid dues),		153,970 69
Number of shares forfeited during the year,	68	
Amount of interest credited to shares during the year,		10,494 78
Number of shares withdrawn during the year,	1,501	
Number of shares retired during the year,	68	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	12	27,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		116,476 74
Amount of cash paid during the year,		106,754 21
Secretary's salary,		700 00
Treasurer's salary,		175 00
Treasurer's bond,		10,000 00
Secretary's bond,		10,000 00
Date of examination by clerk of commission: June 12.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Dec. 11, 1888.

Personally appeared Albert E. Duffill, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

PERCY A. BRIDGHAM, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Dec. 12, 1888.

Personally appeared Roswell C. Downer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

PERCY A. BRIDGHAM, *Justice of the Peace.*

MILFORD CO-OPERATIVE BANK — MILFORD.

Incorporated March 31, 1887. Commenced business April 4, 1887.

Capital to be accumulated, \$1,000,000.

ISAAC N. DAVIS, *President.*LOWELL E. FALES, *Secretary.*LOWELL E. FALES, *Treasurer.*

Names of Finance Committee :

PERLEY P. FIELD,

WM. B. HALE,

ISAAC N. DAVIS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$38,850 00	1533 shares of stock, first series, at \$19.86, . . .	\$30,445 38
Loans on shares, . . .	200 00	433 shares of stock, second series, at \$13.39, . . .	5,797 87
Unpaid dues, . . .	505 00	429 shares of stock, third series, at \$7.10, . . .	3,045 90
Balance of permanent expense account, . . .	185 00	112 shares of stock, fourth series, at \$1.00, . . .	112 00
Other assets, . . .	76 42	Surplus, . . .	333 34
		Guaranty fund, . . .	19 00
		Dues paid in advance, . . .	57 00
		Other liabilities, . . .	5 93
	\$39,816 42		\$39,816 42

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 675

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,507

Number of shares now borrowed upon, 260

Amount of dues received during the year, \$26,298 00

Highest per centum of interest received during the year: 7 $\frac{3}{4}$.

Lowest per centum of interest received during the year: 6.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 1 00

Number of members withdrawn during the year, 144

Present number of members, 484

Present number of borrowers, 43

Present number of non-borrowers, 441

Amount of loans at date, 39,050 00

Number and amount of loans on real estate, 37 38,850 00

Number and amount of loans secured by first mortgage of real estate, 37 38,850 00

Number and amount of loans on shares,	3	\$200 00
Largest loan to any one member,		4,600 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		221 82
Value of shares at last report,		14,371 30
Total value of unpledged shares (including unpaid dues),		35,827 09
Amount of interest credited to shares during the year,		1,472 82
Number of shares withdrawn during the year,	626	
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.		
Number and amount of loans repaid during the year,	5	1,680 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		32,248 16
Amount of cash paid during the year,		34,654 61
Salaries: Not fixed.		
Treasurer and Secretary's bond,		5,000 00
Date of examination by commissioner: September 28.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Dec. 7, 1888.

Personally appeared Lowell E. Fales, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

JAMES R. DAVIS, *Justice of the Peace.*

WORCESTER, ss., Dec. 7, 1888.

Personally appeared Lowell E. Fales, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

JAMES R. DAVIS, *Justice of the Peace.*

NEW BEDFORD CO-OPERATIVE BANK — NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

Capital to be accumulated, \$1,000,000.

ISAAC W. BENJAMIN, *President.*

CHARLES R. PRICE, *Secretary.*

GIDEON B. WRIGHT, *Treasurer.*

Names of Finance Committee :

BENJAMIN ANTHONY,
JETHRO C. BROCK,

JOHN L. GIBBS,
JOHN A. BATES.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$170,625 00	362 shares of stock, first series, at \$111 02, . . .	\$40,189 24
Loans on shares, . . .	9,005 00	349 shares of stock, second series, at \$101 58, . . .	35,451 42
Unpaid dues, . . .	664 00	146 shares of stock, third series, at \$92.44, . . .	13,496 24
Personal account, J. S., . . .	314 52	112 shares of stock, fourth series, at \$83.60, . . .	9,363 20
Personal account, P. E., . . .	14 91	96 shares of stock, fifth series, at \$75.01, . . .	7,200 96
Cash on hand, . . .	9,856 02	127 shares of stock, sixth series, at \$66.70, . . .	8,470 90
		149 shares of stock, seventh series, at \$58.69, . . .	8,744 81
		149 shares of stock, eighth series, at \$50.93, . . .	7,588 57
		181 shares of stock, ninth series, at \$47.15, . . .	8,534 15
		202 shares of stock, tenth series, at \$39.75, . . .	8,029 50
		394 shares of stock, eleventh series, at \$32.61, . . .	12,848 34
		286 shares of stock, twelfth series, at \$25.68, . . .	7,344 48
		459 shares of stock, thirteenth series, at \$18.94, . . .	8,693 46
		401 shares of stock, fourteenth series, at \$12.43, . . .	4,984 43
		691 shares of stock, fifteenth series, at \$6.12, . . .	4,228 92
		Loans not yet fully paid, . . .	3,476 10
		Personal account, F. W. T., . . .	2 00
		Surplus, . . .	446 88
		Guaranty fund, . . .	1,112 79
		Forfeited share account, . . .	9 06
		Dues paid in advance, . . .	256 00
		Other liabilities, . . .	8 00
	\$190,479 45		\$190,479 45

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,196	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	4,104	
Number of shares now borrowed upon,	1,187	
Amount of dues received during the year,		\$48,231 00
Highest premium received during the year,		29
Lowest premium received during the year,		01
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	87	
Present number of members,	608	
Present number of borrowers,	173	
Present number of non-borrowers,	435	
Amount of loans at date,		176,153 90
Number and amount of loans on real estate,	143	167,148 90
Number and amount of loans secured by first mortgage of real estate,	143	167,148 90
Number and amount of loans on shares,	30	9,005 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		30 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,082 21
Value of shares at last report,		148,868 45
Total value of unpledged shares (including unpaid dues),		133,529 07
Amount of interest credited to shares during the year,		10,556 82
Number of shares withdrawn during the year,	607	
Proportion of profits reserved upon voluntary withdrawals: On shares 5 years old, none; on shares 2½ years old, one-tenth; on shares less than 2½ years old, one-fourth.		
Number and amount of loans repaid during the year,	40	29,583 15
Geographical limit: Massachusetts.		
Amount of cash received during the year,		88,137 24
Amount of cash paid during the year,		82,932 03
Secretary's salary,		500 00
Treasurer's salary,		150 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: July 17.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Dec. 4, 1888.

Personally appeared Charles R. Price, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, SAMUEL T. TERRY, *Justice of the Peace*.

BRISTOL, ss.

NEW BEDFORD, MASS., Dec. 6, 1888.

Personally appeared Gideon B. Wright, Treasurer of said bank, and made oath that the securities required by the above statement, including the item marked J. S. (except one note for \$1,200, dated Oct. 30, 1888, which has since been received), and \$12,182.02 in cash, were held by him at the date thereof.

Before me, ISAAC B. TOMPKINS, JR., *Justice of the Peace*.

**NEWBURYPORT CO-OPERATIVE BANK—NEWBURY-
PORT.**

Incorporated March 15, 1888. Commenced business April 9, 1888.

Capital to be accumulated, \$1,000,000.

LUTHER DAME, *President.*

GEO. E. STICKNEY, *Secretary.*

GEO. E. STICKNEY, *Treasurer.*

Names of Finance Committee:

HENRY W. LITTLE,

CHAS. H. de ROCHEMENT.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$6,650 00	993 shares of stock, first series, at \$7.09, . . .	\$7,040 37
Loans on shares, . . .	75 00	335 shares of stock, second series, at \$1.00, . . .	335 00
Unpaid dues, . . .	109 00	Surplus, . . .	30 00
Balance of permanent expense account, . . .	314 80	Guaranty fund, . . .	2 70
Balance of temporary expense account, . . .	24 27	Withdrawal profits, . . .	16
Cash on hand, . . .	281 48	Other liabilities, . . .	46 32
	<hr/>		<hr/>
	\$7,454 55		\$7,454 55

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,335

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,328

Number of shares now borrowed upon, 53

Amount of dues received during the year, \$7,177 00

Highest premium received during the year, 45

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 2

Present number of members, 291

Present number of borrowers, 10

Present number of non-borrowers, 281

Amount of loans at date, 6,725 00

Number and amount of loans on real estate, 9 6,650 00

Number and amount of loans secured by first mortgage of real estate, 9 6,650 00

Number and amount of loans on shares, 1 75 00

Largest loan to any one member, 1,600 00

Smallest loan to any one member, 75 00

Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	\$24 27
Total value of unpledged shares (including unpaid dues),	7,004 37
Amount of interest credited to shares during the year,	89 37
Number of shares withdrawn during the year,	7
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	7,444 80
Amount of cash paid during the year,	7,163 32
Salaries,	150 00
Treasurer and Secretary's bond,	1,000 00
Date of examination by commissioner: October 23.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Oct. 31, 1888.

Personally appeared Geo. E. Stickney, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

CHAS. W. STONE, *Justice of the Peace.*

SUFFOLK, ss., Oct. 31, 1888.

Personally appeared Geo. E. Stickney, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

CHAS. W. STONE, *Justice of the Peace.*

NEWTON CO-OPERATIVE BANK — NEWTONVILLE.

Incorporated June, 1888. Commenced business September, 1888.

Capital to be accumulated, \$1,000,000.

FRANCIS A. DEWSON, *President.*

J. CHEEVER FULLER, *Secretary.*

WILLIAM E. ELDER, *Treasurer.*

Names of Finance Committee :

T. B. FITZ,

H. E. BOTHFIELD,

J. E. HOLLIS,

C. S. KEENE.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,500 00	1313 shares of stock, first series, at \$2.00, . . .	\$2,626 00
Cash in hands of Treasurer, . . .	100 00	Other liabilities, . . .	23 48
Cash in hands of Secretary, . . .	49 48		
	\$2,649 48		\$2,649 48

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,318

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,313

Number of shares now borrowed upon, 13

Amount of dues received during the year, \$2,636 00

Highest premium received during the year, 15

Lowest premium received during the year, 10

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 1

Present number of members, 220

Present number of borrowers, 1

Present number of non-borrowers, 219

Amount of loans at date, 2,500 00

Number and amount of loans on real estate, 1 2,500 00

Number and amount of loans secured by first mortgage of real estate, 1 2,500 00

Largest loan to any one member, 2,500 00

Smallest loan to any one member, 2,500 00

Largest number of shares held by any one member, 25

Total value of unpledged shares (including unpaid dues), 2,600 00

Number of shares withdrawn during the year, 5

Geographical limit: Massachusetts.

Amount of cash received during the year, 2,649 48

Amount of cash paid during the year, 2,500 00

Treasurer's bond, 2,000 00

Secretary's bond, 2,000 00

Date of examination by clerk of commission : October 27.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Dec. 11, 1888.

Personally appeared J. Cheever Fuller, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, BENJ. E. BATES, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 30, 1888.

Personally appeared Wm. E. Elder, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, J. CHEEVER FULLER, *Justice of the Peace.*

NORTH ABINGTON CO-OPERATIVE BANK—NORTH ABINGTON.

Incorporated March, 1888. Commenced business April, 1888.

Capital to be accumulated, \$1,000,000.

MOSES N. ARNOLD, *President.*

MARCUS M. LOUD, *Secretary.*

EDWARD P. REED, *Treasurer.*

Names of Finance Committee:

H. D. REED,

P. D. HOUGHTON.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,150 00	667 shares of stock, first series, at \$7.09, . . .	\$4,729 03
Unpaid dues, . . .	227 00	91 shares of stock, second series, at \$1.00, . . .	91 00
Balance of permanent expense account, . . .	276 00	Surplus, . . .	75
Other assets, . . .	5 38	Guaranty fund, . . .	1 00
Cash on hand, . . .	1,183 85	Withdrawal profits, . . .	63
		Other liabilities, . . .	19 82
	\$4,842 23		\$4,842 23

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 771

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 758

Number of shares now borrowed upon, 18

Amount of dues received during the year, \$4,566 00

Highest premium received during the year, 05

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 5

Present number of members, 204

Present number of borrowers, 4

Present number of non-borrowers, 200

Amount of loans at date, 3,150 00

Number and amount of loans on real estate, 4 3,150 00

Number and amount of loans secured by first mortgage of real estate, 4 3,150 00

Largest loan to any one member, 1,500 00

Smallest loan to any one member, 400 00

Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	\$5 54
Total value of unpledged shares (including unpaid dues),	4,937 68
Amount of interest credited to shares during the year,	60 66
Number of shares withdrawn during the year,	13
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	4,647 99
Amount of cash paid during the year,	3,464 14
Salaries: Not fixed.	
Treasurer's bond,	10,000 00
Secretary's bond,	2,000 00
Date of examination by commissioner: September 1.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

NORTH ABINGTON, Nov. 19, 1888.

Personally appeared Marcus M. Loud, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

EDWARD P. BOYNTON, *Notary Public.*

PLYMOUTH, ss.

NORTH ABINGTON, Nov. 19, 1888.

Personally appeared Edward P. Reed, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

EDWARD P. BOYNTON, *Notary Public.*

PEABODY CO-OPERATIVE BANK — PEABODY.

Incorporated May 28, 1888. Commenced business June 16, 1888.

Capital to be accumulated, \$1,000,000.

GEO. F. SANGER, *President.*

H. F. WALKER, *Secretary.*

H. F. WALKER, *Treasurer.*

Names of Finance Committee:

O. B. CHADWICK,

J. HOWARD FALLON,

L. P. OSBORN.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,300 00	986 shares of stock, first series, at \$5.00, . . .	\$4,930 00
Unpaid dues, . . .	93 00	Premium, interest and fines, . . .	65 48
Balance of permanent expense account, . . .	144 25	Dues paid in advance, . . .	24 00
Cash on hand, . . .	482 23		
	<u>\$5,019 48</u>		<u>\$5,019 48</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,007

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 986

Number of shares now borrowed upon, 32

Amount of dues received during the year, \$4,861 00

Highest premium received during the year, 20

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 4

Present number of members, 220

Present number of borrowers, 6

Present number of non-borrowers, 214

Amount of loans at date, 4,300 00

Number and amount of loans on real estate, 6 4,300 00

Number and amount of loans secured by first mortgage of real estate, 6 4,300 00

Largest loan to any one member, 1,500 00

Smallest loan to any one member, 400 00

Largest number of shares held by any one member, 25

Amount of expenses of the corporation for previous year (not including interest), 144 25

Total value of unpledged shares (including unpaid dues), 4,772 50

Number of shares withdrawn during the year,	21
Proportion of profits reserved upon voluntary withdrawals: 5 to 25 per cent. in different series.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	\$5,007 48
Amount of cash paid during the year,	4,525 25
Treasurer and Secretary's bond,	2,000 00
Date of examination by clerk of the commission: October 9.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

PEABODY, Oct. 31, 1888.

