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FIFTEENTH ANNUAL REPORT

STATE HISTORICAL SOCIETY OF MISSOURI

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1890.

PART II.

CO-OPERATIVE BANKS, COLLATERAL LOAN COMPANIES, MORTGAGE LOAN AND INVESTMENT COMPANIES.

BOSTON:
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STATE HISTORICAL SOCIETY OF MISSOURI

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Jan. 31, 1891.

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, and by the special provisions of chapter 126, Acts of 1890, herewith present Part II. of their fifteenth annual report, relating to

103	Co-operative Banks, with assets of	$9,264,833 34
2	Collateral Loan Companies, with assets of . . .	362,301 49
2	Mortgage Loan Companies, with assets of . . .	1,959,549 05
	Total, ...	$11,586,683 88

A balance sheet of each of these institutions, showing its financial condition Oct. 31, 1890, will be found in the succeeding pages.

CO-OPERATIVE BANKS.

The increase in *number* of the co-operative banks has been small as compared with the phenomenally large increase of last year, but the increase in assets and business transacted shows a very large, healthy and satisfactory growth.

In 1889, 27 co-operative banks commenced business, an increase over 1888 of almost fifty per cent; the past year but 10 new banks have been established, an increase of ten per cent. Oct. 31, 1889, the commencement of the fiscal year, there were 93 banks with assets of $7,106,628.77; Oct. 31, 1890, at its close, 103 banks with assets of $9,264,833.34, showing an increase in assets of $2,158,204.57, the largest yearly increase within the history of these banks, even larger by $500,000 than the year previous, with its growth in number of 27 institutions.

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The increase in amount of monthly dues over 1889 is $745,-707.33, the amount of monthly dues received during the year is $3,352,534.61, a monthly average of $279,377.88. When it is considered that this large amount represents the savings of the 46,000 members, contributed on a basis of $1 per share per month, that no one member can contribute over $25 per month, and that it averages but slightly rising $8 per month for each member, we put set very clearly and forcibly the great advantage of these institutions as public educators. Considering further that ninety-two per cent. of the entire assets of these banks is invested in loans on real estate, thereby securing homes for the members, we are forced to observe that they appear not only as educators, teaching to save, but also the acquiring of property, the establishing of homes, which is the surest foundation of our government and society.

Aggregate Statement of Liabilities and Assets Oct. 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$8,325,922 74	Dues capital,	$8,009,038 20
Loans on shares,	363,793 50	Profits capital (all series),	1,070,812 07
Permanent expense account,	15,410 40	Interest,	86,006 21
Temporary expense account,	8,719 04	Premiums,	7,142 74
Real estate by foreclosure,	49,833 19	Fines,	3,040 05
City and town notes and bonds,	51,778 56	Transfer fees,	72 10
Sundry assets,	54,989 56	Surplus,	25,967 15
Cash on hand,	394,386 35	Guaranty fund,	27,207 37
		Forfeited share account,	4,599 27
		Withdrawal profits,	3,332 69
		Forfeiture profits,	31 73
		Sundry liabilities,	27,583 76
	$9,264,833 34		$9,264,833 34

From the above statement we note that for every dollar contributed by the members of these institutions, taken as a whole, there stands to their credit over thirteen per centum surplus in profits capital, which represents the earnings credited to the shareholders.

The amount of property held under foreclosure is less than $50,000, comparatively a small amount, but from the observations of this Board larger than it ought to be, and arises in many cases from a reaching out too far from the locality of the banks making the loan.

The principle governing these banks is local benefit, and

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should be to get its members and place its loans in its immediate locality. When, therefore, it steps outside of this province to transact business somewhat, if not largely, simply for profit, or becomes engaged in developing certain property remote from its home, it can but assume business risk and its attendant consequences.

A reasonable limit to the growth of an institution of this kind is an element of its strength; therefore seeking business for purely business profit can be looked upon but with apprehension.

From the following analytical statement some interesting comparisons will be observed: —

Analytical Statement.

	Oct. 31, 1889, 93 Banks.	Oct. 31, 1890, 103 Banks.	Increase.
Number of shares issued,	110,962	111,487	525
Number of shares in force,	248,263	302,623	54,360
Number of shares withdrawn,	42,498	53,169	10,671
Number of shares pledged,	42,323	56,288	13,965
Number of members,	37,289	43,896	6,607
Number of borrowers,	6,146	7,803	1,657
Amount of dues received,	$2,606,827 28	$3,352,534 61	$745,707 33
Amount of profits credited to shares,	369,625 84	477,400 50	107,774 66
Total assets,	7,106,628 77	9,264,833 34	2,158,204 57

FOREIGN COMPANIES.

This title is used to designate companies organized under the laws of States other than Massachusetts, doing business after the manner of the Co-operative Banks of this Commonwealth, and commonly known as "National" Building and Loan Associations.

The Legislature of 1890 passed an act (chapter 310), regulating, and, in a degree, controlling corporations, associations or persons chartered or empowered to transact business by the laws of other States, and engaged in transacting business in this Commonwealth, in the manner of our co-operative banks.

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By the provisions of said act, such foreign chartered or empowered corporations or associations are obliged to conform to certain requirements, designed to protect and partially secure the citizens of this Commonwealth, patrons or depositors in such institutions, from loss. A further purpose was to place restrictions upon them, and still further to prohibit such of those corporations or associations whose plans and methods were not satisfactory to this Board from transacting any business whatsoever in this Commonwealth.

Under the powers of said act this Board has granted permission to three such institutions to transact business, viz. : —

American Building Loan and Investment Society of Chicago, Ill. ;
Minnesota Saving Fund and Investment Company of Minneapolis, Minn. ;
Security Building and Loan Association of Minneapolis, Minn. ;

and they have conformed to all the requirements of said act.

Permission has been refused to one such institution, The People's Building, Loan and Savings Association of Geneva, N. Y.

Only four formal applications have been made to this Board ; several verbal applications were made, however, but upon learning the full intent, purpose and requirements of the law no formal application was made.

Action has been taken by this Board in the case of one corporation for violation of the provisions of said chapter 310, Acts of 1890. The Railway Building and Loan Association of Minneapolis, Minn., and its agent, was convicted in the Supreme Judicial Court, 1890, and enjoined from further transaction of business.

Action has also been taken, and is now pending, upon another institution for similar violation.

Annual, or any, periodical examinations of these institutions are not required of or made by this Board ; and to guard against any impression becoming prevalent that these institutions or societies have the same identical care, control and supervision as the co-operative banks of our own Commonwealth, a prohibitory clause (sect. 5) is inserted in the permission or license.

On the following page will be found the full form of permission or license granted by this Board to such institutions : —

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Form of License.

To whom it may concern:

By virtue of the authority given to the Board of Commissioners of Savings Banks by the provisions of Chapter 310 of the Acts of the Legislature of the Commonwealth of Massachusetts for 1890, approved May 21, the * * * having deposited with the Treasurer and Receiver-General of this Commonwealth the requisite amount required by said chapter 310, is hereby authorized to transact business in said Commonwealth till the authority hereby granted is suspended or revoked, in the manner set forth by its charter and by-laws at the date of its application, and submitted with said application, subject to the following conditions and restrictions: —

Conditions and Restrictions.

1st. A sworn statement of condition or balance sheet of the assets and liabilities of said Company as per books, on the last day of each month, shall be made to this Board of Commissioners within fifteen days after the expiration of each month, in such form as shall be satisfactory to said Board of Commissioners.

2d. A sworn statement in detail, giving amount transacted by each agent, agency, local board, etc., shall be made to said Board within ten days after the expiration of each month, showing the aggregate amount of business transacted in this Commonwealth for the month previous.

3d. A certified copy of the certificate received annually from the bank examiner, and certified copies of all returns made to the State authorities, must be made to this Board.

4th. The required fifteen per centum of all business transacted in said Commonwealth, to be deposited with the Treasurer and Receiver-General of this Commonwealth, shall be so deposited on or before the twentieth day of each month for the business transacted in the month previous, under the special penalty of revocation of this license.

5th. The provisions of said chapter 310 not requiring annual examinations by this Board, the impropriety of said Association publishing or advertising that they are under the supervision of the Board of Commissioners of Savings Banks is apparent and is hereby prohibited.

6th. This license or authority for transacting business in this Commonwealth shall be published in full and furnished to each and

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every person transacting business therewith, and may be revoked without notice.

The amount of funds paid to the Treasurer and Receiver-General of this Commonwealth, in conformity to section 2, chapter 310, Acts of 1890, is as follows: —

American Building Loan and Investment Society of Chicago, Ill, —		
First deposit,	$25,000 00	
Fifteen per cent. of deposits,	1,591 35	
		$26,591 35
Minnesota Saving Fund and Investment Co. of Minneapolis, Minn., —		
First deposit,	$25,000 00	
Fifteen per cent. of deposits,	1,433 84	
		26,433 84
Security Building and Loan Association of Minneapolis, Minn., —		
First deposit,	$25,000 00	
Fifteen per cent. of deposits,	2,039 31	
		27,039 31
Total,		$80,064 50

The above deposits cover amount of business transacted to, and including, Oct. 31, 1890.

Violations of Chapter 310, Acts of 1890.

For want of time and opportunity, violations of the above-mentioned chapter cannot be readily detected, or, if discovered, be attended to by members of this Board, as has been demonstrated this past year. Some further provisions should be made to protect our citizens under this statute. We suggest that it might be done by a division of the penalty imposed, a certain portion being awarded to the complainant.

Revere Co-operative Bank.

This bank was incorporated Feb. 10, 1888, and commenced business Feb. 16, 1888, issuing 127 shares, upon which had been paid into the treasury, by monthly instalments, the sum of $300.

The bank not meeting with the success anticipated, it has

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discontinued business, and the full sum paid in by the members has been returned to them, as appears by receipts on file in this office.

The liabilities of the bank therefore having been liquidated, we recommend that the corporation be dissolved.

Canadian Co-operative Bank.

This bank was incorporated May 2, 1885, and commenced business May 14, 1885.

It appears by sworn affidavits of the secretary and treasurer of this bank, on file in this office, that but 61 shares in all were issued, all of which have been withdrawn and repaid to its 33 shareholders.

The affairs of the bank having been closed, and its liabilities liquidated, we recommend that the corporation be dissolved.

MORTGAGE LOAN COMPANIES.

As has been the practice heretofore, the examinations of these companies, mostly made by experts as permitted by statute, have been confined to the books, accounts and securities in their Boston offices, and have been made as thoroughly and carefully as is possible in any company whose business is principally transacted outside this Commonwealth.

The character of the business of these companies is so entirely dissimilar to that of any other institution under the supervision of this Board, and it is so utterly impossible for it to gather full and accurate information regarding their methods, value of securities and ability to meet all their engagements, that we renew our suggestion of last year, viz. : —

"In view of the fact that similar companies doing business in this Commonwealth, though chartered by other States, are under the supervision of a commissioner appointed by this Commonwealth, who does visit and examine their agencies and their loans, we recommend that these two companies, and others which may be chartered in the future under the provisions of chapter 387 of the Acts of 1888, be placed under the supervision of the commissioner of foreign mortgage corporations."

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COLLATERAL LOAN COMPANIES.

Two chartered corporations only are transacting business for the purpose of loaning money on chattel mortgages or pledge, — the Collateral Loan Company, Boston; Workingmen's Loan Association, Boston.

The annual financial statement of each corporation will be found on pages 212 and 213 respectively.

The annual examination of these companies, as allowed by statute, has been made by an expert and in a thorough manner. His report is on file in this office.

In accordance with legislation of 1890, the State director of each of these companies has approved the annual statement required to be made to this Board.

Conclusion.

The statutes governing co-operative banks and mortgage loan and investment companies, corrected to date, will be found in the appendix.

EDWARD P. CHAPIN,
STARKES WHITON,
WARREN E. LOCKE,
Board of Commissioners of Savings Banks.

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ABSTRACT OF ANNUAL REPORTS

OF THE

CO-OPERATIVE BANKS,

SHOWING THEIR

CONDITION AT CLOSE OF BUSINESS
OCTOBER 31, 1890.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 159 OF THE ACTS OF 1889.

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ACUSHNET CO-OPERATIVE BANK — NEW BEDFORD.

Incorporated Nov. 15, 1889. Commenced business Nov. 16, 1889.
Capital to be accumulated, $1,000,000.

RUFUS A. SOULE, *President.* CHAS. R. PRICE, *Secretary.*
GIDEON B. WRIGHT, *Treasurer.*

Names of security committee:
OLIVER P. BRIGHTMAN, JASPER W. BRALEY,
LOT B. BATES.

Regular meetings Thursday following the fourth Saturday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$12,875 00	Dues capital,	$16,231 00
Loans on shares,	465 00	Profits capital (all series),	504 63
Permanent expense account,	185 87	Surplus,	8 16
Temporary expense account,	10 05	Guaranty fund,	10 56
Unpaid dues,	341 00	Due on uncompleted loan,	725 00
Unpaid interest,	14 82		
Unpaid premiums,	82		
Unpaid fines,	13 74		
Cash in hands of treasurer,	3,573 05		
	$17,479 35		$17,479 35

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,827	
Number of shares now in force,	1,651	
Number of shares now borrowed upon,	131	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	171	
Number of shares forfeited during the year,	5	
Amount of dues received during the year,		$16,715 00
Highest premium received during the year,		19
Lowest premium received during the year,		01
Number of members withdrawn during the year,	21	
Present number of members,	283	

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Present number of borrowers,	19	
Present number of non-borrowers,	264	
Number of loans secured by first mortgage of real estate,	12	
Amount of loans secured by first mortgage of real estate,		$12,875 00
Number and amount of loans on shares,	7	465 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		34 23
Amount of profits credited to shares during the year,		509 58
Amount of cash received during the year,		17,280 95
Amount of cash paid during the year,		13,707 90

Date of examination by commissioner: March 26.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Nov., 1889,	1	1,042	$12 42	$12,941 64	Dues capital, as per ledger,	$16,231 00
May, 1890,	2	609	6 11	3,720 99	Profits capital (all series), as per ledger,	504 63
Dues paid in advance,				73 00		
Total,				$16,735 63	Total,	$16,735 63

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Dec. 2, 1890.

Personally appeared Chas. R. Price, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, MAYHEW R. HITCH, *Justice of the Peace.*

BRISTOL, ss. Dec. 2, 1890.

Personally appeared Gideon B. Wright, Treasurer of said bank, and made oath that $13,010 of the securities, and the cash specified in the foregoing report, by him subscribed, were held by him at the date thereof, and he has since received $330 in securities.

Before me, MAYHEW R. HITCH, *Justice of the Peace.*

BRISTOL, ss. Dec. 2, 1890.