Personally appeared H. F. Walker, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, ORVILLE B. CHADWICK, *Justice of the Peace.*

Essex, ss.

PEABODY, Oct. 31, 1888.

Personally appeared H. F. Walker, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, ORVILLE B. CHADWICK, *Justice of the Peace.*

PEOPLE'S CO-OPERATIVE BANK—FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.

Capital to be accumulated, \$1,000,000.

MILTON REED, *President.*

S. A. BORDEN, *Secretary.*

CHARLES E. MILLS, *Treasurer.*

Names of Finance Committee :

CHARLES E. MILLS,

SAMUEL HYDE,

A. P. DAVOL,

PATRICK KIERAN,

OWEN DURFEE.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$69,675 00	238 shares of stock, first series, at \$100.05, . . .	\$23,811 90
Loans on shares, . . .	3,950 00	97 shares of stock, second series, at \$93.97, . . .	9,115 09
Unpaid dues, . . .	1,145 00	34 shares of stock, third series, at \$84.99, . . .	2,889 66
Unpaid interest, premiums and fines, . . .	538 78	55 shares of stock, fourth series, at \$76.31, . . .	4,197 05
Real estate, . . .	1,913 40	16 shares of stock, fifth series, at \$67.90, . . .	1,086 40
Cash on hand, . . .	4,923 57	26 shares of stock, sixth series, at \$59.78, . . .	1,554 28
		109 shares of stock, seventh series, at \$51.96, . . .	5,663 64
		31 shares of stock, eighth series, at \$44.42, . . .	1,377 02
		103 shares of stock, ninth series, at \$39.55, . . .	4,073 65
		196 shares of stock, tenth series, at \$32.42, . . .	6,354 32
		245 shares of stock, eleventh series, at \$25.52, . . .	6,252 40
		294 shares of stock, twelfth series, at \$18.84, . . .	5,538 96
		564 shares of stock, thirteenth series, at \$12.37, . . .	6,976 68
		451 shares of stock, fourteenth series, at \$6.09, . . .	2,746 59
		Advanced dues, . . .	147 00
		Surplus, . . .	198 85
		Guaranty fund, . . .	143 30
		Forfeited share account, . . .	18 96
	\$82,145 75		\$82,145 75

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,117	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Voluntary withdrawals have been enough.		
Number of shares now in force,	2,459	
Number of shares now borrowed upon,	573	
Amount of dues received during the year,		\$29,374 00
Highest premium received during the year,		20
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	82	
Present number of members,	341	
Present number of borrowers,	70	
Present number of non-borrowers,	271	
Amount of loans at date,		73,625 00
Number and amount of loans on real estate,	51	69,675 00
Number and amount of loans secured by first mortgage of real estate,	51	69,675 00
Number and amount of loans on shares,	19	3,950 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		
		556 87
Value of shares at last report,		70,065 98
Total value of unpledged shares (including unpaid dues),		60,117 16
Number of shares forfeited during the year,	3	
Amount of interest credited to shares during the year,		4,322 36
Number of shares withdrawn during the year,	722	
Number and amount of loans repaid during the year,	20	20,800 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		55,681 78
Amount of cash paid during the year,		53,488 47
Secretary's salary,		200 00
Treasurer's salary,		100 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by clerk of commission: August 8.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, Nov. 19, 1888.

Personally appeared S. A. Borden, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

DENNIS V. SULLIVAN, *Justice of the Peace.*

BRISTOL, ss.

FALL RIVER, Nov. 19, 1888.

Personally appeared Charles E. Mills, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

DENNIS V. SULLIVAN, *Justice of the Peace.*

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*

D. ELDREDGE, *Secretary.*

D. ELDREDGE, *Treasurer.*

Names of Finance Committee:

J. K. FELLOWS,

W. S. MASON,

E. C. LEONARD.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$211,050 00	39 shares of stock, second series, at \$184.52, . . .	\$7,196 28
Loans on shares,	12,650 00	34 shares of stock, third series, at \$160 52, . . .	5,457 68
Unpaid dues,	3,223 00	81 shares of stock, fourth series, at \$138.24, . . .	11,197 44
Balance of temporary expense account,	275 00	133 shares of stock, fifth series, at \$127.75, . . .	16,990 75
Real estate,	3,199 49	170 shares of stock, sixth series, at \$117.66, . . .	20,002 20
Other assets,	1,808 17	147 shares of stock, seventh series, at \$107.93, . . .	15,865 71
Cash on hand,	16,433 48	159 shares of stock, eighth series, at \$98.54, . . .	15,667 86
		129 shares of stock, ninth series, at \$89.41, . . .	11,533 89
		87 shares of stock, tenth series, at \$80.61, . . .	7,013 07
		176 shares of stock, eleventh series, at \$72.12, . . .	12,693 12
		359 shares of stock, twelfth series, at \$63.84, . . .	22,918 56
		339 shares of stock, thirteenth series, at \$55.88, . . .	18,943 32
		350 shares of stock, fourteenth series, at \$48.20, . . .	16,870 00
		348 shares of stock, fifteenth series, at \$40.79, . . .	14,194 92
		524 shares of stock, sixteenth series, at \$33.61, . . .	17,611 64
		374 shares of stock, seventeenth series, at \$26.66, . . .	9,970 84
		311 shares of stock, eighteenth series, at \$19.93, . . .	6,198 23
		507 shares of stock, nineteenth series, at \$13.42, . . .	6,803 94
		766 shares of stock, twentieth series, at \$7.11, . . .	5,446 26
		539 shares of stock, twenty-first series, at \$1.00, . . .	539 00
		Surplus,	756 55
		Guaranty fund,	1,050 00
		Forfeited share account, . . .	109 57
		Withdrawal profits,	118 61
		Dues paid in advance,	239 00
		Other liabilities,	3,250 70
	\$248,639 14		\$248,639 14

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,499	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	5,572	
Number of shares now borrowed upon,	1,424	
Amount of dues received during the year,		\$61,480 00
Highest premium received during the year,		70
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	167	
Present number of members,	831	
Present number of borrowers,	182	
Present number of non-borrowers,	649	
Amount of loans at date,		223,700 00
Number and amount of loans on real estate,	135	211,050 00
Number and amount of loans secured by first mortgage of real estate,	134	209,850 00
Number and amount of loans secured by other mortgage of real estate,	1	*1,200 00
Number and amount of loans on shares,	47	12,650 00
Largest loan to any one member,		4,900 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		2,266 24
Value of shares at last report,		218,445 24
Total value of unpledged shares (including unpaid dues),		170,635 28
Number of shares matured during the year,	21	
Number of shares forfeited during the year,	19	
Number of shares retired during the year,	155	
Amount of interest credited to shares during the year,		15,020 60
Number of shares withdrawn during the year,	907	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	101	67,550 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		141,340 06
Amount of cash paid during the year,		128,543 23
Secretary's salary,		800 00
Treasurer's salary,		100 00
Secretary and Treasurer's bond,		5,000 00
Date of examination by clerk of the commission: June 1.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 26, 1888.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 26, 1888.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

* A legal loan when made.

PLYMOUTH CO-OPERATIVE BANK — PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

Capital to be accumulated, \$1,000,000.

INCREASE ROBINSON, *President.*

HERBERT MORISSEY, *Secretary.*

GEORGE S. DYER, *Treasurer.*

Names of Finance Committee :

B. O. STRONG,

P. L. BURGESS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$16,900 00	104 shares of stock, first series, at \$92.94, . . .	\$9,665 76
Loans on shares, . . .	1,130 00	8 shares of stock, second series, at \$84.85, . . .	678 80
Unpaid dues, . . .	1,224 68	17 shares of stock, third series, at \$75.92, . . .	1,290 64
Balance of permanent expense account, . . .	91 22	46 shares of stock, fourth series, at \$67.72, . . .	3,115 12
Cash on hand, . . .	537 52	25 shares of stock, fifth series, at \$59.77, . . .	1,494 25
		14 shares of stock, sixth series, at \$52.10, . . .	729 40
		5 shares of stock, seventh series, at \$44 68, . . .	223 40
		5 shares of stock, eighth series, at \$37.50, . . .	187 50
		8 shares of stock, ninth series, at \$30.57, . . .	244 56
		10 shares of stock, tenth series, at \$23.86, . . .	238 60
		25 shares of stock, eleventh series, at \$17.37, . . .	434 25
		65 shares of stock, twelfth series, at \$11.09, . . .	720 85
		9 shares of stock, thirteenth series, at \$5.00, . . .	45 00
		Surplus, . . .	14 29
		Guaranty fund, . . .	10 77
		Forfeited share account, . . .	5 16
		Withdrawal profits, . . .	9 61
		Other liabilities, . . .	775 46
	\$19,883 42		\$19,883 42

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 93

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 341

Number of shares now borrowed upon, 121

Amount of dues received during the year,	\$4,099	90
Highest premium received during the year,		20
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	11	
Present number of members,	100	
Present number of borrowers,	30	
Present number of non-borrowers,	70	
Amount of loans at date,	18,030	00
Number and amount of loans on real estate,	24	16,900 00
Number and amount of loans secured by first mortgage of real estate,	24	16,900 00
Number and amount of loans on shares,	7	1,130 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		30 00
Largest number of shares held by any one member,	20	
Amount of expenses of the corporation for previous year (not including interest),		83 70
Value of shares at last report,	17,073	64
Total value of unpledged shares (including unpaid dues),	11,302	02
Amount of interest credited to shares during the year,		1,044 10
Number of shares withdrawn during the year,	70	
Proportion of profits reserved upon voluntary withdrawals: One-fourth of last dividend.		
Number and amount of loans repaid during the year,	3	1,170 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,	5,829	49
Amount of cash paid during the year,	7,177	02
Secretary's salary,		25 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 9.		

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss., Dec. 20, 1888.

Personally appeared Herbert Morissey, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. S. DYER, *Justice of the Peace.*

PLYMOUTH, ss., Dec. 20, 1888.

Personally appeared Geo. S. Dyer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HERBERT MORISSEY, *Justice of the Peace.*

PROVIDENT CO-OPERATIVE BANK — CHELSEA.

Incorporated Sept. 25, 1885. Commenced business Sept. 28, 1885.

Capital to be accumulated, \$1,000,000.

THOS. MARTIN, *President.*

C. WILLIS GOULD, *Secretary.*

CHARLES EDWARDS, *Treasurer.*

Names of Finance Committee :

ALBERT D. BOSSON,

EDWARD H. WALKER,

CHAS. EDWARDS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$58,430 00	494 shares of stock, first series, at \$42.26, . . .	\$20,876 44
Loans on shares, . . .	2,100 00	443 shares of stock, second series, at \$34.95, . . .	15,482 85
Unpaid dues, . . .	1,132 00	273 shares of stock, third series, at \$27.87, . . .	7,608 51
Balance of temporary expense account, . . .	11 00	285 shares of stock, fourth series, at \$21.04, . . .	5,996 40
Other assets, . . .	12 48	487 shares of stock, fifth series, at \$14.45, . . .	7,037 15
Cash on hand, . . .	5,253 76	973 shares of stock, sixth series, at \$8.11, . . .	7,891 03
		496 shares of stock, seventh series, at \$2.00, . . .	992 00
		Surplus, . . .	185 14
		Guaranty fund, . . .	251 92
		Forfeited share account, . . .	20 90
		Withdrawal profits, . . .	55 13
		Forfeiture profits, . . .	15 02
		Other liabilities, . . .	526 75
	\$66,939 24		\$66,939 24

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,639

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 3,451

Number of shares now borrowed upon, 436

Amount of dues received during the year, \$35,920 00

Highest premium received during the year, 55

Lowest premium received during the year, 05

Fine for non-payment of dues : 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year,	92	
Present number of members,	462	
Present number of borrowers,	60	
Present number of non-borrowers,	402	
Amount of loans at date,		\$60,530 00
Number and amount of loans on real estate,	46	58,430 00
Number and amount of loans secured by first mortgage of real estate,	46	58,430 00
Number and amount of loans on shares,	14	2,100 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		216 45
Value of shares at last report,		42,315 49
Total value of unpledged shares (including unpaid dues),		55,366 67
Number of shares forfeited during the year,	3	
Amount of interest credited to shares during the year,		3,455 80
Number of shares withdrawn during the year,	875	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	19	9,950 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		46,845 95
Amount of cash paid during the year,		45,790 25
Salaries,		520 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: July 17.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 13, 1888.

Personally appeared C. Willis Gould, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WM. H. HART, *Justice of the Peace.*

SUFFOLK, ss., Nov. 13, 1888.

Personally appeared Charles Edwards, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

WM. H. HART, *Justice of the Peace.*

READING CO-OPERATIVE BANK — READING.

Incorporated Nov. 27, 1886. Commenced business Dec. 6, 1886.

Capital to be accumulated, \$1,000,000.

WENDELL BANCROFT, *President.*HARRY P. BOSSON, *Secretary.*A. NEWELL HOWES, *Treasurer.*

Names of Finance Committee:

HERBERT A. ROBERTS,

A. NEWELL HOWES,

FRANK E. CRAFTS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$23,685 00	796 shares of stock, first series, at \$23 86, . . .	\$18,992 56
Loans on shares, . . .	1,145 00	175 shares of stock, second series, at \$17.39, . . .	3,043 25
Unpaid dues, . . .	507 00	258 shares of stock, third series, at \$11.10, . . .	2,863 80
Balance of permanent expense account, . . .	105 51	281 shares of stock, fourth series, at \$5.00, . . .	1,405 00
Balance of temporary expense account, . . .	79 02	Surplus, . . .	95 98
Other assets, . . .	146 26	Guaranty fund, . . .	24 70
Cash on hand, . . .	1,642 67	Forfeited share account, . . .	77 02
		Withdrawal profits, . . .	20 77
		Undivided profit, . . .	787 38
	\$27,310 46		\$27,310 46

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 645

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,510

Number of shares now borrowed upon, 225

Amount of dues received during the year, \$17,012 00

Highest premium received during the year, 95

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 57

Present number of members, 314

Present number of borrowers, 34

Present number of non-borrowers, 280

Amount of loans at date, 24,830 00

Number and amount of loans on real estate, 25 23,685 00

Number and amount of loans secured by first mortgage of real estate, 25 23,685 00

Number and amount of loans on shares,	14	\$1,145 00
Largest loan to any one member,		3,360 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		248 45
Value of shares at last report,		11,291 71
Total value of unpledged shares (including unpaid dues),		22,650 65
Number of shares forfeited during the year,	16	
Amount of interest credited to shares during the year,		788 41
Number of shares withdrawn during the year,	258	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	9	5,130 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		23,816 27
Amount of cash paid during the year,		22,875 78
Secretary's salary,		100 00
Treasurer's salary,		25 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: December 8.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 13, 1888.

Personally appeared Harry P. Bosson, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, ALBERT D. BOSSON, *Justice of the Peace.*

SUFFOLK, ss., Nov. 13, 1888.

Personally appeared A. Newell Howes, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, ALBERT D. BOSSON, *Justice of the Peace.*

SALEM CO-OPERATIVE BANK—SALEM.

Incorporated April 7, 1888. Commenced business April 13, 1888.

Capital to be accumulated, \$1,000,000.

JNO. M. RAYMOND, *President.*

ALBERT C. MACKINTIRE, *Secretary.*

ALBERT C. MACKINTIRE, *Treasurer.*

Names of Finance Committee:

REUBEN AREY,

ROBIN DAMON,

HENRY E. REYNOLDS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,900 00	988 shares of stock, first series, at \$7.09, . . .	\$7,004 92
Unpaid dues,	148 00	750 shares of stock, second series, at \$1.00, . . .	750 00
Balance of permanent expense account,	165 50	Dues in advance,	5 00
Balance of temporary expense account,	4 00	Interest,	38 53
Fines,	4 52	Premium,	4 45
Cash on hand,	2,588 54	Fines,	1 40
		Surplus,	2 88
		Guaranty fund,	3 00
		Withdrawal profits,	38
	<u>\$7,810 56</u>		<u>\$7,810 56</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,767

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,738

Number of shares now borrowed upon, 28

Amount of dues received during the year, \$7,643 00

Highest premium received during the year, 75

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 10

Present number of members, 448

Present number of borrowers, 7

Present number of non-borrowers, 441

Amount of loans at date, 4,900 00

Number and amount of loans on real estate, 7 4,900 00

Number and amount of loans secured by first mortgage of real estate,	7	\$4,900 00
Largest loan to any one member,		1,700 00
Smallest loan to any one member,		200 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		209 94
Total value of unpledged shares (including unpaid dues),		7,556 40
Amount of interest credited to shares during the year,		90 45
Number of shares withdrawn during the year,	29	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	2	2,000 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		9,818 67
Amount of cash paid during the year,		7,230 13
Salaries: Not fixed.		
Treasurer and Secretary's bond,		1,800 00
Date of examination by commissioner: November 27.		

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss., Nov. 14, 1888.

Personally appeared Albert C. Mackintire, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, JNO. M. RAYMOND, *Justice of the Peace.*

ESSEX, ss., Nov. 14, 1888.

Personally appeared Albert C. Mackintire, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, JNO. M. RAYMOND, *Justice of the Peace.*

SANDWICH CO-OPERATIVE BANK — SANDWICH.

Incorporated Oct. 1, 1885. Commenced business Dec. 15, 1885.

Capital to be accumulated, \$1,000,000.

JOHN E. PRATT, *President.*

W. H. HEALD, *Secretary.*

W. H. HEALD, *Treasurer.*

Names of Finance Committee :

F. H. BURGESS.

W. L. NYE,

C. H. LAPHAM.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$5,200 00	101 shares of stock, first series, at \$36.05,	\$3,641 05
Loans on shares,	800 00	27 shares of stock, second series, at \$29.64,	800 28
Unpaid dues,	129 00	59 shares of stock, third se- ries, at \$23.32,	1,375 88
Balance of permanent ex- pense account,	348 93	21 shares of stock, fourth series, at \$17.18,	360 78
Balance of temporary ex- pense account,	14 98	12 shares of stock, fifth se- ries, at \$11.05,	132 60
Suspense,	8 48	12 shares of stock, sixth se- ries, at \$5.00,	60 00
Cash on hand,	64 39	Interest,	134 67
		Fines,	5 71
		Surplus,	38 75
		Guaranty fund,	2 18
		Forfeited share account,	1 65
		Withdrawal profits,	12 20
		Forfeiture profits,	03
	\$6,565 78		\$6,565 78

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 37

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 232

Number of shares now borrowed upon, 73

Amount of dues received during the year, \$3,402 00

Highest per centum of interest received during the year: 9½.

Lowest per centum of interest received during the year: 5.

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year,	36	
Present number of members,	70	
Present number of borrowers,	24	
Present number of non-borrowers,	46	
Amount of loans at date,		\$6,000 00
Number and amount of loans on real estate,	12	5,200 00
Number and amount of loans secured by first mortgage of real estate,	12	5,200 00
Number and amount of loans on shares,	10	800 00
Largest loan to any one member,		900 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	12	
Amount of expenses of the corporation for previous year (not including interest),		106 91
Value of shares at last report,		6,121 74
Total value of unpledged shares (including unpaid dues),		4,152 04
Number of shares forfeited during the year,	5	
Amount of interest credited to shares during the year,		130 4
Number of shares withdrawn during the year,	158	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year,		3,746 47
Amount of cash paid during the year,		4,030 16
Secretary and Treasurer's salary,		25 00
Treasurer and Secretary's bond,		2,000 00
Date of examination by commissioner: July 28.		

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, ss., Nov. 15, 1888.

Personally appeared W. H. Heald, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

E. S. WHITTEMORE, *Justice of the Peace.*

BARNSTABLE, ss., Nov. 15, 1888.

Personally appeared W. H. Heald, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

E. S. WHITTEMORE, *Justice of the Peace.*

SECURITY CO-OPERATIVE BANK — BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 20, 1877.

Capital to be accumulated, \$1,000,000.

B. E. JONES, *President.*ELLIS C. FALES, *Secretary.*FRED B. HOWARD, *Treasurer.*

Names of Finance Committee :

B. O. CALDWELL,

WENDELL LEACH,

HENRY C. GURNEY.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$152,800 00	33 shares of stock, first series, at \$187.18, . . .	\$6,176 94
Loans on shares, . . .	13,890 00	58 shares of stock, second series, at \$163.11, . . .	9,460 38
Unpaid dues, . . .	1,457 00	93 shares of stock, third series, at \$140.69, . . .	13,084 17
Balance of permanent expense account, . . .	613 64	145 shares of stock, fourth series, at \$119.70, . . .	17,356 50
Balance of temporary expense account, . . .	654 56	213 shares of stock, fifth series, at \$100.35, . . .	21,374 55
Unpaid interest, . . .	941 58	197 shares of stock, sixth series, at \$82.61, . . .	16,274 17
Unpaid premiums, . . .	120 90	322 shares of stock, seventh series, at \$66.19, . . .	21,313 18
Unpaid fines, . . .	131 80	334 shares of stock, eighth series, at \$50.93, . . .	17,010 62
Cash in hands of Treasurer,	6,358 60	385 shares of stock, ninth series, at \$36.71, . . .	14,133 35
Cash in hands of Secretary,	1,343 44	695 shares of stock, tenth series, at \$23 42, . . .	16,276 90
		1,362 shares of stock, eleventh series, at \$11.00, . . .	14,982 00
		Interest not adjusted, . . .	8,170 47
		Premium not adjusted, . . .	980 06
		Fines not adjusted, . . .	568 91
		Transfer fees not adjusted, . . .	2 25
		Dues paid in advance, . . .	308 00
		Surplus, . . .	58 48
		Guaranty fund, . . .	238 51
		Forfeited share account, . . .	10 50
		Withdrawal profits, . . .	531 58
	\$178,311 52		\$178,311 52

How are shares issued,—quarterly, semi-annually, or annually?

Number of shares issued during the year, 1,505

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.

Number of shares now in force,	3,837	
Number of shares now borrowed upon,	1,074	
Amount of dues received during the year,		\$46,893 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	80	
Present number of members,	516	
Present number of borrowers,	125	
Present number of non-borrowers,	391	
Amount of loans at date,		166,690 00
Number and amount of loans on real estate,	102	152,800 00
Number and amount of loans secured by first mortgage of real estate,	102	152,800 00
Number and amount of loans on shares,	31	13,890 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		25 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		955 00
Value of shares at last report,		133,718 05
Total value of unpledged shares (including unpaid dues),		110,684 60
Amount of interest credited to shares during the year,		8,290 76
Number of shares withdrawn during the year,	718	
Proportion of profits reserved upon voluntary withdrawals : One-fourth.		
Number and amount of loans repaid during the year,	30	17,655 00
Geographical limit : Massachusetts.		
Amount of cash received during the year,		73,098 29
Amount of cash paid during the year,		73,851 80
Secretary's salary,		535 00
Treasurer's salary,		50 00
Security Committee's salaries,		135 00
Auditors' salaries,		30 00
Treasurer's bond,		5,000 00
Secretary's bond,		3,500 00
Date of examination by commissioner : September 11.		

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BROCKTON, Nov. 16, 1888.

Personally appeared Ellis C. Fales, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WARREN A. REED, *Justice of the Peace.*

PLYMOUTH, ss.

BROCKTON, Nov. 19, 1888.

Personally appeared Fred B. Howard, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

R. P. KINGMAN, *Justice of the Peace.*

How are shares issued,—quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,982	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	4,987	
Number of shares now borrowed upon,	1,067	
Amount of dues received during the year,		\$50,661 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	114	
Present number of members,	609	
Present number of borrowers,	122	
Present number of non-borrowers,	487	
Amount of loans at date,		141,250 00
Number and amount of loans on real estate,	89	131,750 00
Number and amount of loans secured by first mortgage of real estate,	89	131,750 00
Number and amount of loans on shares,	33	9,500 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		656 28
Value of shares at last report,		109,688 00
Total value of unpledged shares (including unpaid dues),		104,790 88
Number of shares forfeited during the year,	31	
Amount of interest credited to shares during the year,		6,915 49
Number of shares withdrawn during the year,	1,022	
Number and amount of loans repaid during the year,	25	15,600 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		75,902 17
Amount of cash paid during the year,		76,276 09
Secretary's salary,		500 00
Treasurer's salary,		100 00
Treasurer's bond,		10,000 00
Secretary's bond,		4,000 00
Date of examination by clerk of commission: July 12.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 12, 1888.

Personally appeared James F. Beard, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

HERBERT A. CHAPIN, *Justice of the Peace.*

SUFFOLK, ss., Nov. 12, 1888.

Personally appeared Roswell C. Downer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

HERBERT A. CHAPIN, *Justice of the Peace.*

SPRINGFIELD CO-OPERATIVE BANK — SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

Capital to be accumulated, \$1,000,000.

Oscar S. Greenleaf, *President.*

FRANCKE W. DICKINSON, *Secretary.*

CHARLES H. CHURCHILL, *Treasurer.*

Names of Finance Committee :

R. HALE SMITH,

EDWARD A. HALL,

JOHN MULRONE.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$87,100 00	442 shares of stock, first series, at \$92.98, . . .	\$41,097 16
Loans on shares, . . .	11,950 00	54 shares of stock, second series, at \$84.76, . . .	4,577 04
Unpaid dues, . . .	1,020 00	73 shares of stock, third series, at \$76.63, . . .	5,593 99
Balance of permanent expense account, . . .	106 65	72 shares of stock, fourth series, at \$68.71, . . .	4,947 12
Cash on hand, . . .	2,495 89	115 shares of stock, fifth series, \$61.01, . . .	7,016 15
		96 shares of stock, sixth series, at \$53.43, . . .	5,129 28
		189 shares of stock, seventh series, at \$46.09, . . .	8,711 01
		96 shares of stock, eighth series, at \$38.97, . . .	3,741 12
		208 shares of stock, ninth series, at \$32.06, . . .	6,668 48
		170 shares of stock, tenth series, at \$25.32, . . .	4,304 40
		234 shares of stock, eleventh series, at \$18.78, . . .	4,394 52
		296 shares of stock, twelfth series, at \$12.38, . . .	3,664 48
		326 shares of stock, thirteenth series, at \$6.11, . . .	1,991 86
		Surplus, . . .	61 30
		Guaranty fund, . . .	278 45
		Withdrawal profits, . . .	466 18
		Dues paid in advance, . . .	30 00
	<u>\$102,672 54</u>		<u>\$102, 72 54</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 767

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,371

Number of shares now borrowed upon, 830

Amount of dues received during the year,	\$29,155 00
Highest premium received during the year,	10
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	80
Present number of members,	314
Present number of borrowers,	88
Present number of non-borrowers,	226
Amount of loans at date,	99,050 00
Number and amount of loans on real estate,	54 87,100 00
Number and amount of loans secured by first mortgage of real estate,	54 87,100 00
Number and amount of loans on shares,	44 11,950 00
Largest loan to any one member,	5,000 00
Smallest loan to any one member,	25
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	523 21
Value of shares at last report,	87,996 42
Total value of unpledged shares (including unpaid dues),	64,760 12
Amount of interest credited to shares during the year,	4,935 89
Number of shares withdrawn during the year,	676
Proportion of profits reserved upon voluntary withdrawals: Total if withdrawn within one year of date of issue; one-fourth after one year.	
Number and amount of loans repaid during the year,	53 33,855 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	68,655 60
Amount of cash paid during the year,	69,811 73
Secretary's salary,	420 00
Treasurer's salary,	50 00
Treasurer's bond,	2,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: September 24.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Dec. 3, 1888.

Personally appeared F. W. Dickinson, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

A. T. FOLSOM, *Justice of the Peace.*

HAMPDEN, ss., Dec. 3, 1888.

Personally appeared C. H. Churchill, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

A. T. FOLSOM, *Justice of the Peace.*

STONEHAM CO-OPERATIVE BANK -- STONEHAM.

Incorporated Jan. 10, 1887. Commenced business Feb. 1, 1887.

Capital to be accumulated, \$1,000,000.