Personally appeared Rufus A. Soule, President, and Oliver P. Brightman, Benj. Anthony, John A. Bates, Lot B. Bates and Isaac W. Benjamin, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, MAYHEW R. HITCH, *Justice of the Peace.*

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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.* GEO. F. TAFT, *Secretary.*
GEO. F. TAFT, *Treasurer.*

Names of security committee:
JAMES I. WINGATE, FREELON MORRIS,
S. W. BROWN, Jr.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$102,975 00	Dues capital,	$107,130 00
Loans on shares,	4,265 00	Profits capital (all series),	6,751 14
Permanent expense account,	392 00	Interest,	2,267 52
Temporary expense account,	293 80	Premiums,	207 00
Suspense account,	123 76	Fines,	70 64
Cash in hands of treasurer,	8,998 49	Transfer fees,	1 50
		Surplus,	103 58
		Guaranty fund,	378 55
		Forfeited share account,	16 25
		Withdrawal profits,	121 87
	$117,048 05		$117,048 05

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,199	
Number of shares now in force,	4,756	
Number of shares now borrowed upon,	748	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,072	
Number of shares forfeited during the year,	47	
Amount of dues received during the year,		$56,638 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	129	
Present number of members,	517	

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Present number of borrowers,	66	
Present number of non-borrowers,	451	
Number of loans secured by first mortgage of real estate,	47	
Amount of loans secured by first mortgage of real estate,		$102,975 00
Number and amount of loans on shares,	19	4,265 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		757 02
Amount of profits credited to shares during the year,		4,993 08
Amount of cash received during the year,		89,834 55
Amount of cash paid during the year,		92,785 73

Date of examination by commissioner: December 23.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1887,	1	527	$47 53	$25,048 31	Dues capital, as per ledger,	$107,130 00
July, 1887,	2	144	43 85	6,314 40	Profits capital (all series), as per ledger,	6,751 14
Jan., 1888,	3	519	36 65	19,021 35	Unpaid dues,	1,103 00
July, 1888,	4	525	29 68	15,582 00		
Jan., 1889,	5	1,252	22 94	28,720 88		
July, 1889,	6	752	16 41	12,340 32		
Jan., 1890,	7	576	10 11	5,823 36		
July, 1890,	8	461	4 00	1,844 00		
Suspense profits,				3 52		
Dues paid in advance,				286 00		
Total,				$114,984 14	Total,	$114,984 14

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 13, 1890.

Personally appeared George F. Taft, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WM. M. FARRINGTON, *Justice of the Peace.*

SUFFOLK, ss. Nov. 13, 1890.

Personally appeared George F. Taft, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WM. M. FARRINGTON, *Justice of the Peace.*

SUFFOLK, ss. Nov. 13, 1890.

Personally appeared Homer Rogers, President, and James I. Wingate, Geo. H. Barnes, Freelon Morris, T. C. Ashley and Fred Hammond, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WM. M. FARRINGTON, *Justice of the Peace.*

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AMESBURY CO-OPERATIVE BANK — AMESBURY.

Incorporated April 1, 1886. Commenced business May 1, 1886.
Capital to be accumulated, $1,000,000.

GEO. E. BATCHELDER, *President.* F. F. MORRILL, *Secretary pro tem.*
F. F. MORRILL, *Treasurer pro tem.*

Names of security committee:

GEO. E. BATCHELDER, R. E. BRIGGS,
W. W. HAWKES, F. F. MORRILL,
A. E. TUTTLE.

Regular meetings the first Monday in each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$55,990 00	Dues capital,	$59,479 00
Loans on shares,	3,670 00	Profits capital (all series),	5,453 18
Unpaid interest,	228 05	Surplus,	433 70
Cash in hands of treasurer,	5,817 28	Guaranty fund,	339 45
	$65,705 33		$65,705 33

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	432	
Number of shares now in force,	2,232	
Number of shares now borrowed upon,	460	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	489	
Amount of dues received during the year,		$25,210 00
Highest premium received during the year,		15
Lowest premium received during the year,		10
Number of members withdrawn during the year,	120	
Present number of members,	323	
Present number of borrowers,	63	
Present number of non-borrowers,	260	
Number of loans secured by first mortgage of real estate,	47	
Amount of loans secured by first mortgage of real estate,		55,990 00

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Number and amount of loans on shares,	16	$3,670 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		394 41
Amount of profits credited to shares during the year,		3,354 73
Amount of cash received during the year,		36,691 30
Amount of cash paid during the year,		34,975 13

Date of examination by commissioner: June 26.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1886,	1	135	$61 42	$8,291 70	Dues capital, as per ledger,	$59,479 00
Nov., 1886,	2	68	53 95	3,668 60	Profits capital (all series),	
May, 1887,	3	213	46 57	9,919 41	as per ledger,	5,453 18
Nov., 1887,	4	300	39 39	11,817 00	Unpaid dues,	3,067 00
May, 1888,	5	623	32 31	20,129 13		
Nov., 1888,	6	231	25 47	5,883 57		
May, 1889,	7	257	18 81	4,834 17		
Nov., 1889,	8	145	12 36	1,792 20		
May, 1890,	9	260	6 09	1,583 40		
Dues paid in advance,				80 00		
Total,				$67,999 18	Total,	$67,999 18

Commonwealth of Massachusetts.

Essex, ss. Dec. 5, 1890.

Personally appeared F. F. Morrill, Secretary *pro tem.* of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Chas. A. Nayson, *Justice of the Peace.*

Essex, ss. Dec. 5, 1890.

Personally appeared F. F. Morrill, Treasurer *pro tem.* of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Chas. A. Nayson, *Justice of the Peace.*

Essex, ss. Dec. 5, 1890.

Personally appeared Geo. E. Batchelder, President, and Geo. E. Batchelder, Wm. W. Hawkes, R. E. Briggs, A. E. Tuttle and F. F. Morrill, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Chas. A. Nayson, *Justice of the Peace.*

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ARLINGTON CO-OPERATIVE BANK — ARLINGTON.

Incorporated Oct. 17, 1889. Commenced business Nov. 14, 1889.
Capital to be accumulated, $1,000,000.

GEORGE D. MOORE, *President.* R. WALTER HILLIARD, *Secretary.*
WARREN A. PEIRCE, *Treasurer.*

Names of security committee:
GEO. D. MOORE, O. B. MARSTON,
SYLVESTER STICKNEY.

Regular meetings the second Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$8,800 00	Dues capital,	$9,285 00
Loans on shares,	200 00	Profits capital (all series),	265 98
Permanent expense account,	137 17	Surplus,	24 26
Unpaid fines,	13 28	Guaranty fund,	2 95
Cash in hands of treasurer,	427 74		
	$9,578 19		$9,578 19

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,022	
Number of shares now in force,	1,005	
Number of shares now borrowed upon,	70	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	17	
Amount of dues received during the year,		$9,285 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	5	
Present number of members,	162	
Present number of borrowers,	6	
Present number of non-borrowers,	156	
Number of loans secured by first mortgage of real estate,	5	
Amount of loans secured by first mortgage of real estate,		8,800 00
Number and amount of loans on shares,	2	200 00

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Largest loan to any one member,	$2,400 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	161 96
Amount of profits credited to shares during the year,	265 98
Amount of cash received during the year,	9,736 55
Amount of cash paid during the year,	9,308 81

Date of examination by commissioner: July 21.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Nov., 1889,	1	591	$12 38	$7,316 58	Dues capital, as per ledger,	$9,285 00
May, 1890,	2	414	6 10	2,525 40	Profits capital (all series), as per ledger,	265 98
					Unpaid dues,	291 00
Total,				$9,841 98	Total,	$9,841 98

Commonwealth of Massachusetts.

Middlesex, ss. Arlington, Nov. 8, 1890.

Personally appeared R. Walter Hilliard, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, James A. Bailey, Jr., *Justice of the Peace.*

Middlesex, ss. Arlington, Nov. 8, 1890.

Personally appeared Warren A. Peirce, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, James A. Bailey, Jr., *Justice of the Peace.*

Middlesex, ss. Arlington, Nov. 8, 1890.

Personally appeared Geo. D. Moore, President, and L. C. Tyler, O. B. Marston, Chas. Gott, Sylvester Stickney and Leander D. Bradley, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, James A. Bailey, Jr., *Justice of the Peace.*

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ATHOL CO-OPERATIVE BANK — ATHOL.

Incorporated July 1, 1889. Commenced business July 15, 1889.
Capital to be accumulated, $1,000,000.

GEO. D. BATES, *President.* C. F. RICHARDSON, *Secretary.*
C. F. RICHARDSON, *Treasurer.*

Names of security committee:
L. C. PARMENTER, L. B. FAY,
A. F. TYLER.

Regular meetings the third Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$9,350 00	Dues capital,	$13,179 00
Loans on shares,	845 00	Profits capital (all series),	287 40
Permanent expense account,	141 08	Interest,	225 32
Cash in hands of treasurer,	3,411 53	Premiums,	6 80
		Fines,	8 89
		Surplus,	9 03
		Guaranty fund,	3 50
		Forfeited share account,	22 22
		Withdrawal profits,	5 45
	$13,747 61		$13,747 61

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	389	
Number of shares now in force,	1,026	
Number of shares now borrowed upon,	174	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	101	
Number of shares forfeited during the year,	9	
Amount of dues received during the year,		$11,127 00
Highest premium received during the year,		35
Number of members withdrawn during the year,	24	
Present number of members,	201	
Present number of borrowers,	20	

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Present number of non-borrowers,	181	
Number of loans secured by first mortgage of real estate,	17	
Amount of loans secured by first mortgage of real estate,		$9,350 00
Number and amount of loans on shares,	7	845 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		14 43
Amount of profits credited to shares during the year,		307 30
Amount of cash received during the year,		13,739 75
Amount of cash paid during the year,		10,374 74

Date of examination by commissioner: March 24.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	662	$16 40	$10,856 80	Dues capital, as per ledger,	$13,179 00
Jan., 1890,	2	226	10 10	2,282 60	Profits capital (all series),	
July, 1890,	3	138	4 00	552 00	as per ledger,	287 40
					Unpaid dues,	270 00
Dues paid in advance,				45 00		
Total,				$13,736 40	Total,	$13,736 40

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. ATHOL, Nov. 18, 1890.

Personally appeared C. F. Richardson, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ANDREW J. HAMILTON, *Notary Public.*

WORCESTER, ss. ATHOL, Nov. 18, 1890.

Personally appeared C. F. Richardson, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ANDREW J. HAMILTON, *Notary Public.*

WORCESTER, ss. ATHOL, Nov. 18, 1890.

Personally appeared Geo. D. Bates, President, and Chas. A. Bates, Chas. A. Perry, Levi B. Fay, J. S. Paige and L. C. Parmenter, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, ANDREW J. HAMILTON, *Notary Public.*

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BALDWINSVILLE CO-OPERATIVE BANK — BALDWINSVILLE.

Incorporated July 16, 1889. Commenced business July 24, 1889.
Capital to be accumulated, $1,000,000.

H. M. SMALL, *President.* GEORGE E. BRYANT, *Secretary.*
GEO. E. BRYANT, *Treasurer.*

Names of security committee:
GEORGE PARTRIDGE, E. V. MULLEIN,
E. L. THOMPSON.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$4,453 00	Dues capital,	$4,698 00
Loans on shares,	150 00	Profits capital (all series),	97 93
Permanent expense account,	156 30	Interest,	78 70
Temporary expense account,	1 00	Premiums,	9 29
Cash in hands of treasurer,	136 38	Fines,	2 66
		Surplus,	3 06
		Guaranty fund,	5 00
		Withdrawal profits,	2 04
	$4,896 68		$4,896 68

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	90	
Number of shares now in force,	335	
Number of shares now borrowed upon,	63	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	119	
Amount of dues received during the year,		$4,108 00
Highest premium received during the year,		15
Lowest premium received during the year,		10
Number of members withdrawn during the year,	20	
Present number of members,	70	
Present number of borrowers,	9	

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Present number of non-borrowers,	61	
Number of loans secured by first mortgage of real estate,	7	
Amount of loans secured by first mortgage of real estate,		$4,453 00
Number and amount of loans on shares,	2	150 00
Largest loan to any one member,		1,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		6 24
Amount of profits credited to shares during the year,		109 99
Amount of cash received during the year,		4,392 80
Amount of cash paid during the year,		4,489 22

Date of examination by commissioner: June 12.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	283	$16 34	$4,624 22	Dues capital, as per ledger,	$4,698 00
Jan., 1890,	2	19	10 09	191 71	Profits capital (all series), as per ledger,	97 93
July, 1890,	3	33	4 00	132 00	Unpaid dues,	171 00
Dues paid in advance,				19 00		
Total,				$4,966 93	Total,	$4,966 93

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Dec. 2, 1890.

Personally appeared George E. Bryant, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ASA HOSMER, *Justice of the Peace.*

WORCESTER, ss. Dec. 2, 1890.

Personally appeared Geo. E. Bryant, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ASA HOSMER, *Justice of the Peace.*

WORCESTER, ss. Dec. 2, 1890.

Personally appeared H. M. Small, President, and C. A. Perley, C. H. Evans, E. L. Thompson, F. L. Hosmer and G. A. Brooks, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, ASA HOSMER, *Justice of the Peace.*

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BEVERLY CO-OPERATIVE BANK — BEVERLY.

Incorporated Aug. 25, 1888. Commenced business Sept. 18, 1888.
Capital to be accumulated, $1,000,000.

OCTAVIUS HOWE, *President.* CHAS. F. LEE, *Secretary.*
FRANKLIN LEACH, *Treasurer.*

Names of security committee:
SIDNEY W. WINSLOW, WM. J. BERRY,
SAMUEL COLE.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$26,050 00	Dues capital,	$28,842 00
Loans on shares,	670 00	Profits capital (all series),	1,384 74
Permanent expense account,	80 85	Interest,	46 94
Fines,	9 17	Premiums,	3 90
Cash in hands of treasurer,	3,697 53	Transfer fees,	25
		Surplus,	61 98
		Guaranty fund,	29 69
		Forfeited share account,	122 74
		Withdrawal profits,	9 73
		Forfeiture profits,	5 58
	$30,507 55		$30,507 55

How are shares issued — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	484	
Number of shares now in force,	1,631	
Number of shares now borrowed upon,	132	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	176	
Number of shares forfeited during the year,	15	
Amount of dues received during the year,		$17,552 00
Highest premium received during the year,		50
Lowest premium received during the year,		05
Number of members withdrawn during the year,	44	
Present number of members,	285	

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Present number of borrowers,	27	
Present number of non-borrowers,	258	
Number of loans secured by first mortgage of real estate,	21	
Amount of loans secured by first mortgage of real estate,		$26,050 00
Number and amount of loans on shares,	6	670 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		40 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		131 93
Amount of profits credited to shares during the year,		1,174 76
Amount of cash received during the year,		31,056 21
Amount of cash paid during the year,		27,487 62

Date of examination by commissioner: May 6.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Sept., 1888,	1	664	$27 49	$18,253 36	Dues capital, as per ledger,	$28,842 00
Mar., 1889,	2	357	20 84	7,439 88	Profits capital (all series),	
Sept., 1889,	3	190	14 38	2,732 20	as per ledger,	1,384 74
Mar., 1890,	4	233	8 10	1,887 30	Unpaid dues,	513 00
Sept., 1890,	5	187	2 00	374 00		
Dues paid in advance,				53 00		
Total,				$30,739 74	Total,	$30,739 74

Commonwealth of Massachusetts.

Essex, ss. Nov. 22, 1890.

Personally appeared Chas. F. Lee, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, John M. Murney, *Justice of the Peace.*

Essex, ss. Nov. 22, 1890.

Personally appeared Franklin Leach, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, John M. Murney, *Justice of the Peace.*

Essex, ss. Nov. 22, 1890.

Personally appeared Octavius Howe, President, and A. W. Rogers, C. H. Kilham, Wm. J. Berry, Franklin Leach, Chas. F. Lee and H. O. Woodbury, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, John M. Murney, *Justice of the Peace.*

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BOSTON CO-OPERATIVE BANK — BOSTON.

Incorporated April 30, 1888. Commenced business May 2, 1888.
Capital to be accumulated, $1,000,000.

AUGUSTUS L. THORNDIKE, *President.* EUGENE M. SMITH, *Secretary*
FRED W. HATCH, *Treasurer.*

Names of security committee:
GEO. T. BOSSON, CHAS. C. ADAMS,
EUGENE M. SMITH.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$61,807 00	Dues capital,	$64,826 00
Loans on shares,	1,720 00	Profits capital (all series),	4,739 85
Permanent expense account,	125 00	Surplus,	335 32
Real estate by foreclosure,	3,354 14	Guaranty fund,	70 34
Suspense,	264 68	Forfeited share account,	8 00
Cash in hands of treasurer,	2,708 69		
	$69,979 51		$69,979 51

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,602	
Number of shares now in force,	3,592	
Number of shares now borrowed upon,	520	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	754	
Number of shares forfeited during the year,	2	
Amount of dues received during the year,		$40,195 00
Highest premium received during the year,		55
Lowest premium received during the year,		05
Number of members withdrawn during the year,	107	
Present number of members,	422	
Present number of borrowers,	38	
Present number of non-borrowers,	384	
Number of loans secured by first mortgage of real estate,	31	

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Amount of loans secured by first mortgage of real estate,		$61,807 00
Number and amount of loans on shares,	7	1,720 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		442 39
Amount of profits credited to shares during the year,		3,578 25
Amount of cash received during the year,		50,524 92
Amount of cash paid during the year,		52,750 08

Date of examination by commissioner: November 18.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1888,	1	989	$32 84	$32,478 76	Dues capital, as per ledger,	$64,826 00
Nov., 1888,	2	494	25 81	12,750 14	Profits capital (all series),	
May, 1889,	3	705	19 01	13,402 05	as per ledger,	4,739 85
Nov., 1889,	4	474	12 45	5,901 30	Unpaid dues,	1,062 00
May, 1890,	5	930	6 12	5,691 60		
Dues paid in advance,				404 00		
Total,				$70,627 85	Total,	$70,627 85

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. BOSTON, Nov. 21, 1890.

Personally appeared Eugene M. Smith, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, GEO. C. BOSSON, *Justice of the Peace.*

SUFFOLK, ss. BOSTON, Nov. 21, 1890.

Personally appeared Fred W. Hatch, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, GEO. C. BOSSON, *Justice of the Peace.*

SUFFOLK, ss. BOSTON, Nov. 21, 1890.

Personally appeared Augustus L. Thorndike, President, and Geo. T. Bosson, Chas. C. Adams, J. Henry Taylor, Augustus Nickerson and Geo. D. Hall, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, GEO. C. BOSSON, *Justice of the Peace.*

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BRAINTREE CO-OPERATIVE BANK — BRAINTREE.

Incorporated June 24, 1889. Commenced business Oct. 15, 1889.
Capital to be accumulated, $1,000,000.

JAMES T. STEVENS, *President.* CHAS. B. CUMMINGS, *Secretary.*
CHAS. B. CUMMINGS, *Treasurer*

Names of security committee:
ANSEL O. CLARK, FRANCIS A. HOBART,
JAMES T. STEVENS.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$7,475 00	Dues capital,	$7,323 00
Permanent expense account,	121 39	Profits capital (all series),	94 57
Temporary expense account,	6 75	Interest,	156 87
Cash in hands of treasurer,	10 42	Premiums,	8 80
		Fines,	7 50
		Transfer fees,	75
		Surplus,	17 40
		Guaranty fund,	2 30
		Forfeited share account,	1 40
		Withdrawal profits,	61
		Forfeiture profits,	36
	$7,613 56		$7,613 56

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	214	
Number of shares now in force,	664	
Number of shares now borrowed upon,	40	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	25	
Number of shares forfeited during the year,	2	
Amount of dues received during the year,		$6,846 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	10	

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Present number of members,	118
Present number of borrowers,	8
Present number of non-borrowers,	110
Number of loans secured by first mortgage of real estate,	8
Amount of loans secured by first mortgage of real estate,	$7,475 00
Largest loan to any one member,	2,000 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	37 46
Amount of profits credited to shares during the year,	97 28
Amount of cash received during the year,	7,512 28
Amount of cash paid during the year,	7,978 86

Date of examination by commissioner: December 8.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1889,	1	482	$13 18	$6,352 76	Dues capital, as per ledger,	$7,323 00
Dec., 1889,	2	71	11 11	788 81	Profits capital (all series), as per ledger,	94 57
June, 1890,	3	111	5 00	555 00	Unpaid dues,	364 00
Dues paid in advance,				85 00		
Total,				$7,781 57	Total,	$7,781 57

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Chas. B. Cummings, Secretary and Treasurer of said bank, and made oath that the foregoing report, by him subscribed, is true, and that the securities and cash specified in same were held by him at the date thereof.

Before me, CHARLES A. BELCHER, *Justice of the Peace.*

NORFOLK, ss. Nov. 18, 1890.

Personally appeared James T. Stevens, President, and T. H. Dearing, W. M. Babbitt, Warren H. Foss, A. S. Pennock and J. R. Hathawav, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, CHARLES A. BELCHER, *Justice of the Peace.*

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CAMBRIDGE CO-OPERATIVE BANK — EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.
Capital to be accumulated, $500,000.

RUFUS R. WADE, *President.* JOHN H. PONCE, *Secretary.*
JOHN LOUGHREY, *Treasurer.*

Names of security committee:
JOHN LOUGHREY, GEO. S. KEELER,
DANIEL ZAPP.

Regular meetings the second Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$19,085 00	Dues capital,	$20,805 00
Loans on shares,	1,200 00	Profits capital (all series),	2,658 56
Permanent expense account,	52 26	Interest,	424 35
Temporary expense account,	121 32	Premiums,	54 16
Unpaid dues,	362 00	Fines,	24 63
Unpaid interest,	158 99	Surplus,	29 22
Unpaid premiums,	22 14	Guaranty fund,	42 01
Unpaid fines,	21 93	Forfeited share account,	9 66
Cash in hands of treasurer,	3,104 58	Withdrawal profits,	63 95
		Sundry accounts payable,	16 25
		Balance due James Kay,	07
		Sundry balances,	36
	$24,128 22		$24,128 22

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	282	
Number of shares now in force,	660	
Number of shares now borrowed upon,	154	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	231	
Number of shares matured during the year,	11	
Amount of dues received during the year,		$8,829 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	40	
Present number of members,	105	
Present number of borrowers,	32	
Present number of non-borrowers,	73	
Number of loans secured by first mortgage of real estate,	31	

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Amount of loans secured by first mortgage of real estate,		$19,085 00
Number and amount of loans on shares,	13	1,200 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		381 70
Amount of profits credited to shares during the year,		1,141 31
Amount of cash received during the year,		13,405 51
Amount of cash paid during the year,		12,616 04

Date of examination by commissioner: October 8.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Jan., 1879,	6	3	$199 53	$598 59	Dues capital, as per ledger,	$20,805 00
May, 1880,	11	1	168 95	168 95	Profits capital (all series),	
Feb., 1881,	14	5	152 45	762 25	as per ledger,	2,658 56
Nov., 1881,	17	5	137 20	686 00		
Mar., 1882,	18	5	130 74	653 70		
July, 1883,	23	5	106 58	532 90		
Oct. 1883,	24	7	102 32	716 24		
Jan., 1884,	25	11	98 03	1,078 33		
April, 1884,	26	16	93 91	1,502 56		
July, 1884,	27	6	89 76	538 56		
Jan., 1885,	29	3	81 71	245 13		
April, 1885,	30	5	77 69	388 45		
July, 1885,	31	2	73 73	147 46		
Jan., 1886,	32	57	65 88	3,755 16		
July, 1886,	33	25	58 25	1,456 25		
Jan., 1887,	34	29	50 79	1,472 91		
July, 1887,	35	33	43 53	1,436 49		
Jan., 1888,	36	69	36 42	2,512 98		
July, 1888,	37	28	29 56	827 68		
Jan., 1889,	38	58	22 90	1,328 20		
July, 1889,	39	65	16 43	1,067 95		
Jan., 1890,	40	114	10 13	1,154 82		
July, 1890,	41	108	4 00	432 00		
Total,				$23,463 56	Total,	$23,463 56

Commonwealth of Massachusetts.

Middlesex, ss. Dec. 5, 1890.

Personally appeared John H. Ponce, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Felix Conlan, *Justice of the Peace.*

Middlesex, ss. Dec. 5, 1890.

Personally appeared John Loughrey, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Felix Conlan, *Justice of the Peace.*

Middlesex, ss. Dec. 5, 1890.

Personally appeared Rufus R. Wade, President, and John P. McCormick, Maurice H. Adams, Geo. S. Keeler, George Ulmer and Patrick H. Dunn, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Felix Conlan, *Justice of the Peace.*

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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 security committee:
JOHN A. HOWARD, NATHAN H. WASHBURN,
CHARLES H. COLE.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$218,450 00	Dues capital,	$203,379 00
Loans on shares,	7,950 00	Profits capital (all series),	37,936 40
Permanent expense account,	175 00	Interest,	770 50
Temporary expense account,	160 26	Premiums,	190 44
Mortgage,	1,000 00	Transfer fees,	1 75
Fines,	20 50	Surplus,	199 76
Cash in hands of treasurer,	15,208 43	Guaranty fund,	352 00
		Withdrawal profits,	134 34
	$242,964 19		$242,964 19

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	3,024	
Number of shares now in force,	7,768	
Number of shares now borrowed upon,	1,319	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,324	
Number of shares retired during the year,	299	
Number of shares matured during the year,	26	
Amount of dues received during the year,		$82,644 00
Highest premium received during the year,		25
Lowest premium received during the year,		25
Number of members withdrawn during the year,	125	
Present number of members,	878	
Present number of borrowers,	181	

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Present number of non-borrowers,	697	
Number of loans secured by first mortgage of real estate,	161	
Amount of loans secured by first mortgage of real estate,		$218,450 00
Number and amount of loans on shares,	22	7,950 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,119 68
Amount of profits credited to shares during the year,		16,310 32
Amount of cash received during the year,		176,643 49
Amount of cash paid during the year,		166,876 00
Date of examination by commissioner: March 28.		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1880,	4	32	$181 01	$5,792 32	Dues capital, as per ledger,	$203,379 00
Oct., 1881,	5	36	155 95	5,614 20	Profits capital (all series), as per ledger,	37,936 40
Oct., 1882,	6	210	133 01	27,932 10	Unpaid dues,	843 00
Oct., 1883,	7	257	111 81	28,735 17		
Oct., 1884,	8	308	92 14	28,379 12		
Oct., 1885,	9	221	73 86	16,323 06		
April, 1886,	10	125	65 30	8,162 50		
Oct., 1886,	11	279	57 01	15,905 79		
April, 1887,	12	359	49 06	17,612 54		
Oct., 1887,	13	329	41 40	13,620 60		
April, 1888,	14	388	34 01	13,195 88		
Oct., 1888,	15	609	26 91	16,388 19		
April, 1889,	16	909	20 06	18,234 54		
Oct., 1889,	17	1,185	13 47	15,961 95		
April, 1890,	18	1,162	7 12	8,273 44		
Oct., 1890,	19	1,359	1 00	1,359 00		
Dues paid in advance,				668 00		
Total,				$242,158 40	Total,	$242,158 40

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss. BROCKTON, Nov. 15, 1890.

Personally appeared Warren T. Copeland, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, IRA A. LEACH, *Justice of the Peace.*

PLYMOUTH, ss. BROCKTON, Nov. 15, 1890.

Personally appeared Warren T. Copeland, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, IRA A. LEACH, *Justice of the Peace.*

PLYMOUTH, ss. BROCKTON, Nov. 15, 1890.

Personally appeared G. E. Keith, President, and Preston B. Keith, J. A. Howard, Chas. H. Cole, Damon Kingman and Arthur L. Copeland, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, IRA A. LEACH, *Justice of the Peace.*

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CITIZENS' CO-OPERATIVE BANK — HAVERHILL.

Incorporated Aug. 22, 1887. Commenced business Sept. 12, 1887.
Capital to be accumulated, $1,000,000.

GEO. H. CARLETON, *President.* JAMES W. GOODWIN, *Secretary.*
JAMES W. GOODWIN, *Treasurer.*

Names of security committee:
JOSHUA M. STOVER, JOHN A. GALE,
GEO. M. GOODWIN.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$36,452 00	Dues capital,	$34,958 00
Loans on shares,	50 00	Profits capital (all series),	2,483 65
Temporary expense account,	80 00	Interest,	168 21
Cash in hands of treasurer,	1,476 46	Premiums,	5 86
		Fines,	1 08
		Surplus,	116 93
		Guaranty fund,	42 31
		Forfeited share account,	194 95
		Withdrawal profits,	11 27
		Forfeiture profits,	1 20
		Advance dues,	75 00
	$38,058 46		$38,058 46

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	981	
Number of shares now in force,	1,909	
Number of shares now borrowed upon,	228	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	502	
Number of shares forfeited during the year,	15	
Amount of dues received during the year,		$18,237 00
Highest premium received during the year,		10
Number of members withdrawn during the year,	36	
Present number of members,	230	

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Present number of borrowers,	26	
Present number of non-borrowers,	204	
Number of loans secured by first mortgage of real estate,	25	
Amount of loans secured by first mortgage of real estate,		$36,452 00
Number and amount of loans on shares,	1	50 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		156 84
Amount of profits credited to shares during the year,		1,651 71
Amount of cash received during the year,		27,618 50
Amount of cash paid during the year,		28,663 29

Date of examination by commissioner: September 26.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Sept., 1887,	1	463	$41 49	$19,209 87	Dues capital, as per ledger,	$35,033 00
April, 1888,	2	140	33 30	4,662 00	Profits capital (all series), as per ledger,	2,483 65
Oct., 1888,	3	210	26 48	5,560 80	Unpaid dues,	174 00
April, 1889,	4	167	19 84	3,313 28		
Oct., 1889,	5	170	13 38	2,274 60		
April, 1890,	6	301	7 10	2,137 10		
Oct., 1890,	7	458	1 00	458 00		
Dues paid in advance,				75 00		
Total,				$37,690 65	Total,	$37,690 65

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. Oct. 31, 1890.

Personally appeared James W. Goodwin, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, IRA A. ABBOTT, *Justice of the Peace.*

ESSEX, ss. Oct. 31, 1890.

Personally appeared James W. Goodwin, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, IRA A. ABBOTT, *Justice of the Peace.*

ESSEX, ss. Oct. 31, 1890.

Personally appeared Geo. H. Carleton, President, and D. T. Kennedy, Joshua M. Stover, Edgar O. Bullock, W. W. Spaulding and G. A. Greene, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JAMES W. GOODWIN, *Justice of the Peace.*

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CITY CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 16, 1889. Commenced business July 23, 1889.
Capital to be accumulated, $1,000,000.