LYMAN DIKE, *President.*

WM. B. SNOW, *Secretary.*

WM. B. SNOW, *Treasurer.*

Names of Finance Committee:

SIDNEY A. HILL,

J. A. MOULTON,

One vacancy.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$17,550 00	657 shares of stock, first series, at \$21.78, . . .	\$14,309 46
Unpaid dues, . . .	164 00	92 shares of stock, second series, at \$15.36, . . .	1,413 12
Balance of permanent expense account, . . .	89 65	322 shares of stock, third series, at \$9.09, . . .	2,926 98
Balance of temporary expense account, . . .	39 13	127 shares of stock, fourth series, at \$3.00, . . .	381 00
Cash on hand, . . .	1,585 15	Fines, . . .	12 52
		Interest, . . .	258 25
		Premium, . . .	20 05
		Transfer fee, . . .	25
		Outstanding draft, . . .	5 00
		Surplus, . . .	61
		Guaranty fund, . . .	28 70
		Forfeited share account, . . .	6 48
		Withdrawal profits, . . .	12 06
		Forfeiture profits, . . .	2 01
		Interest, dues, etc., paid in advance, . . .	51 44
	<u>\$19,427 93</u>		<u>\$19,427 93</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 517

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,198

Number of shares now borrowed upon, 97

Amount of dues received during the year, \$12,813 00

Highest premium received during the year, 35

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 2

Number of members withdrawn during the year,	32	
Present number of members,	274	
Present number of borrowers,	18	
Present number of non-borrowers,	256	
Amount of loans at date,		\$17,550 00
Number and amount of loans on real estate,	21	17,550 00
Number and amount of loans secured by first mortgage of real estate,	18	16,150 00
Number and amount of loans secured by other mortgage of real estate,	3	*1,400 00
Largest loan to any one member,		1,500 00
Smallest loan to any one member,		200 00
Largest number of shares held by any one member,	23	
Amount of expenses of the corporation for previous year (not including interest),		165 79
Value of shares at last report,		7,010 16
Total value of unpledged shares (including unpaid dues),		17,586 18
Number of shares forfeited during the year,	8	
Amount of interest credited to shares during the year,		562 19
Number of shares withdrawn during the year,	161	
Proportion of profits reserved upon voluntary withdrawals: All profits to amount of \$1.00 per share.		
Number and amount of loans repaid during the year,	1	800 00
Geographical limit: Stoneham and adjoining cities and towns.		
Amount of cash received during the year,		14,563 05
Amount of cash paid during the year,		14,693 69
Salaries: 1 per cent. of gross receipts, exclusive of repaid loans.		
Treasurer's bond,		1,000 00
Secretary's bond,		500 00
Date of examination by commissioner: November 30.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss., Nov. 1, 1888.

Personally appeared Wm. B. Snow, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

LYMAN DIKE, *Justice of the Peace.*

MIDDLESEX, ss., Nov. 1, 1888.

Personally appeared Wm. B. Snow, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

LYMAN DIKE, *Justice of the Peace.*

* This bank holds the first mortgage.

STOUGHTON CO-OPERATIVE BANK — STOUGHTON.

Incorporated March 23, 1886. Commenced business April 10, 1886.

Capital to be accumulated, \$1,000,000.

HENRI L. JOHNSON, *President.*

HENRY W. BRITTON, *Secretary.*

HENRY W. BRITTON, *Treasurer.*

Names of Finance Committee :

ALFRED UPHAM,

WALES FRENCH,

CHARLES TENNEY.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$23,050 00	520 shares of stock, first series, at \$32.26, . . .	\$16,775 20
Loans on shares, . . .	400 00	231 shares of stock, second series, at \$20.36, . . .	4,703 16
Unpaid dues, . . .	300 00	374 shares of stock, third series, at \$8.00, . . .	2,992 00
Balance of permanent expense account, . . .	160 00	Interest, . . .	801 00
Balance of temporary expense account, . . .	77 75	Premium, . . .	84 39
Cash on hand, . . .	1,520 66	Fines, . . .	46 83
		Transfer fees, . . .	1 50
		Surplus, . . .	36 00
		Guaranty fund, . . .	41 43
		Forfeited share account, . . .	2 90
		Withdrawal profits, . . .	24 00
	\$25,508 41		\$25,508 41

How are shares issued,—quarterly, semi-annually, or annually? Annually.

Number of shares issued during the year, 407

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,125

Number of shares now borrowed upon, 145

Amount of dues received during the year, \$12,478 00

Highest premium received during the year, 35

Lowest premium received during the year, 0

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 38

Present number of members, 232

Present number of borrowers, 28

Present number of non-borrowers, 204

Amount of loans at date,		\$23,450 00
Number and amount of loans on real estate,	23	23,050 00
Number and amount of loans secured by first mortgage of real estate,	23	23,050 00
Number and amount of loans on shares,	5	400 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		165 75
Value of shares at last report,		14,163 60
Total value of unpledged shares (including unpaid dues),		20,705 80
Number of shares forfeited during the year,	10	
Amount of interest credited to shares during the year,		728 28
Number of shares withdrawn during the year,	176	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	2	3,000 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		17,178 65
Amount of cash paid during the year,		16,485 58
Secretary's salary,		96 00
Treasurer's salary,		24 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: August 23.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

STOUGHTON, MASS., Nov. 1, 1888.

Personally appeared Henry W. Britton, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

OSCAR A. MARDEN, *Justice of the Peace.*

NORFOLK, ss.

STOUGHTON, MASS., Nov. 1, 1888.

Personally appeared Henry W. Britton, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

OSCAR A. MARDEN, *Justice of the Peace.*

Amount of loans at date,		\$7,900 00
Number and amount of loans on real estate,	7	7,800 00
Number and amount of loans secured by first mortgage of real estate,	7	7,800 00
Number and amount of loans on shares,	2	100 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		143 55
Value of shares at last report,		5,301 89
Total value of unpledged shares (including unpaid dues),		7,953 78
Number of shares forfeited during the year,	25	
Amount of interest credited to shares during the year,		499 07
Number of shares withdrawn during the year,	185	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	1	400 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		7,031 72
Amount of cash paid during the year,		6,557 87
Secretary and Treasurer's bond,		2,000 00
Date of examination by clerk of commission: June 29.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Dec. 20, 1888.

Personally appeared John H. Putnam, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, PERCY A. BRIDGHAM, *Justice of the Peace.*

SUFFOLK, ss., Dec. 20, 1888.

Personally appeared John H. Putnam, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, PERCY A. BRIDGHAM, *Justice of the Peace.*

TAUNTON CO-OPERATIVE BANK — TAUNTON.

Incorporated March, 1880. Commenced business March 17, 1880.

Capital to be accumulated, \$1,000,000.

HENRY M. LOVERING, *President.*

HERBERT O. MORSE, *Secretary.*

CHAS. FOSTER, *Treasurer.*

Names of Finance Committee:

J. J. WHITMARSH,

S. F. HAMMETT,

H. N. HOPKINS.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$241,900 00	538 shares of stock, first series, at \$133.40, . . .	\$71,769 20
Loans on shares, . . .	12,550 00	298 shares of stock, second series, at \$111.08, . . .	33,101 84
Unpaid dues and interest, . . .	3,023 94	346 shares of stock, third series, at \$93.10, . . .	32,212 60
Balance of permanent expense account, . . .	362 57	335 shares of stock, fourth series, at \$76.25, . . .	25,543 75
Balance of temporary expense account, . . .	426 38	448 shares of stock, fifth series, at \$60.43, . . .	27,072 64
Cash on hand, . . .	3,045 53	531 shares of stock, sixth series, at \$45 57, . . .	24,197 .
		703 shares of stock, seventh series, at \$31.58, . . .	22,200 74
		678 shares of stock, eighth series, at \$18.41, . . .	12,481 98
		643 shares of stock, ninth series, at \$6.00, . . .	3,858 00
		Surplus, . . .	8,259 54
		Guaranty fund, . . .	526 62
		Forfeited share account, . . .	83 84
	\$261,308 42		\$261,308 42

How are shares issued,— quarterly, semi-annually, or annually? Annually.

Number of shares issued during the year, 756

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.

Number of shares now in force, 4,520

Number of shares now borrowed upon, 1,452

Amount of dues received during the year, \$56,400 00

Highest premium received during the year, 10

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year,	93	
Present number of members,	752	
Present number of borrowers,	312	
Present number of non-borrowers,	440	
Amount of loans at date,		\$254,450 00
Number and amount of loans on real estate,	236	241,900 00
Number and amount of loans secured by first mortgage of real estate,	236	241,900 00
Number and amount of loans on shares,	119	12,550 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		913 65
Value of shares at last report,		247,541 56
Total value of unpledged shares (including unpaid dues),		189,890 50
Amount of interest credited to shares during the year,		15,747 41
Number of shares withdrawn during the year,	751	
Number and amount of loans repaid during the year,	78	50,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		142,100 00
Amount of cash paid during the year,		145,439 38
Secretary's salary,		600 00
Treasurer's salary,		50 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by clerk of commission: August 17.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, SS.

TAUNTON, MASS., Nov. 14, 1888.

Personally appeared Herbert O. Morse, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

ANDREW S. BRIGGS, *Justice of the Peace.*

BRISTOL, SS.

TAUNTON, MASS., Nov. 14, 1888.

Personally appeared Charles Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

ANDREW S. BRIGGS, *Justice of the Peace.*

TROY CO-OPERATIVE BANK — FALL RIVER.

Incorporated July 18, 1880. Commenced business July 20, 1880.

Capital to be accumulated, \$1,000,000.

JEROME C. BORDEN, *President.*

CHARLES B. COOK, *Secretary.*

CHARLES B. COOK, *Treasurer.*

Names of Finance Committee :

JAMES E. O'CONNOR,

A. HOMER SKINNER.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$160,975 00	90 shares of stock, first series, at \$134.31,	\$12,087 90
Loans on shares,	10,300 00	151 shares of stock, second series, at \$129.04,	19,485 04
Unpaid dues,	830 00	82 shares of stock, third se- ries, at \$118.73,	9,735 86
Balance of permanent ex- pense account,	300 00	170 shares of stock, fourth series, at \$108.71,	18,480 70
Unpaid interest, premium and fines,	510 56	75 shares of stock, fifth se- ries, at \$99.06,	7,429 50
Cash on hand,	2,164 75	78 shares of stock, sixth se- ries, at \$89.76,	7,001 28
		155 shares of stock, seventh series, at \$80.84,	12,530 20
		83 shares of stock, eighth series, at \$72.20,	5,992 60
		115 shares of stock, ninth se- ries, at \$63.90,	7,348 50
		101 shares of stock, tenth se- ries, at \$55.93,	5,648 93
		182 shares of stock, eleventh series, at \$48.22,	8,776 04
		255 shares of stock, twelfth series, at \$40.80,	10,404 00
		396 shares of stock, thirteenth series, at \$33.64,	13,321 44
		545 shares of stock, fourteenth series, at \$26.70,	14,551 50
		431 shares of stock, fifteenth series, at \$19.98,	8,611 38
		546 shares of stock, sixteenth series, at \$13.45,	7,343 70
		733 shares of stock, seven- teenth series, at \$7.13,	5,226 29
		643 shares of stock, eighteenth series, at \$1.00,	643 00
		Surplus,	4 93
		Guaranty fund,	310 26
		Forfeited share account,	30 26
		Advance payments,	117 00
	\$175,080 31		\$175,080 31

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,518	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	4,831	
Number of shares now borrowed upon,	1,140	
Amount of dues received during the year,		\$50,589
Highest premium received during the year,		12
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	150	
Present number of members,	696	
Present number of borrowers,	129	
Present number of non-borrowers,	567	
Amount of loans at date,		171,275 00
Number and amount of loans on real estate,	97	160,975 00
Number and amount of loans secured by first mortgage of real estate,	97	160,975 00
Number and amount of loans on shares,	37	10,300 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		929 14
Value of shares at last report,		153,810 42
Total value of unpledged shares (including unpaid dues),		129,068 03
Number of shares forfeited during the year,	5	
Amount of interest credited to shares during the year,		9,607 19
Number of shares withdrawn during the year,	996	
Number and amount of loans repaid during the year,	42	28,650 00
Geographical limit: No limit.		
Amount of cash received during the year,		87,626 05
Amount of cash paid during the year,		96,235 87
Security Committee's salaries,		60 00
Finance Committee's and Receivers' salaries,		52 00
Secretary and Treasurer's salary,		500 00
Treasurer and Secretary's bond,		5,000 00
Date of examination by clerk of commission: August 15.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, Nov. 16, 1888.

Personally appeared Charles B. Cook, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, LEONARD N. SLADE, *Justice of the Peace.*

BRISTOL, ss.

FALL RIVER, Nov. 16, 1888.

Personally appeared Charles B. Cook, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, LEONARD N. SLADE, *Justice of the Peace.*

Largest loan to any one member,	\$2,100 00
Smallest loan to any one member,	100 00
Largest number of shares held by any one member,	25
Total value of unpledged shares (including unpaid dues),	18,510 89
Number of shares forfeited during the year,	7
Amount of interest credited to shares during the year,	188 21
Number of shares withdrawn during the year,	329
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	20,607 29
Amount of cash paid during the year,	*20,343 94
Salaries: Not fixed.	
Treasurer's bond,	2,000 00
Secretary's bond,	2,000 00
Date of examination by clerk of commission: May 28.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 27, 1888.

Personally appeared F. E. Burbank, Secretary *pro tem.* of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 30, 1888.

Personally appeared Otis D. Dana, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, S. F. WILKINS, *Justice of the Peace.*

* This amount includes \$1,923.36 paid the Treasurer.

WAKEFIELD CO-OPERATIVE BANK—WAKEFIELD.

Incorporated Jan. 31, 1887. Commenced business March 5, 1887.

Capital to be accumulated, \$1,000,000.

THOS. J. SKINNER, *President.*

HARRY FOSTER, *Secretary.*

HARRY FOSTER, *Treasurer.*

Names of Finance Committee :

EDWIN E. EMERSON,

WM. S. GREENOUGH.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$18,250 00	433 shares of stock, first series, at \$21.17,	\$9,166 61
Loans on shares,	550 00	167 shares of stock, second series, at \$18.94,	3,162 98
Unpaid dues,	239 00	397 shares of stock, third series, at \$12.43,	4,934 71
Balance of permanent ex- pense account,	135 28	454 shares of stock, fourth series, at \$6.11,	2,773 94
Other assets,	32 10	Surplus,	122 57
Cash on hand,	1,029 01	Guaranty fund,	20 00
		Forfeited share account,	8 58
		Other liabilities,	46 00
	\$20,235 39		\$20,235 39

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 991

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 1,451

Number of shares now borrowed upon, 161

Amount of dues received during the year, \$15,827 00

Highest premium received during the year, 45

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 37

Present number of members, 286

Present number of borrowers, 29

Present number of non-borrowers, 257

Amount of loans at date, 18,800 00

Number and amount of loans on real estate, 25 18,250 00

Number and amount of loans secured by first mortgage of real estate, 25 18,250 00

Number and amount of loans on shares, 8 550 00

Largest loan to any one member,	\$2,400 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	109 16
Value of shares at last report,	5,453 04
Total value of unpledged shares (including unpaid dues),	17,684 27
Number of shares forfeited during the year,	3
Amount of interest credited to shares during the year,	833 33
Number of shares withdrawn during the year,	256
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	8 4,750 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	21,577 30
Amount of cash paid during the year,	21,866 59
Secretary's salary: \$6.00 per month.	
Secretary and Treasurer's bond,	2,000 00
Date of examination by commissioner: December 10.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WAKEFIELD, MASS., Nov. 1, 1888.

Personally appeared Harry Foster, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, JAMES F. EMERSON, *Justice of the Peace.*

MIDDLESEX, ss.

WAKEFIELD, MASS., Nov. 1, 1888.

Personally appeared Harry Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, JAMES F. EMERSON, *Justice of the Peace.*

WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 21, 1880.

Capital to be accumulated, \$1,000,000.