DIDACE SAINTE-MARIE, *President.* PIERRE BONVOULOIR, *Secretary.*
PIERRE BONVOULOIR, *Treasurer.*

Names of security committee:

AMEDÉ F. GINGRAS, JOSEPH BEAUCHEMIN,
JOHN ST. JOHN.

Regular meetings the fourth Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$9,700 00	Dues capital,	$9,618 00
Loans on shares,	90 00	Profits capital (all series),	153 36
Permanent expense account,	122 62	Interest,	146 51
Temporary expense account,	12 25	Fines,	12 30
Unpaid dues,	53 00	Guaranty fund,	6 74
Cash in hands of treasurer,	6 70	Withdrawal profits,	1 66
		Dues paid in advance,	46 00
	$9,984 57		$9,984 57

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	412	
Number of shares now in force,	765	
Number of shares now borrowed upon,	60	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	119	
Amount of dues received during the year,		$8,424 00
Number of members withdrawn during the year,	41	
Present number of members,	206	
Present number of borrowers,	9	
Present number of non-borrowers,	197	
Number of loans secured by first mortgage of real estate,	8	
Amount of loans secured by first mortgage of real estate,		9,700 00
Number and amount of loans on shares,	1	90 00

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Largest loan to any one member,	$2,000 00
Smallest loan to any one member,	90 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	22 29
Amount of profits credited to shares during the year,	162 00
Amount of cash received during the year,	9,314 57
Amount of cash paid during the year,	10,983 77

Date of examination by commissioner: January 18.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	412	$16 32	$6,723 84	Dues capital, as per ledger,	$9,618 00
Jan., 1890,	2	269	10 08	2,711 52	Profits capital (all series),	
July, 1890,	3	84	4 00	336 00	as per ledger,	153 36
Total,				$9,771 36	Total,	$9,771 36

Commonwealth of Massachusetts.

Hampden, ss. Nov. 10, 1890.

Personally appeared Pierre Bonvouloir, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Orphir E. Genest, *Justice of the Peace.*

Hampden, ss. Nov. 10, 1890.

Personally appeared Pierre Bonvouloir, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Orphir E. Genest, *Justice of the Peace.*

Hampden, ss. Nov. 10, 1890.

Personally appeared Didace Sainte-Marie, President, and Daniel Proulx, A. F. Gingras, J. B. Laroche, Joseph Beauchemin, A. H. Perrault and John St. John, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Orphir E. Genest, *Justice of the Peace.*

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CLINTON CO-OPERATIVE BANK — CLINTON.

Incorporated Sept. 23, 1887. Commenced business Oct. 20, 1887.
Capital to be accumulated, $1,000,000.

DAN'L B. INGALLS, *President.* HARRY D. CARTER, *Secretary.*
THOS. S. DAVIS, *Treasurer.*

Names of security committee:
CHAS. A. VICKERY, GEO. P. FRENCH,
LYMAN LEIGHTON.

Regular meetings the third Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$45,300 00	Dues capital,	$43,902 00
Loans on shares,	805 00	Profits capital (all series),	2,817 84
Permanent expense account,	300 00	Interest,	238 35
Temporary expense account,	24 13	Fines,	5 04
Suspense account,	306 02	Surplus,	53 55
Cash in hands of treasurer,	342 20	Guaranty fund,	98 15
Cash in hands of secretary,	127 59	Forfeited share account,	5 74
		Withdrawal profits,	27 27
		Advance dues,	57 00
	$47,204 94		$47,204 94

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	860	
Number of shares now in force,	2,388	
Number of shares now borrowed upon,	320	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	615	
Amount of dues received during the year,		$27,286 00
Highest per centum of interest received during the year: $8\frac{1}{3}$.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	114	
Present number of members,	357	
Present number of borrowers,	44	

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Present number of non-borrowers,	313	
Number of loans secured by first mortgage of real estate,	40	
Amount of loans secured by first mortgage of real estate,		$45,300 00
Number and amount of loans on shares,	11	805 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		320 80
Amount of profits credited to shares during the year,		2,247 52
Amount of cash received during the year,		31,528 56
Amount of cash paid during the year,		35,091 62

Date of examination by commissioner: September 11.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1887,	1	373	$40 61	$15,147 53	Dues capital, as per ledger,	$43,902 00
April, 1888,	2	226	33 44	7,557 44	Profits capital (all series), as per ledger,	2,817 84
Oct., 1888,	3	246	26 52	6,523 92		
April, 1889,	4	419	19 83	8,308 77		
Oct., 1889,	5	446	13 36	5,958 56		
April, 1890,	6	418	7 09	2,963 62		
Oct., 1890,	7	260	1 00	260 00		
Total,				$46,719 84	Total,	$46,719 84

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 10, 1890.

Personally appeared Harry D. Carter, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JOHN T. DAME, *Justice of the Peace.*

WORCESTER, ss. Nov. 10, 1890.

Personally appeared Thos. S. Davis, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JOHN T. DAME, *Justice of the Peace.*

WORCESTER, ss. Nov. 10, 1890.

Personally appeared Daniel B. Ingalls, President, and C. A. Vickery, Walter R. Dame, Geo. A. Heighway, Henry Greenwood and E. C. Sherman, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOHN T. DAME, *Justice of the Peace.*

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DEAN CO-OPERATIVE BANK — FRANKLIN.

Incorporated June 15, 1889. Commenced business July 2, 1889.
Capital to be accumulated, $1,000,000.

JAMES P. RAY, *President.* C. E. GRIFFIN, *Secretary.*
CLARENCE E. GRIFFIN, *Treasurer.*

Names of security committee:
WM. E. NASON, JOHN A. WATERMAN,
EUGENE N. THAIN.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$5,450 00	Dues capital,	$6,657 00
Loans on shares,	100 00	Profits capital (all series),	63 89
Permanent expense account,	262 80	Interest,	109 49
Temporary expense account,	26 39	Premiums,	8 11
Cash in hands of treasurer,	1,007 10	Fines,	3 06
		Transfer fees,	25
		Guaranty fund,	2 02
		Withdrawal profits,	2 47
	$6,846 29		$6,846 29

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	72	
Number of shares now in force,	460	
Number of shares now borrowed upon,	39	
Largest number of shares held by any one member,	20	
Number of shares withdrawn during the year,	119	
Amount of dues received during the year,		$5,801 00
Highest per centum of interest received during the year:	6½.	
Lowest per centum of interest received during the year:	6¼.	
Number of members withdrawn during the year,	31	
Present number of members,	93	
Present number of borrowers,	7	
Present number of non-borrowers,	86	
Number of loans secured by first mortgage of real estate,	6	

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Amount of loans secured by first mortgage of real estate,		$5,450 00
Number and amount of loans on shares,	2	100 00
Largest loan to any one member,		1,400 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		50 92
Amount of profits credited to shares during the year,		63 89
Amount of cash received during the year,		6,256 71
Amount of cash paid during the year,		6,107 48

Date of examination by commissioner: September 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	392	$16 16	$6,334 72	Dues capital, as per ledger,	$6,657 00
Oct., 1889,	2	6	13 11	78 66	Profits capital (all series),	
Jan., 1890,	3	17	10 03	170 51	as per ledger,	63 89
July, 1890,	4	45	4 00	180 00	Unpaid dues,	73 00
Dues paid in advance,				30 00		
Total,				$6,793 89	Total,	$6,793 89

Commonwealth of Massachusetts.

Norfolk, ss. Nov. 5, 1890.

Personally appeared Clarence E. Griffin, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, William Rockwood, *Justice of the Peace.*

Norfolk, ss. Nov. 5, 1890

Personally appeared Clarence E. Griffin, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, William Rockwood, *Justice of the Peace.*

Norfolk, ss. Nov. 10, 1890.

Personally appeared James P. Ray, President, and L. W. Milliken, Wm. E. Nason, Wm. A. Wyckoff, J. A. Waterman and E. N. Thain, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief

Before me, William Rockwood, *Justice of the Peace.*

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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.* A. F. Giles, *Secretary.*
Thomas P. Murray, *Treasurer.*

Names of security committee:
Wm. G. Ware, John Wardle, Jr.,
O. W. Withington.

Regular meetings the third Tuesday of each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$12,225 00	Dues capital,	$14,130 00
Loans on shares,	1,835 00	Profits capital (all series),	1,335 11
Permanent expense account,	141 51	Surplus,	1 15
Interest unpaid,	15 00	Guaranty fund,	21 17
Premium unpaid,	90	Forfeited share account,	6 58
Fines unpaid,	3 40		
Cash in hands of treasurer,	1,273 20		
	$15,494 01		$15,494 01

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	237	
Number of shares now in force,	619	
Number of shares now borrowed upon,	160	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	121	
Amount of dues received during the year,		$6,749 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	24	
Present number of members,	123	
Present number of borrowers,	24	
Present number of non-borrowers,	99	
Number of loans secured by first mortgage of real estate,	14	

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Amount of loans secured by first mortgage of real estate,		$12,225 00
Number and amount of loans on shares,	15	1,835 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		40 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		124 70
Amount of profits credited to shares during the year,		706 26
Amount of cash received during the year,		7,685 67
Amount of cash paid during the year,		8,067 06

Date of examination by commissioner: June 11.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Feb., 1886,	1	67	$65 70	$4,401 90	Dues capital, as per ledger,	$14,130 00
May, 1886,	2	17	61 86	1,051 62	Profits capital (all series),	
Nov., 1886,	3	20	54 40	1,088 00	as per ledger,	1,335 11
May, 1887,	4	12	46 65	559 80	Unpaid dues,	90 00
Nov., 1887,	5	22	39 38	866 36		
May, 1888,	6	68	32 31	2,197 08		
Nov., 1888,	7	23	25 47	585 81		
May, 1889,	8	169	18 82	3,180 58		
Nov., 1889,	9	41	12 36	506 76		
May, 1890,	10	180	6 09	1,096 20		
Dues paid in advance,				21 00		
Total,				$15,555 11	Total,	$15,555 11

Commonwealth of Massachusetts.

Norfolk, ss. Nov. 18, 1890.

Personally appeared A. F. Giles, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Henry Smith, *Justice of the Peace.*

Norfolk, ss. Nov. 18, 1890.

Personally appeared Thos. P. Murray, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Henry Smith, *Justice of the Peace.*

Norfolk, ss. Nov. 18, 1890.

Personally appeared F. F. Favor, President, and F. L. Babcock, J. Varnum Abbott, H. G. Turner, Wm. G. Ware and O. W. Withington, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Henry Smith, *Justice of the Peace.*

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DORCHESTER CO-OPERATIVE BANK — BOSTON.

Incorporated Aug. 21, 1890. Commenced business Sept. 10, 1890.
Capital to be accumulated, $1,000,000.

HERBERT S. CARRUTH, *President.* FRANK E. BRIGHAM, *Secretary.*
FRANK E. BRIGHAM, *Treasurer.*

Names of security committee:

SAM'L GANNETT, J. HOMER PIERCE,
GEO. L. BURT, JOSEPH E. HALL,
CHARLES B. FOX.

Regular meetings the second Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	$500 00	Dues capital, ...	$3,018 00
Permanent expense account,	87 81	Interest, ...	2 50
Cash in hands of treasurer, .	2,438 40	Premiums, ...	13
		Fines, ...	5 58
	$3,026 21		$3,026 21

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year, ...	1,462	
Number of shares now in force, ...	1,462	
Number of shares now borrowed upon, ...	3	
Largest number of shares held by any one member, ...	25	
Amount of dues received during the year, ...		$3,018 00
Highest premium received during the year, ...		05
Lowest premium received during the year, ...		05
Present number of members, ...	195	
Present number of borrowers, ...	1	
Present number of non-borrowers, ...	194	
Number of loans secured by first mortgage of real estate, . . .	1	
Amount of loans secured by first mortgage of real estate, ...		500 00
Largest loan to any one member, ...		500 00
Smallest loan to any one member, ...		500 00

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Amount of expenses of the corporation for the year ending Oct. 31, 1890, . $87 81
Amount of cash received during the year, ... 3,026 21
Amount of cash paid during the year, ... 587 81
Date of examination by commissioner: December 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Sept., 1890, .	1	1,462	$2 00	$2,924 00	Dues capital, as per ledger,	$3,018 00
					Unpaid dues, . . .	102 00
Dues paid in advance, ...				196 00		
Total, ...				$3,120 00	Total, ...	$3,120 00

Commonwealth of Massachusetts.

Suffolk, ss. Nov. 20, 1890.

Personally appeared Frank E. Brigham, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Ira C. Hersey, *Justice of the Peace.*

Suffolk, ss. Nov. 20, 1890.

Personally appeared Frank E. Brigham, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Ira C. Hersey, *Justice of the Peace.*

Suffolk, ss. Nov. 20, 1890.

Personally appeared Herbert S. Carruth, President, and Joseph E. Hall, Ivers W. Adams, F. H. Viaux, J. Homer Pierce and Chas. B. Fox, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Ira C. Hersey, *Justice of the Peace.*

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ECONOMY CO-OPERATIVE BANK — MERRIMAC.

Incorporated July 26, 1889. Commenced business Aug. 12, 1889.
Capital to be accumulated, $1,000,000.

GEO. ADAMS, *President.* BAILEY SARGENT, *Secretary.*
BAILEY SARGENT, *Treasurer.*

Names of security committee:
ISAAC B. LITTLE, FRANK E. PEASE,
ED. C. HOPKINS.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$6,950 00	Dues capital,	$7,669 00
Permanent expense account,	155 00	Profits capital (all series),	154 44
Temporary expense account,	7 00	Interest,	108 18
Cash in hands of treasurer,	851 35	Premiums,	12 75
		Fines,	5 01
		Transfer fees,	25
		Surplus,	11 93
		Guaranty fund,	1 61
		Withdrawal profits,	18
	$7,963 35		$7,963 35

How are shares issued — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	332	
Number of shares now in force,	721	
Number of shares now borrowed upon,	37	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	8	
Amount of dues received during the year,		$6,568 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	3	
Present number of members,	124	

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Present number of borrowers,	9
Present number of non-borrowers,	115
Number of loans secured by first mortgage of real estate,	9
Amount of loans secured by first mortgage of real estate,	$6,950 00
Largest loan to any one member,	1,400 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	17 13
Amount of profits credited to shares during the year,	156 24
Amount of cash received during the year,	6,865 83
Amount of cash paid during the year,	6,519 80

Date of examination by commissioner: August 21.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Aug., 1889,	1	395	$15 36	$6,067 20	Dues capital, as per ledger,	$7,669 00
Feb., 1890,	2	136	9 09	1,236 24	Profits capital (all series),	
Aug., 1890,	3	190	3 00	570 00	as per ledger,	154 44
					Unpaid dues,	52 00
Dues paid in advance,				2 00		
Total,				$7,875 44	Total,	$7,875 44

Commonwealth of Massachusetts.

Essex, ss. Nov. 18, 1890.

Personally appeared Bailey Sargent, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Thomas H. Hoyt, *Justice of the Peace.*

Essex, ss. Nov. 18, 1890.

Personally appeared Bailey Sargent, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Thomas H. Hoyt, *Justice of the Peace.*

Essex, ss. Nov. 18, 1890.

Personally appeared George Adams, President, and Isaac B. Little, Frank E. Pease, S. A. McConnell, E. C. Hopkins and Chas. A. King, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Thomas H. Hoyt, *Justice of the Peace.*

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ENTERPRISE CO-OPERATIVE BANK — EAST BOSTON.

Incorporated Mar. 31, 1888. Commenced business April 3, 1888.
Capital to be accumulated, $1,000,000.

JOSHUA N. TAYLOR, *President.* HORACE B. BUTLER, *Secretary.*
HORACE B. BUTLER, *Treasurer.*

Names of security committee:
JAMES TOWNSEND, WM. G. EMERY,
CHAS. T. WITT.

Regular meetings the third Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$55,300 00	Dues capital,	$61,554 00
Loans on shares,	1,800 00	Profits capital (all series),	3,233 32
Permanent expense account,	1,015 69	Interest,	289 85
Temporary expense account,	191 21	Premiums,	27 20
Office fixtures,	103 02	Transfer fees,	1 50
Fines,	3 95	Surplus,	962 35
Cash in hands of treasurer,	7,761 84	Guaranty fund,	50 00
		Forfeited share account,	32 31
		Withdrawal profits,	18
		Security committee,	25 00
	$66,175 71		$66,175 71

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,144	
Number of shares now in force,	3,610	
Number of shares now borrowed upon,	315	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	259	
Number of shares forfeited during the year,	8	
Amount of dues received during the year,		$36,831 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	34	
Present number of members,	396	

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Present number of borrowers,	41	
Present number of non-borrowers,	355	
Number of loans secured by first mortgage of real estate,	32	
Amount of loans secured by first mortgage of real estate,		$55,300 00
Number and amount of loans on shares,	9	1,800 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		583 63
Amount of profits credited to shares during the year,		2,598 77
Amount of cash received during the year,		42,410 40
Amount of cash paid during the year,		42,081 15

Date of examination by commissioner: April 14.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1888,	1	645	$33 33	$21,497 85	Dues capital, as per ledger,	$61,554 00
Oct., 1888,	2	454	26 48	12,021 92	Profits capital (all series), as per ledger,	3,233 32
April, 1889,	3	996	19 82	19,740 72	Unpaid dues,	471 00
Oct., 1889,	4	504	13 36	6,733 44		
April, 1890,	5	671	7 09	4,757 39		
Oct., 1890,	6	340	1 00	340 00		
Dues paid in advance,				167 00		
Total,				$65,258 32	Total,	$65,258 32

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 8, 1890.

Personally appeared Horace B. Butler, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JOHN H. TOWNSEND, *Justice of the Peace.*

SUFFOLK, ss. Nov. 8, 1890.

Personally appeared Horace B. Butler, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JOHN H. TOWNSEND, *Justice of the Peace.*

SUFFOLK, ss. Nov. 8, 1890.

Personally appeared Joshua N. Taylor, President, and J. Townsend, Wm. G. Emery, Frank E. Dimick, Wm. D. Gardner and Chas. T. Witt, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOHN H. TOWNSEND, *Justice of the Peace.*

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EQUITABLE CO-OPERATIVE BANK — LYNN.

Incorporated September, 1877. Commenced business October, 1877.
Capital to be accumulated, $1,000,000.

JAMES H. RICHARDS, *President.* THOS. COLLYER, JR., *Secretary.*
THOS. COLLYER, JR., *Treasurer.*

Names of security committee:
D. A. SUTHERLAND, T. E. WARD,
E. N. HAINES.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$128,478 87	Dues capital,	$120,306 78
Loans on shares,	7,670 00	Profits capital (all series),	15,067 70
Temporary expense account,	63 85	Interest,	378 51
Safe account,	480 00	Surplus,	327 74
Cash in hands of treasurer,	193 96	Guaranty fund,	508 00
		Forfeited share account,	67 89
		Suspense account,	230 06
	$136,886 68		$136,886 68

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	2,790	
Number of shares now in force,	5,655	
Number of shares now borrowed upon,	1,117	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,367	
Number of shares matured during the year,	3	
Amount of dues received during the year,		$56,030 00
Highest premium received during the year,		17
Lowest premium received during the year,		01
Number of members withdrawn during the year,	186	
Present number of members,	840	
Present number of borrowers,	140	
Present number of non-borrowers,	700	
Number of loans secured by first mortgage of real estate,	92	

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Amount of loans secured by first mortgage of real estate,		$128,478 87
Number and amount of loans on shares,	48	7,670 00
Largest loan to any one member,		4,400 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		699 53
Amount of profits credited to shares during the year,		6,504 67
Amount of cash received during the year,		82,626 30
Amount of cash paid during the year,		82,910 69

Date of examination by commissioner: April 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1879,	3	22	$181 65	$3,996 30	Dues capital, as per ledger,	$120,306 78
April, 1880,	4	12	171 08	2,052 96	Profits capital (all series),	
Oct., 1880,	5	30	160 78	4,823 40	as per ledger,	15,067 70
April, 1881,	6	14	150 67	2,109 38	Unpaid dues,	1,958 22
July, 1881,	7	12	145 67	1,748 04		
Oct., 1881,	8	17	140 85	2,394 45		
April, 1882,	9	39	131 18	5,116 02		
Oct., 1882,	10	8	121 79	974 32		
April, 1883,	11	27	112 79	3,045 33		
Oct., 1883,	12	26	103 72	2,696 72		
April, 1884,	13	48	95 03	4,561 44		
Oct., 1884,	14	63	86 53	5,451 39		
April, 1885,	15	56	78 29	4,384 24		
Oct., 1885,	16	97	70 29	6,818 13		
April, 1886,	17	56	62 50	3,500 00		
Oct., 1886,	18	164	54 88	9,000 32		
April, 1887,	19	172	47 48	8,166 56		
Oct., 1887,	20	261	40 26	10,507 86		
April, 1888,	21	376	33 25	12,502 00		
Oct., 1888,	22	357	26 42	9,431 94		
April, 1889,	23	690	19 80	13,662 00		
Oct., 1889,	24	815	13 35	10,880 25		
April, 1890,	25	1,185	7 09	8,401 65		
Oct., 1890,	26	1,108	1 00	1,108 00		
Total,				$137,332 70	Total,	$137,332 70

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. Nov. 20, 1890.

Personally appeared Thos. Collyer, Jr., Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JACOB M. LEWIS, *Justice of the Peace.*

ESSEX, ss. Nov. 20, 1890.

Personally appeared Thos. Collyer, Jr., Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JACOB M. LEWIS, *Justice of the Peace.*

ESSEX, ss. Nov. 20, 1890.

Personally appeared James H. Richards, President, and H. W. Howard, Zephaniah L. Seymour, Ralph W. Putnam, E. H. Haines and Thos. Collyer, Jr., directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JACOB M. LEWIS, *Justice of the Peace.*

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EQUITY CO-OPERATIVE BANK — WORCESTER.

Incorporated Feb. 9, 1887. Commenced business March 17, 1887.
Capital to be accumulated, $1,000,000.

IVER JOHNSON, *President.* T. J. HASTINGS, *Secretary.*
T. J. HASTINGS, *Treasurer.*

Names of security committee:
DANIEL PARLIN, E. J. BARDWELL,
URGEL JACQUES.

Regular meetings the Thursday preceding the third Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$102,425 00	Dues capital,	$100,169 00
Loans on shares,	3,015 00	Profits capital (all series),	8,503 14
Permanent expense account,	370 00	Interest,	1,255 56
Temporary expense account,	120 64	Fines,	63 38
Suspense account,	565 23	Transfer fees,	3 00
Cash in hands of treasurer,	3,991 60	Surplus,	347 83
		Guaranty fund,	111 00
		Forfeited share account,	34 56
	$110,487 47		$110,487 47

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,555	
Number of shares now in force,	4,298	
Number of shares now borrowed upon,	548	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	861	
Number of shares forfeited during the year,	14	
Amount of dues received during the year,		$48,875 00
Highest per centum of interest received during the year: 7⅛.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	102	
Present number of members,	488	
Present number of borrowers,	82	

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Present number of non-borrowers,	406	
Number of loans secured by first mortgage of real estate,	78	
Amount of loans secured by first mortgage of real estate,		$102,425 00
Number and amount of loans on shares,	21	3,015 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		657 84
Amount of profits credited to shares during the year,		5,439 85
Amount of cash received during the year,		64,194 31
Amount of cash paid during the year,		66,913 31

Date of examination by commissioner: January 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1887,	1	971	$49 20	$47,773 20	Dues capital, as per ledger,	$100,169 00
Sept., 1887,	2	234	41 82	9,785 88	Profits capital (all series),	
Mar., 1888,	3	466	34 63	16,137 58	as per ledger,	8,503 14
Sept., 1888,	4	276	27 68	7,639 68	Unpaid dues,	950 00
Mar., 1889,	5	583	20 94	12,208 02		
Sept., 1889,	6	526	14 42	7,584 92		
Mar., 1890,	7	926	8 11	7,509 86		
Sept., 1890,	8	316	2 00	632 00		
Dues paid in advance,				351 00		
Total,				$109,622 14	Total,	$109,622 14

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 10, 1890.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, MARVIN M. TAYLOR, *Justice of the Peace.*

WORCESTER, ss. Nov. 10, 1890.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, MARVIN M. TAYLOR, *Justice of the Peace.*

WORCESTER, ss. Nov. 15, 1890.

Personally appeared J. B. Willard, Vice-President, and H. E. Fayerweather, Chas. L. Gates, Urgel Jacques, Everett J. Bardwell and H. G. Crane, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, EDWARD B. GLASGOW, *Justice of the Peace.*

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EVERETT CO-OPERATIVE BANK — EVERETT.

Incorporated Sept. 24, 1890. Commenced business Oct. 14, 1890.
Capital to be accumulated, $1,000,000.

SAM'L FREEMAN, 2d, *President.* CHAS E. JENNINGS, *Secretary.*
CHAS E. JENNINGS, *Treasurer.*

Names of security committee:
EDW. C. MEAD, NATHANIEL A. DILL,
CHAS. H. SPENCER.

Regular meetings the second Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Cash in hands of treasurer, .	$566 30	Dues capital, ...	$563 00
		Interest, ...	3 00
		Premiums, ...	30
	$566 30		$566 30

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year, ...	563	
Number of shares now in force, ...	563	
Largest number of shares held by any one member, ...	25	
Amount of dues received during the year, ...		$563 00
Present number of members, ...	95	
Present number of non-borrowers, ...	95	
Amount of cash received during the year, ...		566 30

Date of examination by commissioner: December 15.

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1890, .	1	563	$1 00	$563 00	Dues capital, as per ledger,	$563 00
Total, ...				$563 00	Total, ...	$563 00

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COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 22, 1890.

Personally appeared Chas. E. Jennings, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, SAMUEL P. CANNELL, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 22, 1890.

Personally appeared Chas. E. Jennings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, SAMUEL P. CANNELL, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 21, 1890.

Personally appeared Samuel Freeman, 2d, President, and Edw. C. Mead, Geo. F. Foster, N. A. Dill, Jas. E. Freeman and Geo. E. Smtth, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOSEPH H. CANNELL, *Justice of the Peace.*

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FALL RIVER CO-OPERATIVE BANK — FALL RIVER.

Incorporated Dec. 1, 1888. Commenced business Dec. 12, 1888.
Capital to be accumulated, $1,000,000.

JOHN BARLOW, *President.* GEO. O. LATHROP, *Secretary.*
RODOLPHUS N. ALLEN, *Treasurer.*

Names of security committee:
JOHN BARLOW, CHAS. F. TRIPP,
HENRY WARING.

Regular meetings the second Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$43,600 00	Dues capital,	$41,769 00
Permanent expense account,	70 90	Profits capital (all series),	1,542 94
Fines,	3 56	Interest,	402 75
Cash in hands of treasurer,	102 81	Premiums,	33 01
Cash in hands of secretary,	31 38	Guaranty fund,	60 37
		Forfeited share account,	58
	$43,808 65		$43,808 65

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,664	
Number of shares now in force,	3,240	
Number of shares now borrowed upon,	225	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	579	
Number of shares forfeited during the year,	5	
Amount of dues received during the year,		$31,678 00
Highest premium received during the year,		11
Lowest premium received during the year,		08
Number of members withdrawn during the year,	91	
Present number of members,	400	
Present number of borrowers,	35	
Present number of non-borrowers,	365	
Number of loans secured by first mortgage of real estate,	36	

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Amount of loans secured by first mortgage of real estate,	$45,150 00
Largest loan to any one member,	4,300 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	281 88
Amount of profits credited to shares during the year,	1,476 36
Amount of cash received during the year,	38,723 12
Amount of cash paid during the year,	38,620 01

Date of examination by commissioner: March 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Dec., 1888,	1	891	$24 14	$21,508 74	Dues capital, as per ledger,	$41,769 00
Mar., 1889,	2	305	20 83	6,353 15	Profits capital (all series),	
Sept., 1889,	3	571	14 36	8,199 56	as per ledger,	1,542 94
Mar., 1890,	4	761	8 09	6,156 49	Unpaid dues,	504 00
Sept., 1890,	5	712	2 00	1,424 00		
Dues paid in advance,				174 00		
Total,				$43,815 94	Total,	$43,815 94

Commonwealth of Massachusetts.

Bristol, ss. Nov. 26, 1890.

Personally appeared Geo. O. Lathrop, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Arthur S. Phillips, *Justice of the Peace.*

Bristol, ss. Nov. 25, 1890.

Personally appeared R. N. Allen, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Arthur S. Phillips, *Justice of the Peace.*

Bristol, ss. Nov. 26, 1890.

Personally appeared John Barlow, President, and Chas. T. Tripp, E. W. Borden, Alfred H. Hood, A. N. Lincoln and Henry Waring, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Arthur S. Phillips, *Justice of the Peace.*

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FEDERAL CO-OPERATIVE BANK — BOSTON.

Incorporated Jan. 29, 1890. Commenced business Feb. 6, 1890.
Capital to be accumulated, $1,000,000.

BILLINGS B. REED, *President.* WM. WARDWELL, *Secretary.*
WM. WARDWELL, *Treasurer.*

Names of security committee:

JOS. B. BRAGDON, WM. B. HAYFORD,
FRANK W. ELDREGE, CHAS. H. HAINES,
FRANCIS G. WASHBURN.

Regular meetings the first Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$4,200 00	Dues capital,	$5,003 00
Loans on shares,	225 00	Profits capital (all series),	44 55
Permanent expense account,	124 38	Interest,	61 75
Cash in hands of treasurer,	569 07	Premiums,	3 10
		Fines,	1 02
		Transfer fees,	10
		Surplus,	1 73
		Guaranty fund,	2 60
		Withdrawal profits,	60
	$5,118 45		$5,118 45

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	816	
Number of shares now in force,	749	
Number of shares now borrowed upon,	65	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	67	
Amount of dues received during the year,		$5,275 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	10	
Present number of members,	138	
Present number of borrowers,	8	

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Present number of non-borrowers,	130	
Number of loans secured by first mortgage of real estate,	4	
Amount of loans secured by first mortgage of real estate,		$4,200 00
Number and amount of loans on shares,	4	225 00
Largest loan to any one member,		1,900 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		52 64
Amount of profits credited to shares during the year,		47 70
Amount of cash received during the year,		5,443 80
Amount of cash paid during the year,		4,874 73

Date of examination by commissioner: May 5.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Feb., 1890,	1	495	$9 09	$4,499 55	Dues capital, as per ledger,	$5,003 00
Aug., 1890,	2	254	3 00	762 00	Profits capital (all series), as per ledger,	44 55
					Unpaid dues,	285 00
Dues paid in advance,				71 00		
Total,				$5,332 55	Total,	$5,332 55

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Dec. 1, 1890.