FRANCIS BUTTRICK, *President.*

DANIEL F. VILES, *Secretary.*

DANIEL F. VILES, *Treasurer.*

Names of Finance Committee :

M. H. YOUNG,

LORENZO NOBLE,

JOHN L. KEYZER.

STATEMENT.

ASSETS.	LIABILITIES.																																																																		
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Loans on real estate, . . .</td> <td style="text-align: right;">\$395,064 64</td> </tr> <tr> <td>Loans on shares, . . .</td> <td style="text-align: right;">9,400 00</td> </tr> <tr> <td>Unpaid dues, . . .</td> <td style="text-align: right;">1,904 00</td> </tr> <tr> <td>Unpaid interest, . . .</td> <td style="text-align: right;">636 75</td> </tr> <tr> <td>Unpaid premiums, . . .</td> <td style="text-align: right;">107 56</td> </tr> <tr> <td>Unpaid fines, . . .</td> <td style="text-align: right;">68 38</td> </tr> <tr> <td>Cash on hand, . . .</td> <td style="text-align: right;">252 75</td> </tr> <tr> <td colspan="2" style="border-top: 1px solid black; border-bottom: 1px solid black;"></td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 1px solid black;">\$407,434 08</td> </tr> </table>	Loans on real estate, . . .	\$395,064 64	Loans on shares, . . .	9,400 00	Unpaid dues, . . .	1,904 00	Unpaid interest, . . .	636 75	Unpaid premiums, . . .	107 56	Unpaid fines, . . .	68 38	Cash on hand, . . .	252 75				\$407,434 08	<table style="width: 100%; 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How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	3,654	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Requirements of law met by voluntary withdrawals.		
Number of shares now in force,	10,979	
Number of shares now borrowed upon,	2,275	
Amount of dues received during the year,		\$117,470 00
Highest premium received during the year,		35
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	261	
Present number of members,	1,769	
Present number of borrowers,	350	
Present number of non-borrowers,	1,419	
Amount of loans at date,		404,464 64
Number and amount of loans on real estate,	306	395,064 64
Number and amount of loans secured by first mortgage of real estate,	306	395,064 64
Number and amount of loans on shares,	44	9,400 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,704 19
Value of shares at last report,		332,850 82
Total value of unpledged shares (including unpaid dues),		305,048 77
Amount of interest credited to shares during the year,		24,762 18
Number of shares withdrawn during the year,	1,568	
Proportion of profits reserved upon voluntary withdrawals: 5 per cent. to 25 per cent. in different series.		
Number and amount of loans repaid during the year,	61	50,150 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		195,303 70
Amount of cash paid during the year,		195,257 51
Secretary and Treasurer's salary,		1,200 00
Treasurer and Secretary's bond,		10,000 00
Date of examination by commissioner: September 1.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WALTHAM, Nov. 14, 1888.

Personally appeared Daniel F. Viles, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

ENOS T. LUCE, *Notary Public.*

MIDDLESEX, ss.

WALTHAM, Nov. 14, 1888.

Personally appeared Daniel F. Viles, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

ENOS T. LUCE, *Notary Public.*

WATERTOWN CO-OPERATIVE BANK — WATERTOWN.

Incorporated June 23, 1888. Commenced business June 23, 1888.

Capital to be accumulated, \$1,000,000.

CHARLES BRIGHAM, *President.*

S. S. GLEASON, *Secretary.*

S. S. GLEASON, *Treasurer.*

Names of Finance Committee :

H. D. SKINNER,

L. S. CLEVELAND.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,600 00	808 shares of stock, first series, at \$5.00, . . .	\$4,040 00
Unpaid dues, . . .	77 00	Dues in advance, . . .	24 00
Balance of permanent expense account, . . .	103 50	Other liabilities, . . .	51 27
Balance of temporary expense account, . . .	44 65		
Cash on hand, . . .	2,290 12		
	<hr/>		<hr/>
	\$4,115 27		\$4,115 27

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 808

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 808

Number of shares now borrowed upon, 8

Amount of dues received during the year, \$3,987 00

Highest premium received during the year, 15

Lowest premium received during the year, 15

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Present number of members, 130

Present number of borrowers, 1

Present number of non-borrowers, 129

Amount of loans at date, 1,600 00

Number and amount of loans on real estate, 1 1,600 00

Number and amount of loans secured by first mortgage of real estate, 1 1,600 00

Largest loan to any one member, 1,600 00

Smallest loan to any one member, 1,600 00

Largest number of shares held by any one member, 25

Total value of unpledged shares (including unpaid dues), 4,000 00

Geographical limit: Massachusetts.

Amount of cash received during the year,	\$4,038 27
Amount of cash paid during the year,	1,748 15
Salaries: Not fixed.	
Treasurer and Secretary's bond,	2,000 00
Date of examination by commissioner: November 14.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WATERTOWN, Nov. 13, 1888.

Personally appeared Samuel S. Gleason, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WM. H. INGRAHAM, *Justice of the Peace.*

MIDDLESEX, ss.

WATERTOWN, Nov. 13, 1888.

Personally appeared Samuel S. Gleason, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

WM. H. INGRAHAM, *Justice of the Peace.*

WEIR CO-OPERATIVE BANK — TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

Capital to be accumulated, \$1,000,000.

S. N. STAPLES, *President.*JOHN H. DALGLISH, *Secretary.*LEWIS WILLIAMS, *Treasurer.*

Names of Finance Committee:

H. H. HALL,

G. A. LINCOLN,

T. PRESTON BURT.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$91,050 00	373 shares of stock, first series, at \$58.12, . . .	\$21,678 76
Loans on shares, . . .	2,650 00	417 shares of stock, second series, at \$50.76, . . .	21,166 92
Unpaid dues, . . .	217 00	126 shares of stock, third series, at \$43.49, . . .	5,479 74
Balance of temporary expense account, . . .	69 25	319 shares of stock, fourth series, at \$36.42, . . .	11,617 98
Other assets, . . .	71 33	433 shares of stock, fifth series, at \$29.55, . . .	12,795 15
Cash on hand, . . .	4,418 85	393 shares of stock, sixth series, at \$22.88, . . .	8,991 84
		424 shares of stock, seventh series, at \$16.40, . . .	6,953 60
		524 shares of stock, eighth series, at \$10.11, . . .	5,297 64
		566 shares of stock, ninth series, at \$4.00, . . .	2,264 00
		Surplus, . . .	2,018 75
		Guaranty fund, . . .	150 00
		Other liabilities, . . .	62 05
	\$98,476 43		\$98,476 43

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,162

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Not yet necessary.

Number of shares now in force, 3,575

Number of shares now borrowed upon, 626

Amount of dues received during the year, \$41,441 00

Highest premium received during the year, 25

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year,	91	
Present number of members,	476	
Present number of borrowers,	85	
Present number of non-borrowers,	391	
Amount of loans at date,		\$93,700 00
Number and amount of loans on real estate,	71	91,050 00
Number and amount of loans secured by first mortgage of real estate,	71	91,050 00
Number and amount of loans on shares,	15	2,650 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		190 50
Value of shares at last report,		70,246 75
Total value of unpledged shares (including unpaid dues),		77,828 88
Amount of interest credited to shares during the year,		4,425 54
Number of shares withdrawn during the year,	775	
Number and amount of loans repaid during the year,	19	*6,600 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		53,400 05
Amount of cash paid during the year,		49,353 85
Secretary's salary,		180 00
Treasurer's bond,		1,500 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: August 14.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss., Nov. 12, 1888.

Personally appeared John H. Dalglish, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, G. EDGAR WILLIAMS, *Justice of the Peace*.

BRISTOL, ss., Nov. 12, 1888.

Personally appeared Lewis Williams, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, G. EDGAR WILLIAMS, *Justice of the Peace*.

* Of these loans, 16, amounting to \$6,200, were partial payments.

WESTFIELD CO-OPERATIVE BANK — WESTFIELD.

Incorporated Dec. 15, 1881. Commenced business Dec. 19, 1881.

Capital to be accumulated, \$1,000,000.

MOSES P. BRECKENRIDGE, *President.*

OLIN C. TOWLE, *Secretary.*

OLIN C. TOWLE, *Treasurer.*

Names of Finance Committee:

HERBERT LYMAN,

JEROME B. GOODRICH,

SUMNER B. CAMPBELL.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$78,192 32	181 shares of stock, first series, at \$99.15, . . .	\$17,946 15
Loans on shares, . . .	4,608 63	145 shares of stock, second series, at \$82.27, . . .	11,929 15
Unpaid dues, . . .	356 00	68 shares of stock, third series, at \$74.27, . . .	5,050 36
Balance of permanent expense account, . . .	106 00	83 shares of stock, fourth series, at \$66.43, . . .	5,513 69
Balance of temporary expense account, . . .	82 92	30 shares of stock, fifth series, at \$58.87, . . .	1,766 10
Cash on hand, . . .	97 42	129 shares of stock, sixth series, at \$51.33, . . .	6,621 57
		91 shares of stock, seventh series, at \$44.22, . . .	4,024 02
		93 shares of stock, eighth series, at \$37.26, . . .	3,465 18
		76 shares of stock, ninth series, at \$30.44, . . .	2,313 44
		458 shares of stock, tenth series, at \$23.80, . . .	10,900 40
		179 shares of stock, eleventh series, at \$17.38, . . .	3,111 02
		693 shares of stock, twelfth series, at \$11.10, . . .	7,692 30
		320 shares of stock, thirteenth series, at \$5.00, . . .	1,600 00
		Surplus,	1,323 99
		Guaranty fund,	142 81
		Forfeited share account,	43 11
	\$83,443 29		\$83,443 29

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 1,212

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None retired.

Number of shares now in force, 2,546

Number of shares now borrowed upon, 809

Amount of dues received during the year,	\$31,203 66
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 6.	
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	56
Present number of members,	406
Present number of borrowers,	127
Present number of non-borrowers,	279
Amount of loans at date,	82,800 95
Number and amount of loans on real estate,	79 78,198 32
Number and amount of loans secured by first mortgage of real estate,	79 78,198 32
Number and amount of loans on shares,	50 4,608 63
Largest loan to any one member,	3,500 00
Smallest loan to any one member,	10 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	298 44
Value of shares at last report,	54,932 18
Total value of unpledged shares (including unpaid dues),	50,776 19
Number of shares forfeited during the year,	8
Amount of interest credited to shares during the year,	3,443 12
Number of shares withdrawn during the year,	377
Proportion of profits reserved upon voluntary withdrawals: One-fourth of last dividend.	
Number and amount of loans repaid during the year,	28 5,991 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	42,192 55
Amount of cash paid during the year,	42,107 67
Treasurer and Secretary's salary,	250 00
Treasurer and Secretary's bond,	3,500 00
Date of examination by commissioner: June 25.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss., Nov. 21, 1888.

Personally appeared Olin C. Towle, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WILLIS S. KELLOGG, *Justice of the Peace.*

HAMPDEN, ss., Nov. 21, 1888.

Personally appeared Olin C. Towle, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WILLIS S. KELLOGG, *Justice of the Peace.*

**WEST ROXBURY CO-OPERATIVE BANK—BOSTON
(WARD 23).**

Incorporated Feb. 1, 1881. Commenced business March 3, 1881.

Capital to be accumulated, \$1,000,000.

JOHN PEARCE, *President.*

BENJ. H. JONES, *Secretary.*

EDWARD M. BREWER, *Treasurer.*

Names of Finance Committee :

EDWARD M. BREWER,

R. S. BARROWS,

HENRY A. WOOD.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$55,925 00	13 shares of stock, first series, at \$117.08, . . .	\$1,522 04
Loans on shares,	5,650 00	38 shares of stock, second series, at \$108.04, . . .	4,105 52
Unpaid dues,	482 00	43 shares of stock, third series, at \$99.16, . . .	4,263 88
Balance of permanent expense account,	75 00	18 shares of stock, fourth series, at \$90.48, . . .	1,628 64
Unpaid interest,	114 46	99 shares of stock, fifth series, at \$81.92, . . .	8,110 08
Unpaid premiums,	18 10	58 shares of stock, sixth series, at \$70.92, . . .	4,113 36
Cash on hand,	7,349 05	48 shares of stock, seventh series, at \$62.76, . . .	3,012 48
		36 shares of stock, eighth series, at \$54.84, . . .	1,974 24
		90 shares of stock, ninth series, at \$47.20, . . .	4,248 00
		222 shares of stock, tenth series, at \$39.80, . . .	8,835 60
		139 shares of stock, eleventh series, at \$32.64, . . .	4,536 96
		289 shares of stock, twelfth series, at \$25.68, . . .	7,421 52
		256 shares of stock, thirteenth series, at \$18.96, . . .	4,853 76
		512 shares of stock, fourteenth series, at \$12.44, . . .	6,369 28
		651 shares of stock, fifteenth series, at \$6.11, . . .	3,977 61
		Dues paid in advance, . . .	27 00
		Surplus,	83 84
		Guaranty fund,	506 68
		Forfeited share account, . . .	23 12
	\$69,613 61		\$69,613 61

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	1,264	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	2,512	
Number of shares now borrowed upon,	506	
Amount of dues received during the year,		\$27,684 00
Highest per centum of interest received during the year: 8 $\frac{3}{4}$.		
Lowest per centum of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	54	
Present number of members,	360	
Present number of borrowers,	57	
Present number of non-borrowers,	303	
Amount of loans at date,		61,575 00
Number and amount of loans on real estate,	37	55,925 00
Number and amount of loans secured by first mortgage of real estate,	37	55,925 00
Number and amount of loans on shares,	20	5,650 00
Largest loan to any one member,		4,900 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		564 93
Value of shares at last report,		48,053 78
Total value of unpledged shares (including unpaid dues),		46,787 33
Number of shares forfeited during the year,	2	
Amount of interest credited to shares during the year,		3,550 97
Number of shares withdrawn during the year,	505	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	10	9,550 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		36,366 81
Amount of cash paid during the year,		32,714 80
Secretary's salary,		300 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by clerk of commission: October 1.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 1, 1888. .

Personally appeared Benj. H. Jones, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, R. S. BARROWS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 1, 1888.

Personally appeared Edw'd M. Brewer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, R. S. BARROWS, *Justice of the Peace.*

WOBURN CO-OPERATIVE BANK — WOBURN.

Incorporated Feb. 21, 1887. Commenced business March 10, 1887.

Capital to be accumulated, \$1,000,000.

JAMES SKINNER, *President.*

JOHN C. BUCK, *Secretary.*

JOHN C. BUCK, *Treasurer.*

Names of Finance Committee :

S. B. GODDARD,

EDWARD F. JOHNSON.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$19,525 00	654 shares of stock, first series, at \$20.92, . . .	\$13,681 68
Loans on shares, . . .	250 00	353 shares of stock, second series, at \$13.36, . . .	4,716 08
Unpaid dues, . . .	407 00	277 shares of stock, third series, at \$7.09, . . .	1,963 93
Balance of permanent expense account, . . .	70 60	214 shares of stock, fourth series, at \$1.00, . . .	214 00
Balance of temporary expense account, . . .	21 99	Interest, . . .	94 38
Unpaid interest, premiums and fines, . . .	23 20	Premiums, . . .	8 70
Cash on hand, . . .	644 21	Fines, . . .	2 72
		Transfer fees, . . .	75
		Interest on deposits, . . .	4 30
		Dues in advance, . . .	173 00
		Surplus, . . .	30 00
		Guaranty fund, . . .	30 00
		Forfeited share account, . . .	10 06
		Withdrawal profits, . . .	12 40
	<u>\$20,942 00</u>		<u>\$20,942 00</u>

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year, 618

Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? None as yet retired.

Number of shares now in force, 1,498

Number of shares now borrowed upon, 128

Amount of dues received during the year, \$15,141 00

Highest premium received during the year, 20

Lowest premium received during the year, 05

Fine for non-payment of dues: 2 per cent. per month.

Transfer fee, 25

Number of members withdrawn during the year, 36

Present number of members, 302

Present number of borrowers, 18

Present number of non-borrowers, 284

Amount of loans at date,		\$19,775 00
Number and amount of loans on real estate,	23	19,525 00
Number and amount of loans secured by first mortgage of real estate,	19	17,775 00
Number and amount of loans secured by other mortgage of real estate,	4	*1,750 00
Number and amount of loans on shares,	1	250 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		100 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		139 03
Value of shares at last report,		6,572 08
Total value of unpledged shares (including unpaid dues),		18,233 69
Number of shares forfeited during the year,	7	
Amount of interest credited to shares during the year,		706 95
Number of shares withdrawn during the year,	173	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year,		16,124 52
Amount of cash paid during the year,		15,815 48
Secretary's salary,		100 00
Treasurer and Secretary's bond,		2,000 00
Date of examination by commissioner: November 13.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

WOBURN, Nov. 12, 1888.

Personally appeared John C. Buck, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

EDWARD F. JOHNSON, *Justice of the Peace.*

MIDDLESEX, ss.

WOBURN, Nov. 12, 1888.

Personally appeared John C. Buck, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me,

EDWARD F. JOHNSON, *Justice of the Peace.*

*This bank holds the first mortgage in each case.

WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business October, 1877.

Capital to be accumulated, \$1,000,000.

STEPHEN C. EARLE, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of Finance Committee:

J. P. CHENEY, JR.,

GEORGE W. BROOKS,

J. B. WILLARD.

STATEMENT.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$279,300 00	95 shares of stock, first series, at \$194.12, . . .	\$18,441 40
Loans on shares,	11,395 00	101 shares of stock, second series, at \$170.73, . . .	17,243 73
Unpaid dues,	1,718 00	121 shares of stock, third series, at \$148.61, . . .	17,981 81
Balance of temporary expense account,	163 91	185 shares of stock, fourth series, at \$127.73, . . .	23,630 05
Other assets,	2,213 75	235 shares of stock, fifth series, at \$108.10, . . .	25,403 50
Cash on hand,	5,798 70	241 shares of stock, sixth series, at \$89.65, . . .	21,605 65
		223 shares of stock, seventh series, at \$72.31, . . .	16,125 13
		314 shares of stock, eighth series, at \$64.06, . . .	20,114 84
		503 shares of stock, ninth series, at \$56.08, . . .	28,208 24
		211 shares of stock, tenth series, at \$48.37, . . .	10,206 07
		561 shares of stock, eleventh series, at \$40.91, . . .	22,950 51
		591 shares of stock, twelfth series, at \$33.69, . . .	19,910 79
		756 shares of stock, thirteenth series, at \$26.72, . . .	20,200 32
		697 shares of stock, fourteenth series, at \$19.97, . . .	13,919 09
		909 shares of stock, fifteenth series, at \$13.44, . . .	12,216 96
		1132 shares of stock, sixteenth series, at \$7.12, . . .	8,059 84
		835 shares of stock, seventeenth series, at \$1.00, . . .	835 00
		Surplus,	2,663 76
		Guaranty fund,	500 00
		Forfeited share account,	44 67
		Other liabilities,	328 00
	\$300,589 36		\$300,589 36

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	2,293	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	7,710	
Number of shares now borrowed upon,	1,434	
Amount of dues received during the year,		\$87,499 00
Highest per centum of interest received during the year: 8.		
Lowest per centum of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		1 00
Number of members withdrawn during the year,	202	
Present number of members,	943	
Present number of borrowers,	208	
Present number of non-borrowers,	735	
Amount of loans at date,		290,695 00
Number and amount of loans on real estate,	217	279,300 00
Number and amount of loans secured by first mortgage of real estate, 216		279,000 00
Number and amount of loans secured by other mortgage of real estate, 1		*300 00
Number and amount of loans on shares,	72	11,395 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,282 74
Value of shares at last report,		251,894 58
Total value of unpledged shares (including unpaid dues),		257,632 93
Number of shares forfeited during the year,	12	
Amount of interest credited to shares during the year,		17,959 70
Number of shares withdrawn during the year,	1,973	
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.		
Number and amount of loans cancelled during the year,	103	107,275 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		205,084 30
Amount of cash paid during the year,		209,833 26
Secretary and Treasurer's salary,		900 00
Treasurer and Secretary's bond,		8,000 00
Date of examination by commissioner: June 28.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss., Nov. 9, 1888.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, EDWARD B. GLASGOW, *Justice of the Peace*.

WORCESTER, ss., Nov. 9, 1888.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, EDWARD B. GLASGOW, *Justice of the Peace*.

* This loan was legal when made.

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

Capital to be accumulated, \$1,000,000.

ROBERT TREAT PAINE, *President.*

FRANK E. BURBANK, *Secretary.*

FRANCIS B. SEARS, *Treasurer.*

Names of Finance Committee:

JOHN COOPER,

JOSEPH B. NEAGLE,

JOSEPH F. CAREW.

STATEMENT.

ASSETS.	LIABILITIES.
Loans on real estate, . . .	137 shares of stock, first series, at \$133.02, . . .
Loans on shares, . . .	133 shares of stock, second series, at \$122.80, . . .
Unpaid dues, . . .	78 shares of stock, third series, at \$112.91, . . .
Balance of temporary expense account, . . .	139 shares of stock, fourth series, at \$103.36, . . .
Other assets, . . .	94 shares of stock, fifth series, at \$94.15, . . .
Cash in hands of Treasurer, . . .	162 shares of stock, sixth series, at \$85.24, . . .
Cash in hands of Secretary, . . .	229 shares of stock, seventh series, at \$76.62, . . .
	227 shares of stock, eighth series, at \$68.30, . . .
	273 shares of stock, ninth series, at \$60.26, . . .
	271 shares of stock, tenth series, at \$52.50, . . .
	243 shares of stock, eleventh series, at \$44.99, . . .
	314 shares of stock, twelfth series, at \$37.74, . . .
	563 shares of stock, thirteenth series, at \$30.74, . . .
	589 shares of stock, fourteenth series, at \$23.97, . . .
	753 shares of stock, fifteenth series, at \$17.43, . . .
	999 shares of stock, sixteenth series, at \$11.11, . . .
	1251 shares of stock, seventeenth series, at \$5.00, . . .
	Surplus, . . .
	Guaranty fund, . . .
	Forfeited share account, . . .
	Withdrawal profits, . . .
	Forfeiture profits, . . .
	Dues paid in advance, . . .
	Other liabilities, . . .
\$237,174 49	\$237,174 49

How are shares issued, — quarterly, semi-annually, or annually? Semi-annually.

Number of shares issued during the year,	2,549	
Are shares retired by lot, as required by section 2 of chapter 216 of the Acts of 1887? Yes.		
Number of shares now in force,	6,455	
Number of shares now borrowed upon,	1,413	
Amount of dues received during the year,		\$73,217 00
Highest premium received during the year,		60
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	126	
Present number of members,	877	
Present number of borrowers,	192	
Present number of non-borrowers,	685	
Amount of loans at date,		209,265 00
Number and amount of loans on real estate,	150	200,015 00
Number and amount of loans secured by first mortgage of real estate,	150	200,015 00
Number and amount of loans on shares,	42	9,250 00
Largest loan to any one member,		3,800 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,180 19
Value of shares at last report,		177,469 43
Total value of unpledged shares (including unpaid dues),		176,373 52
Number of shares forfeited during the year,	33	
Number of shares retired during the year,	49	
Amount of interest credited to shares during the year,		12,530 03
Number of shares withdrawn during the year,	1,293	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	68	50,005 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		136,061 56
Amount of cash paid during the year,		117,212 82
Secretary's salary,		900 00
Treasurer's bond,		5,000 00
Secretary's bond,		10,000 00
Date of examination by clerk of commission: June 1.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss., Nov. 28, 1888.

Personally appeared F. E. Burbank, Secretary of said bank, and made oath that the foregoing statement, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss., Nov. 28, 1888.

Personally appeared Francis B. Sears, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing statement were held by him at the date thereof.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

CO-OPERATIVE BANKS.

NAME OF CORPORATION.	LOCATION.	Date of Incorporation.	Number of Shares Now in Force.	Present Number of Members.	Present Number of Borrowers.	Total Assets.	Increase in Assets Over Previous Year.
Allston,	Boston,	April 8, 1887,	2,560	327	12	\$31,421 64	\$23,563 62
Amesbury,	Amesbury,	May - 1886,	2,082	300	37	28,525 27	19,120 69
Beverly,	Beverly,	Aug. 25, 1888,	864	166	-	1,739 30	1,739 30
Boston,	Boston,	April - 1888,	1,479	241	6	9,321 21	9,321 21
Cambridge,	East Cambridge,	Sept. 5, 1877,	446	82	19	16,502 43	2,642 68
Campello,	Brockton,	Oct. 3, 1877,	4,706	584	143	185,334 88	24,005 83
Citizens',	Haverhill,	Aug. 22, 1887,	1,200	149	9	12,437 98	10,791 70
Clinton,	Clinton,	Sept. 23, 1887,	1,331	241	10	11,597 12	10,989 78
Dedham,	Dedham,	Feb. 11, 1886,	361	79	8	6,812 87	2,469 47
Enterprise,	East Boston,	March 31, 1888,	1,083	173	2	5,989 47	5,989 47
Equitable,	Lynn,	Oct. 2, 1877,	2,689	402	84	85,730 21	23,682 19
Equity,	Worcester,	Feb. 9, 1887,	3,041	342	31	44,123 27	26,956 54
Fidelity,	Fitchburg,	April 25, 1888,	2,724	369	13	15,145 57	15,145 57
Fitchburg,	Fitchburg,	Oct. 27, 1877,	8,735	1,103	463	375,114 79	61,633 53
Germania,	Boston,	Oct. 3, 1885,	4,909	808	82	84,784 71	30,661 07
Gloucester,	Gloucester,	March 2, 1887,	1,054	232	16	16,084 61	10,347 30
Grafton,	Grafton,	Oct. 19, 1887,	624	130	6	7,123 18	7,123 18
Guardian,	Boston,	July 2, 1886,	3,607	559	47	66,906 38	33,546 36
Haverhill,	Haverhill,	Aug. 20, 1877,	5,812	734	167	231,193 56	38,020 36
Henry Wilson,	Natick,	Oct. 23, 1886,	2,108	401	36	35,764 19	22,879 73
Holbrook,	Holbrook,	June 9, 1888,	508	134	1	2,549 89	2,549 89
Holyoke,	Holyoke,	July 24, 1880,	2,524	386	103	99,013 93	19,785 82
Home,	Worcester,	June 10, 1882,	5,712	791	134	187,968 53	37,401 09
Homestead,	Boston,	Sept. 11, 1877,	6,291	859	170	245,079 79	23,559 37
Hudson,	Hudson,	Oct. 22, 1885,	1,088	208	16	19,158 52	10,014 51
Hyde Park,	Hyde Park,	March 26, 1886,	1,295	198	13	18,991 75	10,247 34

Lawrence,	Lawrence,	March 12, 1888,	924	167	7	5,323 56	5,323 56
Leominster,	Leominster,	May 8, 1888,	685	171	4	4,276 62	4,276 62
Lowell,	Lowell,	April 29, 1885,	2,221	344	59	52,268 15	19,748 35
Malden,	Malden,	April 27, 1887,	1,914	298	20	25,176 05	19,542 53
Mansfield,	Mansfield,	March 10, 1883,	2,724	387	99	88,803 95	24,468 77
Marblehead,	Marblehead,	May 5, 1886,	1,610	444	41	33,586 02	15,140 54
Mechanics',	Taunton,	Sept. 14, 1877,	6,734	898	294	318,051 65	33,715 30
Medford,	Medford,	June 21, 1886,	2,092	347	32	40,733 49	22,455 96
Merchants',	Boston,	Dec. 20, 1881,	7,070	865	131	203,911 37	54,902 42
Milford,	Milford,	March 31, 1887,	2,507	484	43	39,816 42	25,302 01
New Bedford,	New Bedford,	July 11, 1881,	4,104	608	173	190,479 45	39,908 89
Newburyport,	Newburyport,	March 15, 1888,	1,328	291	10	7,454 55	7,454 55
Newton,	Newton,	June - 1888,	1,313	220	1	2,649 48	2,649 48
North Abington,	North Abington,	March - 1888,	758	204	4	4,842 23	4,842 23
Peabody,	Peabody,	May 28, 1888,	986	220	6	5,019 48	5,019 48
People's,	Fall River,	Feb. 18, 1882,	2,459	341	70	82,145 75	11,700 51
Pioneer,	Boston,	July 26, 1877,	5,572	831	182	248,639 14	26,196 00
Plymouth,	Plymouth,	June 7, 1882,	341	100	30	19,883 42	2,183 35
Provident,	Chelsea,	Sept. 25, 1885,	3,451	462	60	66,939 24	24,043 48
Reading,	Reading,	Nov. 27, 1886,	1,510	314	34	27,310 46	15,705 77
Salem,	Salem,	April 7, 1888,	1,738	448	7	7,810 56	7,810 56
Sandwich,	Sandwich,	Oct. 1, 1885,	232	70	24	6,565 78	310 70
Security,	Brockton,	Dec. 17, 1877,	3,837	516	125	178,311 52	37,307 84
Somerville,	Somerville,	May 4, 1880,	4,987	609	122	145,206 87	32,593 35
Springfield,	Springfield,	April 13, 1882,	2,371	314	88	102,672 54	14,397 85
Stoneham,	Stoneham,	Jan. 10, 1887,	1,198	274	18	19,427 93	12,300 51
Stoughton,	Stoughton,	March 23, 1886,	1,125	232	28	25,508 41	10,831 01
Suffolk,	Boston,	Dec. 11, 1885,	646	136	9	9,250 97	4,794 32
Taunton,	Taunton,	March 2, 1880,	4,520	752	312	261,308 42	6,022 18
Troy,	Fall River,	July 18, 1880,	4,831	696	129	175,080 31	20,737 33
Volunteer,	Boston,	Nov. 16, 1887,	2,443	353	13	20,219 41	20,219 41
Wakefield,	Wakefield,	Jan. 3, 1887,	1,451	286	29	20,235 39	14,757 29
Waltham,	Waltham,	Oct. 13, 1880,	10,979	1,769	350	407,434 08	69,786 79

Co-operative Banks — Concluded.