Personally appeared Wm. Wardwell, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, SAM'L H. LONGLEY, *Justice of the Peace.*

SUFFOLK, ss. Dec. 1, 1890.

Personally appeared Wm. Wardwell, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, SAM'L H. LONGLEY, *Justice of the Peace.*

SUFFOLK, ss. Dec. 1, 1890.

Personally appeared Billings B. Reed, President, and Frank W. Eldredge, Jos. B. Bragdon, Chas. H. Haines, D. L. White and E. F. Blossom, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, SAM'L H. LONGLEY, *Justice of the Peace.*

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FIDELITY CO-OPERATIVE BANK—FITCHBURG.

Incorporated April 25, 1888. Commenced business May 8, 1888.
Capital to be accumulated, $1,000,000.

GEO. E. CLIFFORD, *President.* W. G. HAYES, *Secretary.*
W. G. HAYES, *Treasurer.*

Names of security committee:
H. G. MORSE, L. H. GOODNOW,
WILLIAM EDWARDS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$84,200 00	Dues capital,	$85,747 00
Loans on shares,	4,665 00	Profits capital (all series),	4,683 52
Permanent expense account,	200 00	Interest,	819 10
Temporary expense account,	32 50	Premiums,	31 22
Unpaid interest, premiums and fines,	853 54	Fines,	32 36
Taxes paid,	62 80	Transfer fees,	50
Cash in hands of treasurer,	1,600 48	Guaranty fund,	95 35
		Forfeited share account,	186 69
		Withdrawal profits,	18 58
	$91,614 32		$91,614 32

How are shares issued,—quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,636	
Number of shares now in force,	4,557	
Number of shares now borrowed upon,	807	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	901	
Number of shares forfeited during the year,	50	
Amount of dues received during the year,		$50,888 00
Highest premium received during the year,		50
Lowest premium received during the year,		02
Number of members withdrawn during the year,	126	
Present number of members,	561	
Present number of borrowers,	102	

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Present number of non-borrowers,	459	
Number of loans secured by first mortgage of real estate,	66	
Amount of loans secured by first mortgage of real estate,		$84,200 00
Number and amount of loans on shares,	36	4,665 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		403 95
Amount of profits credited to shares during the year,		3,778 92
Amount of cash received during the year,		63,739 51
Amount of cash paid during the year,		63,137 87

Date of examination by commissioner: August 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1888,	1	1,478	$32 06	$47,384 68	Dues capital, as per ledger,	$85,747 00
Sept., 1888,	2	436	27 51	11,994 36	Profits capital (all series),	
Mar., 1889,	3	798	20 85	16,638 30	as per ledger,	4,683 52
Sept., 1889,	4	616	14 38	8,858 08	Unpaid dues,	1,533 00
Mar., 1890,	5	681	8 10	5,516 10		
Sept., 1890,	6	548	2 00	1,096 00		
Dues paid in advance,				476 00		
Total,				$91,963 52	Total,	$91,963 52

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 6, 1890.

Personally appeared W. G. Hayes, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, CHAS. F. ROCKWOOD, *Justice of the Peace.*

WORCESTER, ss. Nov. 6, 1890.

Personally appeared W. G. Hayes, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, CHAS. F. ROCKWOOD, *Justice of the Peace.*

WORCESTER, ss. Nov. 12, 1890.

Personally appeared Geo. E. Clifford, President, and W. C. Johnson, L. C. Albee, H. G. Morse, Geo. Reed and F. F. Farrar, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, SAM'L L. GRAVES, *Justice of the Peace.*

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FITCHBURG CO-OPERATIVE BANK — FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.
Capital to be accumulated, $1,000,000.

JABEZ FISHER, *President.* JOS. F. SIMONDS, *Secretary.*
CHAS. F. BAKER, *Treasurer.*

Names of security committee:
J. DUDLEY LITTLEHALE, MARTIN WEBBER.

Regular meetings the third Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$426,195 00	Dues capital,	$391,314 00
Loans on shares,	22,000 00	Profits capital (all series),	73,320 74
Real estate by foreclosure,	1,367 50	Surplus,	279 84
Unpaid dues, interest, premiums and fines,	12,155 86	Guaranty fund,	1,146 85
Myra A. Adams,	80	Forfeited share account,	271 56
Estate of A. Legros,	173 23	Advance dues,	2,121 49
Estate of Seth Twichell,	114 17	Due sundry persons,	115 13
Estate of Peter Laflame,	121 45	Due J. F. Simonds,	17 35
Estate of Flora Morris,	155 44	Estate of Edward Legros,	11 15
Estate of Christine Flagg,	5 35	Estate of Chas. S. Keith,	21 38
Estate of Geo. W. Morse,	1 14	Estate of Martha C. Twichell,	53 05
Estate of C. M. Russell,	22 66	Estate of C. C. Kinsman,	322 48
Estate of N. Onellet,	6 91	Estate of Lurena Oliver,	63 91
Suspense account,	896 56	Estate of Andrew Pratt,	36 85
Cash in hands of treasurer,	6,277 07	Estate of John F. Ballou,	286 48
		Estate of D. Lafontaine,	99 03
		Estate of Stanie Noel,	11 85
	$469,493 14		$469,493 14

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	2,695	
Number of shares now in force,	9,875	
Number of shares now borrowed upon,	2,508	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,793	
Number of shares forfeited during the year,	46	
Number of shares retired during the year,	219	
Number of shares matured during the year,	43	
Amount of dues received during the year,		$130,114 17
Highest per centum of interest received during the year: $7\frac{68}{100}$.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	233	
Present number of members,	1,196	

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Present number of borrowers,	623	
Present number of non-borrowers,	573	
Number of loans secured by first mortgage of real estate,	470	
Amount of loans secured by first mortgage of real estate,		$426,195 00
Number and amount of loans on shares,	153	22,000 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,151 31
Amount of profits credited to shares during the year,		24,554 88
Amount of cash received during the year,		182,851 52
Amount of cash paid during the year,		178,633 78

Date of examination by commissioner: August 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1879,	4	23	$198 77	$4,571 71	Dues capital, as per ledger,	$391,314 00
Nov., 1879,	5	78	187 04	14,589 12	Profits capital (all series),	
May, 1880,	6	111	175 65	19,497 15	as per ledger,	73,320 74
Nov., 1880,	7	82	164 73	13,507 86		
May, 1881,	8	123	153 97	18,938 31		
Nov., 1881,	9	114	143 53	16,362 42		
May, 1882,	10	162	133 38	21,607 56		
Nov., 1882,	11	138	123 54	17,048 52		
May, 1883,	12	222	113 99	25,305 78		
Nov., 1883,	13	215	104 70	22,510 50		
May, 1884,	14	233	95 68	22,293 44		
Nov., 1884,	15	190	86 94	16,518 60		
May, 1885,	16	216	78 44	16,943 04		
Nov., 1885,	17	251	70 19	17,617 69		
May, 1886,	18	503	62 18	31,276 54		
Nov , 1886,	19	403	54 39	21,919 17		
May, 1887,	20	860	46 85	40,291 00		
Nov., 1887,	21	848	39 53	33,521 44		
May, 1888,	22	827	32 41	26,803 07		
Nov., 1888,	23	834	25 53	21,292 02		
May, 1889,	24	1,085	18 86	20,463 10		
Nov., 1889,	25	1,175	12 38	14,546 50		
May, 1890,	26	1,182	6 10	7,210 20		
Total,				$464,634 74	Total,	$464,634 74

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Dec. 2, 1890.

Personally appeared Jos. F. Simonds, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, HENRY JACKSON, *Justice of the Peace.*

WORCESTER, ss. Dec. 3, 1890.

Personally appeared Chas. F. Baker, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, HENRY JACKSON, *Justice of the Peace.*

WORCESTER, ss. Dec. 3, 1890.

Personally appeared Jabez Fisher, President, and H. P. Boutelle, W. Webber, Ebenezer Bailey, E. N. Choate and J. F. Fisher, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, HENRY JACKSON, *Justice of the Peace.*

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FOXBOROUGH CO-OPERATIVE BANK — FOXBOROUGH.

Incorporated Feb. 25, 1889. Commenced business March 19, 1889.
Capital to be accumulated, $1,000,000.

ERASTUS P. CARPENTER, *President.* F. S. LANE, *Secretary.*
F. S. LANE, *Treasurer.*

Names of security committee:
E. P. CARPENTER, WM. B. CROCKER,
EZRA PICKENS.

Regular meetings the third Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$10,250 00	Dues capital,	$10,397 00
Permanent expense account,	120 00	Profits capital (all series),	369 90
Accrued fines,	6 58	Interest,	39 84
Cash in hands of treasurer,	580 29	Premiums,	5 50
		Transfer fees,	1 75
		Surplus,	70 76
		Guaranty fund,	4 26
		Forfeited share account,	63 41
		Withdrawal profits,	2 02
		Forfeiture profits,	2 43
	$10,956 87		$10,956 87

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	280	
Number of shares now in force,	769	
Number of shares now borrowed upon,	61	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	174	
Number of shares forfeited during the year,	56	
Amount of dues received during the year,		$8,210 00
Highest premium received during the year,		30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	61	
Present number of members,	171	

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Present number of borrowers,	10
Present number of non-borrowers,	161
Number of loans secured by first mortgage of real estate,	10
Amount of loans secured by first mortgage of real estate,	$10,250 00
Largest loan to any one member,	2,500 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	102 81
Amount of profits credited to shares during the year,	376 74
Amount of cash received during the year,	9,798 85
Amount of cash paid during the year,	12,419 58

Date of examination by commissioner: January 27.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1889,	1	374	$20 81	$7,782 94	Dues capital, as per ledger,	$10,397 00
Sept., 1889,	2	168	14 36	2,412 48	Profits capital (all series),	
Mar., 1890,	3	72	8 09	582 48	as per ledger,	369 90
Sept., 1890,	4	155	2 00	310 00	Unpaid dues,	321 00
Total,				$11,087 90	Total,	$11,087 90

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 19, 1890.

Personally appeared Fred S. Lane, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ROBT. W. CARPENTER, *Justice of the Peace.*

NORFOLK, ss. Nov. 19, 1890.

Personally appeared Fred S. Lane, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ROBT. W. CARPENTER, *Justice of the Peace.*

NORFOLK, ss. Nov. 19, 1890.

Personally appeared E. P. Carpenter, President, and Ezra Pickens, Geo. B. Nickerson, Geo. F. Williams, Wm. B. Crocker and C. H. Jacobs, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, ROBT. W. CARPENTER, *Justice of the Peace.*

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FRANKLIN CO-OPERATIVE BANK — FRANKLIN.

Incorporated June 15, 1889. Commenced business July 16, 1889.
Capital to be accumulated, $1,000,000.

A. H. MORSE, *President.* H. E. RUGGLES, *Secretary.*
M. F. CONROY, *Treasurer.*

Names of security committee:
A. A. POND, H. M. BULLOCK,
E. POND.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$4,900 00	Dues capital,	$5,119 00
Loans on shares,	50 00	Profits capital (all series),	83 85
Permanent expense account,	135 00	Interest,	83 75
Unpaid fines,	5 40	Premiums,	5 35
Cash in hands of treasurer,	241 93	Fines,	2 94
		Surplus,	6 78
		Guaranty fund,	3 00
		Withdrawal profits,	11 15
		Due secretary,	22 51
	$5,332 33		$5,332 33

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	53	
Number of shares now in force,	371	
Number of shares now borrowed upon,	27	
Largest number of shares held by any one member,	20	
Number of shares withdrawn during the year,	114	
Amount of dues received during the year,		$4,465
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	28	
Present number of members,	88	
Present number of borrowers,	8	

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Present number of non-borrowers,	80	
Number of loans secured by first mortgage of real estate,	7	
Amount of loans secured by first mortgage of real estate,		$4,900 00
Number and amount of loans on shares,	1	50 00
Largest loan to any one member,		1,050 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		15 65
Amount of profits credited to shares during the year,		99 17
Amount of cash received during the year,		4,625 36
Amount of cash paid during the year,		5,254 64

Date of examination by commissioner: September 24.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	327	$16 25	$5,313 75	Dues capital, as per ledger,	$5,119 00
Jan., 1890,	2	35	10 06	352 10	Profits capital (all series), as per ledger,	83 85
July, 1890,	3	9	4 00	36 00	Unpaid dues,	561 00
Dues paid in advance,				62 00		
Total,				$5,763 85	Total,	$5,763 85

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 19, 1890.

Personally appeared H. E. Ruggles, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

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

NORFOLK, ss. Nov. 19, 1890.

Personally appeared M. F. Conroy, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

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

NORFOLK, ss. Nov. 19, 1890.

Personally appeared A. H. Morse, President, and J. O. Chilson, A. A. Fletcher, H. M. Bullock, Herbert W. Thayer, T. M. Turner and M. F. McCarthy, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

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

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GARDNER CO-OPERATIVE BANK — GARDNER.

Incorporated Jan. 14, 1889. Commenced business March 12, 1889.
Capital to be accumulated, $1,000,000.

AUGUSTUS KNOWLTON, *President.* JAMES A. STILES, *Secretary.*
JAMES A. STILES, *Treasurer.*

Names of security committee:
GEO. B. HAGER, GUY W. GARLAND,
O. O. BRIGHAM.

Regular meetings the second Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$25,700 00	Dues capital,	$26,696 00
Loans on shares,	350 00	Profits capital (all series),	971 61
Permanent expense account,	253 47	Interest,	250 37
Temporary expense account,	48 32	Premiums,	27 99
Unpaid interest, premiums and fines,	74 93	Fines,	18 57
Cash in hands of treasurer,	1,661 38	Transfer fees,	50
		Surplus,	42 26
		Guaranty fund,	22 71
		Forfeited share account,	48 88
		Withdrawal profits,	5 76
		Forfeiture profits,	3 45
	$28,088 10		$28,088 10

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	410	
Number of shares now in force,	1,681	
Number of shares now borrowed upon,	107	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	309	
Number of shares forfeited during the year,	14	
Amount of dues received during the year,		$19,034 00
Highest premium received during the year,		26
Lowest premium received during the year,		02
Number of members withdrawn during the year,	58	
Present number of members,	358	

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Present number of borrowers,	28	
Present number of non-borrowers,	330	
Number of loans secured by first mortgage of real estate,	26	
Amount of loans secured by first mortgage of real estate,		$25,700 00
Number and amount of loans on shares,	3	350 00
Largest loan to any one member,		2,100 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		184 67
Amount of profits credited to shares during the year,		944 06
Amount of cash received during the year,		20,655 66
Amount of cash paid during the year,		19,058 32

Date of examination by commissioner: October 3.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1889,	1	1,109	$20 79	$23,056 11	Dues capital, as per ledger,	$26,696 00
Sept., 1889,	2	200	14 36	2,872 00	Profits capital (all series),	
Mar., 1890,	3	235	8 10	1,903 50	as per ledger,	971 61
Sept., 1890,	4	137	2 00	274 00	Unpaid dues,	523 00
Dues paid in advance,				85 00		
Total,				$28,190 61	Total,	$28,190 61

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 3, 1890.