NAME OF CORPORATION.	LOCATION.	Date of Incorporation.	Number of Shares Now in Force.	Present Number of Members.	Present Number of Borrowers.	Total Assets.	Increase in Assets Over Previous Year.
Watertown,	Watertown,	June 23, 1888,	808	130	1	\$4,115 27	\$4,115 27
Weir,	Taunton,	July 11, 1884,	3,575	476	85	98,476 43	26,649 46
Westfield,	Westfield,	Dec. 13, 1881,	2,546	406	127	83,443 29	27,522 30
West Roxbury,	Boston,	Feb. 1, 1881,	2,512	360	57	69,613 61	21,116 57
Woburn,	Woburn,	Feb. 21, 1887,	1,498	302	18	20,942 00	14,298 46
Worcester,	Worcester,	Oct. 19, 1877,	7,710	943	208	300,589 36	46,070 18
Workingmen's,	Boston,	June 9, 1880,	6,455	877	192	237,174 49	52,754 53
			184,598	27,943	4,870	\$5,505,112 17	\$1,293,163 31

APPENDIX.

STATUTES RELATING TO SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

INDEX.

BOARD OF COMMISSIONERS OF SAVINGS BANKS.

SECTION

1. Consist of: appointment and tenure of office.
2. Compensation and allowances.
3. Commissioners to visit and examine every bank annually, etc.
4. may summon and examine officers, etc.; administer oaths; penalty for refusing to obey summons, or for obstructing commissioner.
5. shall examine bank on request of five officers or creditors, or depositors, etc.
6. proceedings by, when bank is insolvent, or in a hazardous condition.
7. Schedule of effects to be delivered to receivers and commissioners. Officers may be examined under oath.
8. Commissioners to examine the accounts, etc., of receivers.
9. to report violations of law, and attorney-general to prosecute.
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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

11. Savings banks and institutions for savings, powers and duties of.
12. Power of general court over same. Penalty for obstructing investigation.

OFFICERS AND MEETINGS.

13. Officers of such corporations.
14. Treasurer's bond. Commissioners to keep a record of; to require new bond, etc.
15. Choice and appointment of officers. Vacancies. Clerk to notify persons elected, and publish list. Penalty for neglect or false publication.
16. Special meetings, how called and notified.
17. Members of the corporation.
18. Regular meetings of trustees. Quorum. Statement of condition. Record of meeting, and names of trustees present. Office of trustee, how vacated and proceedings thereon. Names of investing committee to be published. Shall transact business where banking house is located.

DEPOSITS, LOANS AND INVESTMENTS.

19. Limit to amount of deposits, and of interest.
20. Investments. Exemption from taxes. Pledge of securities.
21. No officer charged with the investment of funds to borrow of the corporation, or to become surety.
22. Savings banks, etc., not to receive brokerage, etc., on account of a loan. Penalties.
23. Applications for loans to be made in writing.

DIVIDENDS AND PAYMENTS.

SECTION

24. Guaranty fund.
25. Net profits to be divided among depositors, and in what manner.
26. Dividend not to be paid unless net profits are one and one-half per cent. except upon approval by commissioners.
27. Extra dividends.
28. No dividend to be declared or paid, until, etc.
29. Deposits, how withdrawn. Payments to minors. Payments on orders after death of drawer.
30. Depositor may set off the amount of his deposit in proceedings by the corporation.
31. In actions for deposits, claimants may be made defendants, etc. Deposits may remain, or be paid into court, etc.
32. When a deposit is made in trust, name, etc., of persons for whom made, to be disclosed; to whom payable in case of death.
33. Depositor to be notified when amount entitled to dividend is exceeded.
34. List of amounts due depositors not entitled to dividend, to be published once in five years.

SPECIAL TRUST FUNDS.

35. Corporations may receive funds in trust for parks, shade trees, cemeteries, and drinking fountains. Exemption from attachment.
36. Probate courts may authorize executors, etc., holding funds in trust for such purposes, to deposit same.
37. Shade-tree and cemetery fund. Statement of the amount thereof to be made every third year, etc.
38. If the corporation ceases to do business, these funds where to be deposited.

BOOKS AND RETURNS.

39. Commissioners may prescribe manner of keeping and auditing books, etc.
40. Treasurer to make annual report.
41. Particulars to be stated in same.
42. Commissioners to furnish forms of reports; to report to the general court.
43. Treasurer to inform overseers of poor of deposits to the credit of a pauper. Receivers to deposit unclaimed moneys, etc., with treasurer, and books and papers with commissioners. Copies of the same to be competent evidence, etc. Unclaimed deposits.

P. S., CHAPTER 116.

[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN THE MARGIN.]

COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of two commissioners appointed by the governor, with the advice and consent of the council, and subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term.

Appointment and tenure of office of board. 1866, 192, §§ 1, 2. 1876, 221, §§ 1-3.

SECT. 2. The annual salary of each of said commissioners shall be three thousand dollars; and the board shall be allowed two thousand four hundred dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation and allowances. 1886, chap. 252.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has

The board to visit and examine every bank annually. 1866, 192, § 2. 1876, 231, § 3. 1888, chap. 51.

complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board may summon and examine officers, etc.; penalty for refusing to obey summons, or obstructing commissioner.
1866, 192, § 3.
1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

shall examine bank on request of five officers, or creditors, etc.
1866, 192, § 4.
1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

proceedings by, when bank is insolvent, or in a hazardous condition.
1866, 192, § 5.
1876, 231, § 3.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be

needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Schedule of effects to be made, sworn to, and delivered to receivers and a copy thereof to commissioners. Officers may be examined under oath. 1878, 253, § 5.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

Commissioners to examine the accounts, etc., of receivers annually. 1878, 253, §§ 1, 2, 3.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks, or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law. 1866, 192, § 7. 1876, 231. 1878, 253, § 6.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

to report violations of law by receivers. 1878, 253, § 4.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Savings banks and institutions for savings, powers and duties of. 1876, 203, § 1.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Power of general court over same. Penalty for obstructing investigation. G. S. 57, §§ 102, 103, 155. 1876, 203, § 27.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

OFFICERS AND MEETINGS.

Officers of such corporations. 1876, 203, §§ 2, 3.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and

qualified in their stead, except in the cases hereinafter provided otherwise.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and they shall file a copy of the bond with the commissioners, and shall notify them of any change thereafter made therein. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond, in such amount and with such sureties as they may approve. The treasurer of each savings bank or institution for savings shall give a new bond as often as once in five years.

Treasurer's bond, and duty of trustees and board concerning same. 1876, 203, § 3. 1880, 162.

1886, 93.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Choice and appointment of officers. Vacancies. Not taking oath, to vacate office. Clerk to notify persons elected, and publish list. Penalty. 1876, 203, § 4.

Special meetings, how called and notified. 1884, 150.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Members of the corporation. 1888, 120.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership shall be declared forfeited by vote of the corporation at its next annual meeting: *provided, however*, that the member shall be notified of such proposed vote by letter duly addressed to his last and usual place of abode and mailed at least three months prior to such annual meeting. Such action and vote recorded shall be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon. 1876, 203, § 7. 1888, 96.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the

names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

The trustees of every savings bank and institution for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Names of investing officers to be published in newspaper. 1882, 50, § 1.

A savings bank or institution for savings incorporated under the provision of chapter one hundred and sixteen of the Public Statutes shall carry on its usual business at its banking house only, and no deposit shall be received, nor payment on account of deposits be made by such corporation or by any person on its account in any other place than at its banking house; and such banking house shall be kept in the city or town in which such corporation is established.

Business to be transacted at banking house only, located in city or town where such corporation is established. 1884, chap. 253.

DEPOSITS, LOANS AND INVESTMENTS.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this sec-

Limit to amount of deposits from any person, and interest. 1876, 203, § 8.

tion shall not apply to deposits by religious or charitable corporations.

Deposits, etc.,
how invested.
1876, 203, § 9.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows:—

First mortgages
of real estate.
1876, 203, § 9,
cl. 1.

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate: but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds.
1876, 203, § 9,
cl. 3.
1889, 177, § 1.
1881, 214, § 2.

Second, In the public funds of the United States, or any of the New England states, or of the state of New York, in the bonds or notes of any city, county or town of this Commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, chap. 111.

Savings banks and institutions for savings may, in addition to the securities mentioned in section twenty of chapter one hundred and sixteen of the Public Statutes, invest their deposits, and the income derived therefrom, in the bonds and notes of incorporated districts in this Commonwealth whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

May make cer-
tain additional
investments.
1888, chap. 90.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may

invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes of any city of the aforesaid states and in the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness," used of city, town or district in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness. 1883, chap. 127.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of

Railroad bonds.
1881, 214, §§ 1, 4.
1888, chap. 213.
Railroad stock.
1887, chap. 196.

any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral, shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes or any renewal thereof and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Amendment.
1888, chap. 213.

1883, chap. 134.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

1885, chap. 348.

Savings banks and institutions for savings may invest in the bonds and notes of the Fitchburg Railroad Company issued according to law, notwithstanding the mortgages now existing upon the Boston, Barre and Gardner Railroad.

1887, chap. 113.

Savings banks and institutions for savings may invest in the bonds and notes of the Fitchburg Railroad Company issued according to law.

Savings banks and institutions for savings may invest 1886, chap. 176.
in the bonds and notes of the Worcester, Nashua and
Rochester Railroad Company, issued according to law,
notwithstanding the said railroad is leased to the Boston
and Maine Railroad Company.

Savings banks and institutions for savings may, subject 1888, chap. 53.
to the provisions of article three of section twenty of
chapter one hundred and sixteen of the Public Statutes,
invest in or make loans upon the bonds and notes of the
Boston and Lowell Railroad Corporation issued according
to law, notwithstanding the mortgages on those portions
of its railroad formerly belonging to the Salem and Lowell
Railroad Company and the Lowell and Lawrence Railroad
Company.

Fourth, In the stock of any bank incorporated under Bank stocks,
and deposits in
banks, etc.
1876, 203, § 9,
cl. 4.
1881, 214, § 3.
the authority of this Commonwealth, or the stock of any
banking association located in the New England states,
and incorporated under the authority of the United States,
or on the notes of any citizen of this Commonwealth,
with a pledge as collateral of any of the aforesaid secu-
rities at no more than eighty per cent. of the market
value and not exceeding the par value thereof: *provided*,
that such corporation shall not hold, both by way of
investment and as security for loans, more than one-
quarter of the capital stock of any one bank or banking
association, nor invest more than ten per cent. of its
deposits, nor more than one hundred thousand dollars, in
the capital stock of any such bank or association. Sav-
ings banks may deposit sums not to exceed twenty per
cent. of the amount of their deposits, on call, in such
banks or banking associations, or in any trust company,
incorporated under the laws of this Commonwealth, which
provides the same security as banking associations incor-
porated under the authority of the United States, and
may receive interest for the same.

Savings banks and institutions for savings shall not 1886, chap. 95.
hereafter deposit more than five per cent. of their total

deposits in any one national bank, or trust company, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such national bank, or trust company.

Investments in
the stock of
banks limited.
1882, chap. 224.

No savings bank or institution for savings shall hereafter invest or hold as collateral security more than three per cent. of its deposits in the stock of any one bank or banking association such as are described in the fourth clause of section twenty of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than three per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit, on or before the first day of July in the year eighteen hundred and eighty-three.

1883, chap. 202.

No savings bank or institution for savings shall hereafter invest, or hold as collateral security, more than thirty-five per cent. of its deposits in the stock of banks and banking associations, such as are described in clause four, section twenty, of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than thirty-five per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit on or before the first day of July in the year eighteen hundred and eighty-five.

Loans to
depositors.
1879, 57, § 1.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Personal
securities.
1876, 203, § 9,
cl. 5.
1886, chap. 69.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein.

Clause six of section twenty of chapter one hundred and sixteen of the Public Statutes, relating to investments by savings banks and institutions for savings in bonds and other personal securities, is hereby amended by adding thereto the following words: “*provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.”

Chap. 168, Acts of 1884.

Seventh, Ten per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Corporation building and site. 1876, 203, § 9, cl. 6.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation.

Real estate acquired by foreclosure, etc. 1876, 203, § 26. See chap. 13, § 20.

Any savings bank or institution for savings incorporated under the authority of this Commonwealth, may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgment for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-eight: *provided, however*, that the commissioners of savings banks may, upon the petition of the board of investment of any savings bank or institution for savings, and for good cause shown, grant an additional time, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and six-

1886, chap. 77.

teen of the Public Statutes, section one of chapter two hundred of the acts of the year eighteen hundred and eighty-two, and chapter fifty-two of the acts of the year eighteen hundred and eighty-three.

Exemption
from taxation.
1883, chap. 248.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act.

Pledges of
securities as
collateral to
remain valid.
1876, 203, § 30.
1878, 94, § 1.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

No officer
charged with
the investment
to borrow the
funds of the
corporation, or
become surety.
1876, 203, § 10.

SECT. 21. No member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer

shall at the same time be a member of the investing committee.

SECT. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Savings banks, etc., not to receive brokerage, etc., on account of a loan.
Penalties.
1876, 203, § 11.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

Applications for loans to be in writing, and record kept.
1879, 203, § 12.

DIVIDENDS AND PAYMENTS.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained.
1876, 203, § 13.

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred

Net profit to be divided among depositors, and

in what manner.
1876, 203, § 14.

in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc.
1876, 203, § 15.
1880, chap. 150.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

Extra dividends may be paid once in every three years, when, etc.
1876, 203, § 16.
1888, 355.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

No dividend to be declared or paid, until, etc.
1876, 203, § 17.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

Deposits, how withdrawn.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as

the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payments to minors
1876, 203, § 19.
127 Mass. 183.

Savings banks and institutions for savings are hereby authorized and empowered to pay any savings bank order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such savings bank order and its presentation for payment when said presentation shall be made within thirty days after the date of such savings bank order; and at any subsequent period, provided the depository has not received actual notice of the death of the drawer.

Payment on orders after death of drawer.
1885, 210, § 2.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

Depositor may set off the amount of his deposits in proceedings by the corporation.
1878, 261, § 1.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court, in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants' parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final

When deposits are claimed by a person other than plaintiff, claimants may be made defendants, etc. Deposits may remain or be paid into court, etc.
1876, 203, § 19.
1877, 179.

judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

When a deposit is made in trust, name, etc., of person for whom made to be disclosed; to whom payable in case of death. 1876, 203, § 20.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Depositor to be notified when amount entitled to dividend is exceeded. 1876, 203, § 21.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published once in five years. 1876, 203, § 22.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

Funds in trust for parks, shade-trees, ceme-

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of

setting out shade-trees in streets and parks, and improving the same; for purchasing lands for parks, and improving the same; for maintaining cemeteries or cemetery lots, and for the erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

teries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment. 1875, 174, § 1.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate courts may authorize executors, etc., to deposit funds in trust for such purposes. 1877, chap. 192.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman

Statements of the amount thereof to be made every third year, etc. 1875, 174, § 2.

of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

If the corporation ceases to do business, these funds to be deposited in another.
1875, 174, § 3.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

BOOKS AND RETURNS.

Board may prescribe manner of keeping and auditing books, etc.
1880, 23, § 1.

Treasurer to make annual report to board. Particulars to be stated in same.
1888, chap. 127.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

SECT. 40. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the commissioners showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe and shall specify the following particulars: namely, Name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans

on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities or towns; loans on personal security; cash on deposit in banks, with the names of such banks and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts, also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

SECT. 41. Beginning with the year ending with the last business day of October eighteen hundred and eighty-nine and annually thereafter such reports shall also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the year.

Additional
statements
required.
1888, chap. 127.

Blank forms of reports to be furnished. Commissioners to report to the general court. 1866, 192, § 3. 1876, 203, § 24. 1878, 253, § 2.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Treasurer to inform overseers of poor of deposits to the credit of a pauper. 1876, 203, § 25.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

RECEIVERS.

(Acts of 1882, Chapter 77.)

Receivers to deposit books and papers with commissioners at end of year after settlement, ordered by court. 1832, 77, § 1. Chap. 72, 1884. Commissioners to hold same.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

(Chapter 258, Acts of 1883.)

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of section one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two, shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth

as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or of the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

AN ACT AUTHORIZING THE USE OF COPIES OF THE RECORDS, BOOKS AND ACCOUNTS OF SAVINGS BANKS IN EVIDENCE.

(Chapter 92, Acts of 1885.)

Copies from the records, books and accounts of a savings bank and institution for savings, incorporated under the laws of this Commonwealth, shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

AN ACT CONCERNING UNCLAIMED DEPOSITS IN SAVINGS BANKS.

(Chapter 319, Acts of 1887.)

SECTION 1. The treasurer of every savings bank shall within fifteen days after the last business day of October

in the year eighteen hundred and eighty-seven, and every fifth year thereafter, return to the commissioners of savings banks a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post-office address and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars.

SECT. 2. The commissioners of savings banks shall incorporate in their annual report, or in a supplementary annual report, each return which shall have been made to them as provided in section one.

SECT. 3. The treasurer of any savings bank neglecting or refusing to make the sworn return required by section one shall be subject to a fine of one hundred dollars.

AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS TO CALL IN THEIR BOOKS OF DEPOSIT AT
STATED INTERVALS.

(Chapter 40, Acts of 1888.)

During the year eighteen hundred and eighty-nine and every third year thereafter savings banks and institutions for savings shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may elect.

P. S., CHAPTER 117.

[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN MARGIN.]

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SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing, with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments, and lending to its members the funds so accumulated, shall be and remain a corporation upon complying with the provisions of the three following sections.

Corporations for accumulation of savings of members and lending funds to members.
1877, 224, § 1.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

Agreement, what to set forth.
1877, 224, § 2.

Name.
1877, 224, § 3.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative saving fund and loan association" shall form a part of the name.

"Co-operative saving fund and loan associations" to be known as "Co-operative Banks."
1883, 98.

Section three of chapter one hundred and seventeen of the Public Statutes, relative to the name of co-operative saving fund and loan associations, is hereby amended by striking out the words "co-operative saving fund and loan association," in the fourth line, and inserting in place thereof the words "Co-operative Bank."

Public Statutes,
117. Title
amended.
1883, 98.

The title of said chapter one hundred and seventeen of the Public Statutes is hereby amended by striking out the words "Saving Fund and Loan Associations," and inserting in place thereof the word "Banks."

Co-operative
banks.
1883, 98.

The names of all co-operative saving fund and loan associations heretofore organized are hereby changed by striking out in each the words "saving fund and loan association," and inserting in place thereof the word "bank," and they shall hereafter be known as "co-operative banks."

Third section to
take effect July
1, 1883.

The first and second sections of this act shall take effect upon its passage, and the third section upon the first day of July in the year eighteen hundred and eighty-three.

Corporation,
how organized.
1877, 224, § 4.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall apply to such corporations, except that, in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of the capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors by whatever name they may be called, and that the fees to be paid for filing and recording the certificates

required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The limitation of capital to be accumulated in any co-operative bank now organized or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars. The shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

Limit of capital.
1887, 216, § 1.

Plans of issuing
stock, etc.
1877, 224, § 5.

SECT. 6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

By-laws.
Officers to hold
office until suc-
cessors are
elected.
1877, 224, §§ 6,
18.

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

One person
may be both
secretary and
treasurer.
1885, 121, § 1.

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred

Monthly meet-
ings. Dues.
1877, 224, §§ 5,
7, 9.
1881, 271, § 1,
cl. 3.

dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

Withdrawal of
shares.
1887, 216, §§ 2, 3.

SECT. 8. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows:—From the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholders shall be paid the balance: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years after the date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per centum of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may in their discretion retire such other unpledged shares as they consider the best interests of the bank to require: *provided*, that whenever under the provisions of this section the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *provided also*, that shares pledged for share loans shall be treated as unpledged shares.

Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in section two of this act, by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawals of shares shall be valid. When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and, if no other notice of the existence and terms of such trust has been given in writing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made or by his legal representatives.

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars thereof, with interest at the rate of six per cent. a year from the time of such maturity to the time of payment: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; *provided further*, that when any series of shares, either pledged or unpledged, reaches maturity between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall in addition to the value thereof, be entitled to interest at the rate of six per cent. per annum for all full months from the date of the preceding adjustment.

Shares, when
matured.
1881, 271, § 1,
cl. 3.
1887, 216, § 5.

Chapter one hundred and seventeen of the Public Statutes is amended as follows, by adding to section nine the following words: "And that before paying matured shares all arrears and fines shall be deducted."

Amendment.
1882, 251.

Moneys to be lent by monthly sales; how invested, if unsold.
1877, 224, § 7.
1881, 271, § 1,
cl. 4.

SECT. 10. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall at each stated monthly meeting be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled, upon giving proper security, to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in the second clause of section twenty of chapter one hundred and sixteen.

Premiums.
1877, 224, § 12.

SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

Interest.
1881, 271, § 1,
cl. 3.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Acts of 1882.
Chap. 251, § 2.

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meeting shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

SECT. 13. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled or discharged: *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

Security.
1877, 224, § 8.
1881, 271, § 1,
cl. 1.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan: *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of

Payment.
1877, 224, § 11.
1887, 216, § 4.

the stated meetings next succeeding such settlement; and *provided*, that a borrower desiring to retain his shares and membership may at his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan. Partial payment of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof; and for each two hundred dollars so repaid one share of stock shall be released from pledge.

Fines, forfeiture
of shares.
1877, 224, § 13.

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the last adjustment and valuation of shares before said first default.

Recovery of
loan.
1882, 251.

SECT. 16. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's notice, if the arrears continue

unpaid. The account of such borrowing member shall then be debited with the arrears of interest "premium" and fines of date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

Amendment.
1885, 121, § 4.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the "cash-book," to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered into a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft.

Books of account. Duties of treasurer, etc.
1877, 224, § 14.

The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

Distribution of profits and losses. 1881, 271, § 1, cl. 2.

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the times of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

Guarantee fund to be reserved from profits. 1885, 121.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

Corporation may buy and sell real estate. 1877, 224, § 17.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey, lease or mortgage, at pleasure, the real estate so purchased to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of the title thereto.

Powers of savings bank commissioners. 1879, 129, §§ 1, 2.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to savings banks, and shall

annually make report to the general court of such facts and statements respecting such associations, and in such forms as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

AN ACT IN RELATION TO SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed

by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however,* that such corporation shall not be required to assume or execute any trust without its assent.

Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for

the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however,* that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also,* that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also,* that the corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eight sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eight sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in

the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the

capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon

an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of said cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections forty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secretary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject

to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

AN ACT IN RELATION TO MORTGAGE LOAN AND INVESTMENT COMPANIES.

(Chapter 387, Acts of 1888.)

SECTION 1. Every corporation now or hereafter established under the laws of this Commonwealth for the special purpose of negotiating or making loans of money secured by deed of trust or mortgage of real estate situated outside of this Commonwealth, may exercise and enjoy all the powers, and shall be governed by the provisions and be subject to the duties, restrictions and liabilities prescribed in this act and any acts which may hereafter be passed in amendment or lieu thereof. All such corporations heretofore chartered shall continue to exercise and enjoy their powers and privileges according to their respective charters, and shall be subject to all the liabilities imposed by the same, except so far as said powers, privileges and liabilities are modified and controlled by the provisions of this act.

SECT. 2. Every such corporation may make loans of money secured by deed of trust or mortgage of real estate situated in any state, other than this Commonwealth, or territory of the United States to an amount not exceeding fifty per cent. of the appraised value of said property ; but no loan shall be made on any property subject to a prior mortgage, encumbrance or lien. Every such corporation may also hold, sell and assign the bonds, notes, mortgages and securities taken for such loans ; may guarantee the payment of the interest and principal of any bonds, notes or other evidences of debt secured as aforesaid, and may guarantee the title to the property securing such evidences of debt for the time such debt remains unpaid : *provided*, that nothing contained in this act shall be construed as authorizing such corporations to engage in the business of title insurance.

SECT. 3. Every such corporation may purchase, hold, guarantee, sell and assign notes or bonds, and the mortgages or deeds of trust securing the same, or other papers securing any loan made by any individual, firm, corporation or association, provided such loan shall have been made in accordance with the conditions under which such corporations can make loans, as prescribed in section two of this act.

SECT. 4. Every such corporation may receive money from any individual, firm, corporation or association, for investment in the securities which such corporations are by this act authorized to sell or issue, and may allow interest on such money from the time of its receipt to the time of its investment as aforesaid, at such rate as may be agreed upon ; may receive, care for, manage and sell stocks, bonds and evidences of debt, the avails of which are intended for investment as aforesaid. No such corporation shall receive money on deposit, except as hereinbefore provided, or engage in any form of banking or trust business other than as permitted by the terms of this act.

SECT. 5. Every such corporation may act as agent for the purpose of foreclosing mortgages and collecting claims arising by reason of any evidence of debt deposited with it under the provisions of section four of this act ; may

purchase real estate at any public auction sale thereof made by virtue of the power contained in any deed of trust or mortgage owned, held or guaranteed by it, or at a private sale thereof made for the purpose of cancelling the debt secured by any such deed of trust or mortgage; may hold, sell, transfer and convey said property: *provided*, all real estate purchased or acquired under the provisions of this section shall be sold within five years after such purchase or acquisition.

SECT. 6. Every such corporation may issue debentures or bonds, to secure the payment of which, such corporation shall from time to time assign, transfer and set over to trustees, none of whom shall be officers of the corporation, or to a trust company established under the laws of this Commonwealth, deeds of trust or mortgages of real estate on which loans have been made in accordance with the provisions of this act, to be held by such trustees or company in trust for the benefit of the holders of said debentures or bonds, whereupon such trustees or company shall indorse their or its certificate of such fact upon debentures or bonds not exceeding in amount the face value of securities so transferred to them or it.

SECT. 7. The total amount of mortgages guaranteed and of debentures or bonds issued by any such corporation shall at no time be in excess of ten times the amount of its capital stock actually paid in and its surplus.

SECT. 8. All bonds, notes and other evidences of debt taken by such corporation for money loaned shall be payable to such corporation at its principal place of business within this Commonwealth, and shall pass by delivery, by transfer on the books of such corporation at its principal place of business within this Commonwealth, or by certificate of its transfer agent at such other place as it may appoint. No transfer except on the books of the corporation or by certificate of its transfer agent, shall be valid unless the last transfer shall have been to bearer. A complete record of such transfer by said transfer agents shall be forwarded to and kept at the principal place of business of such corporation within this Commonwealth.

SECT. 9. Every such corporation may hold real estate within this Commonwealth suitable for the transaction of its business, to an amount not exceeding twenty-five per cent. of its capital actually paid in.

SECT. 10. No such corporation shall be the purchaser or holder of any of the shares of its own capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 11. The shareholders of every such corporation shall be held individually liable in the same manner and to the same extent, and not otherwise, as stockholders of manufacturing corporations are or may be held liable under the laws of this Commonwealth. The provisions contained in sections sixty-two to seventy-one inclusive of chapter one hundred and six of the Public Statutes shall apply to and regulate the enforcement of this liability.

SECT. 12. Every such corporation shall set apart as a guaranty fund a sum not less than five per cent. of its paid in capital, and shall thereafter annually add thereto a sum not less than ten per cent. of its net earnings, until such fund, with the accumulated interest thereon, shall be equal to not less than twenty-five per cent. of its paid in capital. Said fund shall be invested in United States bonds; English consols; first mortgage bonds of any railroad corporation which has paid a dividend on its stock for at least three years next preceding the date of said investment; in the legally authorized bonds for municipal purposes of any city of the United States of not less than thirty thousand inhabitants whose whole indebtedness shall not exceed five per cent. of its last assessed valuation; or in any securities in which savings banks of this Commonwealth are allowed to invest.

SECT. 13. The books of every such corporation shall at all reasonable times be open for inspection to the stockholders and to all holders of bonds and debentures issued by such corporation, or of notes and other evidences of debt guaranteed by such corporation.

SECT. 14. The commissioners of savings banks shall have access to the vaults, books and papers of every such corporation; and it shall be their duty to inspect, examine and inquire into its affairs and take proceedings in regard to them at such times as they shall deem necessary, in the same manner and to the same extent as if such corporation was a savings bank, subject to all the laws which are now or hereafter may be in force relating to such institutions in this regard: *provided, however*, said commissioners may cause any examination to be made by an expert under their direction but at the expense of the corporation. Every such corporation shall annually, within ten days after the last business day of October, make a return to said commissioners, which return shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind in accordance with a blank form to be furnished by said commissioners, and such annual returns shall be published in a newspaper of the city or town where such corporation is located, at the expense of such corporation, at such times and in such manner as may be directed by said commissioners. Said commissioners shall annually make report to the general court of such facts and statements respecting such corporations, and in such forms as they deem that the public interest requires.

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