Personally appeared James A. Stiles, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, RALPH W. BLACK, *Justice of the Peace.*

WORCESTER, ss. Nov. 3, 1890.

Personally appeared James A. Stiles, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, RALPH W. BLACK, *Justice of the Peace.*

WORCESTER, ss. Nov. 6, 1890.

Personally appeared Augustus Knowlton, President, and M. J. Ryan, Geo. B. Hager, L. A. Greenwood, Chas. A. Adams and Guy W. Garland, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, RALPH W. BLACK, *Justice of the Peace.*

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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.* ANDREW M. DORR, *Secretary.*
MARTIN HASENFUSS, *Treasurer.*

Names of security committee:
HERMAN OBEMARK, TOBIAS KLUEBER,
JOHN FANDELL.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$120,000 00	Dues capital,	$111,817 00
Loans on shares,	3,500 00	Profits capital (all series),	13,525 20
Permanent expense account,	605 61	Interest,	675 55
Temporary expense account,	109 50	Fines,	14 04
Cash in hands of treasurer,	2,896 88	Surplus,	415 10
Cash in hands of secretary,	60 75	Guaranty fund,	434 61
		Forfeited share account,	20 83
		Withdrawal profits,	132 63
		Forfeiture profits,	12
		Suspense account,	137 66
	$127,172 74		$127,172 74

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,770	
Number of shares now in force,	4,391	
Number of shares now borrowed upon,	806	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,144	
Number of shares forfeited during the year,	36	
Amount of dues received during the year,		$47,216 00
Highest per centum of interest received during the year:	11¼.	
Lowest per centum of interest received during the year:	5¾.	
Number of members withdrawn during the year,	133	
Present number of members,	578	

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Present number of borrowers,	98
Present number of non-borrowers,	480
Number of loans secured by first mortgage of real estate,	71
Amount of loans secured by first mortgage of real estate,	$120,000 00
Number and amount of loans on shares,	28 3,500 00
Largest loan to any one member,	4,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	1,094 88
Amount of profits credited to shares during the year,	7,170 72
Amount of cash received during the year,	84,167 11
Amount of cash paid during the year,	83,094 21

Date of examination by commissioner: May 15.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1885,	1	598	$71 77	$42,918 46	Dues capital, as per ledger,	$111,817 00
April, 1886,	2	200	63 76	12,752 00	Profits capital (all series),	
Oct., 1886,	3	124	55 93	6,935 32	as per ledger,	13,525 20
April, 1887,	4	141	48 29	6,808 89	Unpaid dues,	627 00
Oct., 1887,	5	242	40 94	9,907 48		
April, 1888,	6	542	33 73	18,281 66		
Oct., 1888,	7	495	26 79	13,261 05		
April, 1889,	8	30	20 01	600 30		
Oct., 1889,	9	611	13 45	8,217 95		
April, 1890,	10	793	7 13	5,654 09		
Oct., 1890,	11	615	1 00	615 00		
Dues paid in advance,				17 00		
Total,				$125,969 20	Total,	$125,969 20

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. BOSTON, Nov. 19, 1890.

Personally appeared Andrew M. Dorr, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, CHARLES V. JAEGER, *Justice of the Peace.*

SUFFOLK, ss. BOSTON, Nov. 19, 1890.

Personally appeared Martin Hasenfuss, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at date thereof.

Before me, CHAS. V. JAEGER, *Justice of the Peace.*

SUFFOLK, ss. BOSTON, Nov. 19, 1890.

Personally appeared Joseph Torndorf, Jr., President, and Gerhard Kranefuss, Jacob Buchlolz, Tobias Klueber, Theodor Fandell and Herman Obermark, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, CHAS. V. JAEGER, *Justice of the Peace.*

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GLOUCESTER CO-OPERATIVE BANK — GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.
Capital to be accummulated, $1,000,000.

W. Frank Parsons, *President.* Everett Lane, *Secretary.*
Everett Lane, *Treasurer.*

Names of security committee:

Geo. E. Lane, Henry A. Swett,
Edwin O. Parsons, Herbert Presson,
Asa G. Andrews.

Regular meetings the second Thursday of each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$40,500 00	Dues capital,	$41,368 00
Loans on shares,	3,350 00	Profits capital (all series),	3,388 01
Unpaid interest,	64 75	Interest,	255 00
Unpaid premium,	8 65	Premiums,	28 29
Unpaid fines,	20 86	Fines,	13 98
Cash in hands of treasurer,	1,266 24	Surplus,	100 59
		Guaranty fund,	47 00
		Withdrawal profits,	9 63
	$45,210 50		$45,210 50

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	511	
Number of shares now in force,	1,708	
Number of shares now borrowed upon,	389	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	244	
Amount of dues received during the year,		$18,922 00
Highest premium received during the year,		35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	55	
Present number of members,	338	
Present number of borrowers,	56	

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Present number of non-borrowers,	282	
Number of loans secured by first mortgage of real estate,	43	
Amount of loans secured by first mortgage of real estate,		$40,500 00
Number and amount of loans on shares,	23	3,350 00
Largest loan to any one member,		2,400 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		441 53
Amount of profits credited to shares during the year,		1,999 53
Amount of cash received during the year,		22,558 42
Amount of cash paid during the year,		21,696 55

Date of examination by commissioner: July 31.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1887,	1	483	$47 64	$23,010 12	Dues capital, as per ledger,	$41,368 00
Oct., 1887,	2	101	40 38	4,078 38	Profits capital (all series),	
April, 1888,	3	140	33 32	4,664 80	as per ledger,	3,388 01
Oct., 1888,	4	136	26 47	3,599 92	Unpaid dues,	351 00
April, 1889,	5	206	19 82	4,082 92		
Oct., 1889,	6	231	13 36	3,086 16		
April, 1890,	7	319	7 09	2,261 71		
Oct., 1890,	8	92	1 00	92 00		
Dues paid in advance,				231 00		
Total,				$45,107 01	Total,	$45,107 01

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. GLOUCESTER, Nov. 22, 1890.

Personally appeared Everett Lane, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, HOWARD G. LANE, *Justice of the Peace.*

ESSEX, ss. GLOUCESTER, Nov. 22, 1890.

Personally appeared Everett Lane, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, HOWARD G. LANE, *Justice of the Peace.*

ESSEX, ss. GLOUCESTER, Nov. 22, 1890.

Personally appeared W. Frank Parsons, President, and Sidney F. Haskell, David O. Frost, Edwin O. Parsons, Geo. E. Merchant and Joseph C. Shepherd, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, HOWARD G. LANE, *Justice of the Peace.*

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GRAFTON CO-OPERATIVE BANK — GRAFTON.

Incorporated Oct. 19, 1887. Commenced business Nov. 10, 1887.
Capital to be accumulated, $1,000,000.

JOSEPH A. DODGE, *President.* JOHN B. SCOTT, *Secretary.*
ALDEN A. HOWE, *Treasurer.*

Names of security committee:
HENRY F. WING, CHAS. H. NELSON,
ARTHUR M. BIGELOW.

Regular meetings the second Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$18,706 00	Dues capital,	$19,016 00
Loans on shares,	1,903 00	Profits capital (all series),	1,457 20
Suspense account,	110 88	Surplus,	227 44
Cash in hands of treasurer,	61 89	Guaranty fund,	81 13
	$20,781 77		$20,781 77

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	188	
Number of shares now in force,	747	
Number of shares now borrowed upon,	230	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	128	
Number of shares forfeited during the year,	6	
Amount of dues received during the year,		$8,983 00
Highest per centum of interest received during the year,	7	
Lowest per centum of interest received during the year,	6	
Number of members withdrawn during the year,	22	
Present number of members,	137	
Present number of borrowers,	29	
Present number of non-borrowers,	108	
Number of loans secured by first mortgage of real estate,	14	
Amount of loans secured by first mortgage of real estate,		18,706 00
Number and amount of loans on shares,	15	1,903 00

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Largest loan to any one member,	$4,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	91 31
Amount of profits credited to shares during the year,	926 91
Amount of cash received during the year,	12,868 79
Amount of cash paid during the year,	13,039 65

Date of examination by commissioner: January 10.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Nov., 1887,	1	325	$39 25	$12,756 25	Dues capital, as per ledger,	$19,016 00
May, 1888,	2	65	32 25	2,096 25	Profits capital (all series),	
Nov., 1888,	3	98	25 44	2,493 12	as per ledger,	1,457 20
May, 1889,	4	89	18 81	1,674 09	Unpaid dues,	234 00
Nov., 1889,	5	97	12 36	1,198 92		
May, 1890,	6	73	6 09	444 57		
Dues paid in advance,				44 00		
Total,				$20,707 20	Total,	$20,707 20

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 8, 1890.

Personally appeared John B. Scott, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, S. C. WILLIS, Jr., *Justice of the Peace.*

WORCESTER, ss. Nov. 20, 1890.

Personally appeared Alden A. Howe, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, D. WEBSTER NORCROSS, *Notary Public.*

WORCESTER, ss. Nov. 18, 1890.

Personally appeared Jos. A. Dodge, President, and J. H. Carpenter, Geo. A. Dearborn, Dan'l N. Gibbs, Henry F. Wing and Clarence R. Pratt, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, D. WEBSTER NORCROSS, *Notary Public.*

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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. ELREDGE, *Secretary.*
D. ELDREDGE, *Treasurer.*

Names of security committee:

HIRAM AMES, J. M. SIMPSON,
J. K. FELLOWS, A. H. CLAPP,
W. H. ROBERTS.

Regular meetings the first Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$133,250 00	Dues capital,	$134,443 00
Loans on shares,	5,050 00	Profits capital (all series),	10,095 14
Permanent expense account,	100 00	Interest,	3,282 21
Temporary expense account,	241 67	Premiums,	292 30
Real estate by foreclosure,	1,243 17	Fines,	115 24
Cash in hands of treasurer,	9,539 04	Transfer fees,	1 50
		Surplus,	680 58
		Guaranty fund,	300 00
		Forfeited share account,	69 75
		Withdrawal profits,	144 16
	$149,423 88		$149,423 88

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,201	
Number of shares now in force,	4,700	
Number of shares now borrowed upon,	883	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	601	
Number of shares forfeited during the year,	35	
Amount of dues received during the year,		$53,948 00
Highest premium received during the year,		20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	110	

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Present number of members,		687
Present number of borrowers,		91
Present number of non-borrowers,		596
Number of loans secured by first mortgage of real estate,		86
Amount of loans secured by first mortgage of real estate,		$133,250 00
Number and amount of loans on shares,	28	5,050 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,293 38
Amount of profits credited to shares during the year,		6,117 15
Amount of cash received during the year,		88,638 17
Amount of cash paid during the year,		87,166 27

Date of examination by commissioner: February 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Aug., 1886,	1	668	$56 64	$37,835 52	Dues capital, as per ledger,	$134,443 00
Dec., 1886,	2	517	51 65	26,703 05	Profits capital (all series), as per ledger,	10,095 14
June, 1887,	3	472	44 38	20,947 36	Unpaid dues,	1,803 00
Dec., 1887,	4	338	37 32	12,614 16		
June, 1888,	5	623	30 47	18,982 81		
Dec., 1888,	6	499	23 82	11,886 78		
June, 1889,	7	466	17 36	8,089 76		
Dec., 1889,	8	570	11 09	6,321 30		
June, 1890,	9	547	5 00	2,735 00		
Dues paid in advance,				226 00		
Total,				$146,341 14	Total,	$146,341 14

Commonwealth of Massachusetts.

Suffolk, ss. Nov. 18, 1890.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Walter H. Roberts, *Justice of the Peace.*

Suffolk, ss. Nov. 18, 1890.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Walter H. Roberts, *Justice of the Peace.*

Suffolk, ss. Nov. 18, 1890.

Personally appeared Gamaliel Bradford, President, and John K. Fellows, Willis S. Mason, C. Willard Carter, Roscoe Sylvester and Eugene C. Leonard, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Walter H. Roberts, *Justice of the Peace.*

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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 security committee:
IRA O. SAWYER, B. F. LEIGHTON,
D. B. CLUFF.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$244,025 00	Dues capital,	$243,396 00
Loans on shares,	2,500 00	Profits capital (all series),	45,429 05
Permanent expense account,	50 00	Surplus,	671 98
Unpaid interest,	2,598 00	Guaranty fund,	734 93
Unpaid premiums,	367 85	Forfeited share account,	486 40
Unpaid fines,	154 90	Matured shares,	6,774 57
Mortgage balance,	38 19		
Town of Bradford note,	27,000 00		
Cash in hands of treasurer,	20,758 99		
	$297,492 93		$297,492 93

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,291	
Number of shares now in force,	6,521	
Number of shares now borrowed upon,	1,378	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,263	
Number of shares forfeited during the year,	42	
Number of shares retired during the year,	139	
Number of shares matured during the year,	39	
Amount of dues received during the year,		$80,432 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	152	
Present number of members,	870	

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Present number of borrowers,	192	
Present number of non-borrowers,	678	
Number of loans secured by first mortgage of real estate,	177	
Amount of loans secured by first mortgage of real estate,		$244,025 00
Number and amount of loans on shares,	15	2,500 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,702 29
Amount of profits credited to shares during the year,		17,130 46
Amount of cash received during the year,		155,719 81
Amount of cash paid during the year,		147,942 30

Date of examination by commissioner: June 19.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1880,	4	74	$180 34	$13,345 16	Dues capital, as per ledger,	$243,396 00
Jan., 1881,	5	31	167 83	5,202 73	Profits capital (all series),	
July, 1881,	6	26	156 36	4,065 36	as per ledger,	45,429 05
Jan., 1882,	7	97	145 23	14,087 31	Unpaid dues,	2,254 00
July, 1882,	8	42	134 48	5,648 16		
Jan., 1883,	9	125	124 06	15,507 50		
July, 1883,	10	147	113 98	16,755 06		
Jan., 1884,	11	107	104 26	11,155 82		
Nov., 1884,	12	259	88 77	22,991 43		
May, 1885,	13	130	79 89	10,385 70		
Nov., 1885,	14	347	71 32	24,748 04		
May, 1886,	15	295	63 04	18,596 80		
Nov., 1886,	16	418	55 04	23,006 72		
May, 1887,	17	277	47 31	13,104 87		
Nov., 1887,	18	503	39 83	20,034 49		
May, 1888,	19	700	32 61	22,827 00		
Nov., 1888,	20	843	25 63	21,606 09		
May, 1889,	21	903	18 89	17,057 67		
Nov., 1889,	22	529	12 38	6,549 02		
May, 1890,	23	668	6 09	4,068 12		
Dues paid in advance,				336 00		
Total,				$291,079 05	Total,	$291,079 05

Commonwealth of Massachusetts.

Essex, ss. Nov. 3, 1890.

Personally appeared William H. Page, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, John A. Page, *Justice of the Peace.*

Essex, ss. Nov. 3, 1890.

Personally appeared William H. Page, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, John A. Page, *Justice of the Peace.*

Essex, ss. Nov. 3, 1890.

Personally appeared Amos W. Downing, President, and M. Warren Hanscom, Ira O. Sawyer, B. F. Leighton, Geo. W. Ladd and D. B. Cluff, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, John A. Page, *Justice of the Peace.*

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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 security committee:

JOSEPH WILDE, E. S. DODGE,
AMOS P. CHENEY, EDWARD MCMANUS,
J. E. SWEETLAND.

Regular meetings the second Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$73,200 00	Dues capital,	$77,314 00
Loans on shares,	5,700 00	Profits capital (all series),	8,104 46
Permanent expense account,	273 00	Surplus,	439 19
Unpaid interest,	460 25	Guaranty fund,	270 00
Unpaid premium,	58 15	Forfeited share account,	21 28
Unpaid fines,	69 48		
Cash in hands of treasurer,	6,388 05		
	$86,148 93		$86,148 93

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	705	
Number of shares now in force,	2,742	
Number of shares now borrowed upon,	282	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	504	
Number of shares forfeited during the year,	10	
Amount of dues received during the year,		$32,098 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	72	
Present number of members,	427	
Present number of borrowers,	88	

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Present number of non-borrowers,	339	
Number of loans secured by first mortgage of real estate,	72	
Amount of loans secured by first mortgage of real estate,		$73,200 00
Number and amount of loans on shares,	42	5,700 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		491 13
Amount of profits credited to shares during the year,		4,536 37
Amount of cash received during the year,		58,607 05
Amount of cash paid during the year,		55,542 06

Date of examination by commissioner: August 5.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Nov., 1886,	1	522	$54 68	$28,542 96	Dues capital, as per ledger,	$77,314 00
May, 1887,	2	308	47 07	14,497 56	Profits capital (all series),	
Nov., 1887,	3	424	39 70	16,832 80	as per ledger,	8,104 46
May, 1888,	4	238	32 55	7,746 90	Unpaid dues,	1,154 00
Nov., 1888,	5	282	25 62	7,224 84		
May, 1889,	6	298	18 90	5,632 20		
Nov., 1889,	7	294	12 40	3,645 60		
May, 1890,	8	376	6 10	2,293 60		
Dues paid in advance,				156 00		
Total,				$86,572 46	Total,	$86,572 46

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared Milton F. Jones, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JAMES MCMANUS, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared Harvey H. Whitney, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JAMES MCMANUS, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared John R. Adams, President, and Judson E. Sweetland, Joseph Wilde, F. M. Forbush, Amos P. Cheney and Edw. McManus, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JAMES MCMANUS, *Justice of the Peace.*

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HINGHAM CO-OPERATIVE BANK — HINGHAM.

Incorporated June 1, 1889. Commenced business June 5, 1889.
Capital to be accumulated, $1,000,000.

EBED L. RIPLEY, *President.* WALTER B. FOSTER, *Secretary.*
WALTER B. FOSTER, *Treasurer.*

Names of security committee:

E. WATERS BURR, EDW. W. BARTLETT,
THOMAS HOWE, EDMUND HERSEY,
FRANCIS M. RIPLEY.

Regular meetings the first Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$11,750 00	Dues capital,	$12,752 00
Loans on shares,	150 00	Profits capital (all series),	468 46
Permanent expense account,	128 00	Surplus,	25 59
Suspense account,	18 37	Guaranty fund,	6 51
Cash in hands of treasurer,	1,299 88	Forfeited share account,	6 86
		Other liabilities,	86 83
	$13,346 25		$13,346 25

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	491	
Number of shares now in force,	1,002	
Number of shares now borrowed upon,	80	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	47	
Number of shares forfeited during the year,	11	
Amount of dues received during the year,		$10,220 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	13	
Present number of members,	188	
Present number of borrowers,	16	

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Present number of non-borrowers,	172	
Number of loans secured by first mortgage of real estate,	14	
Amount of loans secured by first mortgage of real estate,		$11,750 00
Number and amount of loans on shares,	2	150 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		81 10
Amount of profits credited to shares during the year,		441 19
Amount of cash received during the year,		11,132 19
Amount of cash paid during the year,		9,863 74

Date of examination by commissioner: November 28.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1889,	1	514	$17 73	$9,113 22	Dues capital, as per ledger,	$12,752 00
Nov., 1889,	2	191	12 36	2,360 76	Profits capital (all series), as per ledger,	468 46
May, 1890,	3	272	6 09	1,656 48	Unpaid dues,	110 00
Dues paid in advance,				200 00		
Total,				$13,330 46	Total,	$13,330 46

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss. HINGHAM, Nov. 8, 1890.

Personally appeared Walter B. Foster, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, EDWARD B. PRATT, *Justice of the Peace.*

PLYMOUTH, ss. HINGHAM, Nov. 8, 1890.

Personally appeared Walter B. Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, EDWARD B. PRATT, *Justice of the Peace.*

PLYMOUTH, ss. HINGHAM, Nov. 8, 1890.

Personally appeared Ebed L. Ripley, President, and Wm. Fearing, 2d, George Price, Francis M. Ripley, Eugene F. Skinner and Chas. W. Burr, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, EDWARD B. PRATT, *Justice of the Peace.*

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HOLBROOK CO-OPERATIVE BANK — HOLBROOK.

Incorporated May 31, 1888. Commenced business June 10, 1888.
Capital to be accumulated, $1,000,000.

E. NEWTON THAYER, *President.* GEORGE T. WILDE, *Secretary.*
GEORGE T. WILDE, *Treasurer.*

Names of security committee:
Z. AARON FRENCH, HOWARD PLATTS,
WALTER E. WHITE.

Regular meetings the second Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$15,625 00	Dues capital,	$15,648 00
Loans on shares,	320 00	Profits capital (all series),	626 01
Permanent expense account,	170 00	Interest,	356 25
Temporary expense account,	49 55	Premiums,	20 35
Cash in hands of treasurer,	556 74	Fines,	16 54
		Transfer fees,	2 00
		Surplus,	35 49
		Guaranty fund,	10 00
		Withdrawal profits,	6 65
	$16,721 29		$16,721 29

How are shares issued — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	141	
Number of shares now in force,	667	
Number of shares now borrowed upon,	81	
Largest number of shares held by any one member,	20	
Number of shares withdrawn during the year,	119	
Amount of dues received during the year,		$7,984 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	30	
Present number of members,	160	
Present number of borrowers,	17	

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Present number of non-borrowers,	143	
Number of loans secured by first mortgage of real estate,	15	
Amount of loans secured by first mortgage of real estate,		$15,625 00
Number and amount of loans on shares,	2	320 00
Largest loan to any one member,		1,725 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		155 00
Amount of profits credited to shares during the year,		675 93
Amount of cash received during the year,		10,052 48
Amount of cash paid during the year,		10,565 68

Date of examination by commissioner: September 8.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1888,	1	384	$30 31	$11,639 04	Dues capital, as per ledger,	$15,648 00
Dec., 1888,	2	135	23 77	3,208 95	Profits capital (all series),	
June, 1889,	3	33	17 35	572 55	as per ledger,	626 01
Dec., 1889,	4	83	11 09	920 47	Unpaid dues,	240 00
June, 1890,	5	32	5 00	160 00		
Dues paid in advance,				13 00		
Total,				$16,514 01	Total,	$16,514 01

Commonwealth of Massachusetts.

Norfolk, ss. Holbrook, Dec. 2, 1890.

Personally appeared Geo. T. Wilde, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, John W. Chessman, *Justice of the Peace.*

Norfolk, ss. Dec. 2, 1890.

Personally appeared Geo. T. Wilde, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, John W. Chessman, *Justice of the Peace.*

Norfolk, ss. Dec. 2, 1890.

Personally appeared E. Newton Thayer, President, and E. Snell, W. F. Gleason, H. L. Gordon, Walter E. White and Lewis Alden, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, John W. Chessman, *Justice of the Peace.*

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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 security committee:
THOMAS W. DOYLE, JOHN H. MONTGOMERY,
CHARLES L. ALLEN.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$111,900 00	Dues capital,	$114,676 00
Loans on shares,	11,250 00	Profits capital (all series),	19,682 25
Permanent expense account,	98 72	Surplus,	44 08
Real estate by foreclosure,	9 20	Guaranty fund,	259 84
Furniture account,	400 00	Forfeited share account,	13 17
Unpaid dues, interest, premiums and fines,	1,584 97		
Cash in hands of treasurer,	9,432 45		
	$134,675 34		$134,675 34

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	963	
Number of shares now in force,	3,063	
Number of shares now borrowed upon,	825	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	564	
Number of shares forfeited during the year,	5	
Number of shares retired during the year,	7	
Amount of dues received during the year,		$36,129 20
Highest premium received during the year,		18
Lowest premium received during the year,		05
Number of members withdrawn during the year,	85	
Present number of members,	473	
Present number of borrowers,	142	

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Present number of non-borrowers,	331	
Number of loans secured by first mortgage of real estate,	97	
Amount of loans secured by first mortgage of real estate,		$111,900 00
Number and amount of loans on shares,	46	11,250 00
Largest loan to any one member,		4,250 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,199 41
Amount of profits credited to shares during the year,		6,697 65
Amount of cash received during the year,		58,396 04
Amount of cash paid during the year,		54,687 21

Date of examination by commissioner: April 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Aug., 1880,	1	10	$170 13	$1,701 30	Dues capital, as per ledger,	$114,676 00
Jan., 1881,	2	36	160 98	5,795 28	Profits capital (all series),	
July, 1881,	3	13	150 30	1,953 90	as per ledger,	19,682 25
Nov., 1881,	4	15	143 30	2,149 50		
May, 1882,	5	90	133 08	11,977 20		
Nov., 1882,	6	66	123 22	8,132 52		
Nov., 1883,	7	131	104 26	13,658 06		
May, 1884,	8	81	95 13	7,705 53		
Nov., 1884,	9	142	86 41	12,270 22		
May, 1885,	10	55	77 96	4,287 80		
Nov., 1885,	11	77	69 72	5,368 44		
May, 1886,	12	107	61 77	6,609 39		
Nov., 1886,	13	133	54 05	7,188 65		
May, 1887,	14	153	46 53	7,119 09		
Nov., 1887,	15	291	39 27	11,427 57		
May, 1888,	16	222	32 25	7,159 50		
Nov., 1888,	17	289	25 41	7,343 49		
May, 1889,	18	267	18 78	5,014 26		
Nov., 1889,	19	327	12 33	4,031 91		
May, 1890,	20	558	6 08	3,392 64		
Dues paid in advance,				72 00		
Total,				$134,358 25	Total,	$134,358 25

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss. Nov. 26, 1890.

Personally appeared Dwight O. Judd, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, HERVEY K. HAWES, *Notary Public.*

HAMPDEN, ss. Nov. 26, 1890.

Personally appeared Dwight O. Judd, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, HERVEY K. HAWES, *Notary Public.*

HAMPDEN, ss. Nov. 26, 1890.

Personally appeared Joseph W. Moore, President, and Chas. L. Allen, W. H. Bullard, Jas. S. Lassiter, J. H. Montgomery and Thomas Connors, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, HERVEY K. HAWES, *Notary Public.*

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HOME CO-OPERATIVE BANK — WORCESTER.

Incorporated June 10, 1882. Commenced business June 16, 1882.
Capital to be accumulated, $1,000,000.

E. H. TOWNE, *President.* T. J. HASTINGS, *Secretary.*
T. J. HASTINGS, *Treasurer.*

Names of security committee:
DANIEL PARLIN, D. C. LEONARD,
E. J. BARDWELL,

Regular meetings the Friday preceding the third Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$258,455 90	Dues capital,	$239,354 00
Loans on shares,	10,865 00	Profits capital (all series),	34,318 17
Permanent expense account,	500 00	Interest,	6,983 99
Temporary expense account,	574 12	Fines,	231 30
Real estate by foreclosure,	4,742 04	Transfer fees,	10 00
Cash in hands of treasurer,	6,501 99	Surplus,	61 83
		Guaranty fund,	507 00
		Forfeited share account,	172 76
	$281,639 05		$281,639 05

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	2,329	
Number of shares now in force,	7,055	
Number of shares now borrowed upon,	1,371	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,626	
Number of shares forfeited during the year,	5	
Number of shares retired during the year,	131	
Amount of dues received during the year,		$82,733 00
Highest per centum of interest received during the year: $7\frac{3}{8}$.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	171	
Present number of members,	808	
Present number of borrowers,	186	

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Present number of non-borrowers,	622	
Number of loans secured by first mortgage of real estate,	179	
Amount of loans secured by first mortgage of real estate,		$258,455 90
Number and amount of loans on shares,	62	10,865 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,323 58
Amount of profits credited to shares during the year,		15,215 31
Amount of cash received during the year,		154,105 97
Amount of cash paid during the year,		170,639 12

Date of examination by commissioner: January 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1882,	1	108	$131 45	$14,196 60	Dues capital, as per ledger,	$239,354 00
Dec., 1882,	2	98	121 58	11,914 84	Profits capital (all series), as per ledger,	34,318 17
June, 1883,	3	179	112 02	20,051 58	Unpaid dues,	1,903 00
Dec., 1883,	4	230	102 74	23,630 20		
June, 1884,	5	164	93 69	15,365 16		
Dec., 1884,	6	176	84 91	14,944 16		
June, 1885,	7	218	76 40	16,655 20		
Dec., 1885,	8	296	68 15	20,172 40		
June, 1886,	9	339	60 17	20,397 63		
Dec., 1886,	10	373	52 46	19,567 58		
June, 1887,	11	390	44 98	17,542 20		
Dec., 1887,	12	495	37 74	18,681 30		
June, 1888,	13	481	30 75	14,790 75		
Dec., 1888,	14	762	23 98	18,272 76		
June, 1889,	15	731	17 43	12,741 33		
Dec., 1889,	16	968	11 11	10,754 48		
June, 1890,	17	1,047	5 00	5,235 00		
Dues paid in advance,				662 00		
Total,				$275,575 17	Total,	$275,575 17

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 10, 1890.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, MARVIN M. TAYLOR, *Justice of the Peace.*

WORCESTER, ss. Nov. 10, 1890.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, MARVIN M. TAYLOR, *Justice of the Peace.*

WORCESTER, ss. Nov. 15, 1890.

Personally appeared E. H. Towne, President, and W. S. Barton, H. G. Crane, Chas. L. Gates, David Armitage and Everett J. Bardwell, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, EDWARD B. GLASGOW, *Justice of the Peace.*

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HOMESTEAD CO-OPERATIVE BANK — BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.
Capital to be accumulated, $1,000,000.

JOSEPH S. ROPES, *President.* D. ELDREDGE, *Secretary.*
D. ELDREDGE, *Treasurer.*

Names of security committee:

H. F. ELDER, W. H. ROBERTS,
J. M. SIMPSON, W. S. MASON,
JOHN D. CAMPBELL.

Regular meetings the second Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$256,400 00	Dues capital,	$231,812 00
Loans on shares,	12,450 00	Profits capital (all series),	42,884 54
Temporary expense account,	350 00	Interest,	1,641 00
Real estate by foreclosure,	3,127 77	Premiums,	167 30
Fines,	22 56	Transfer fees,	2 00
Mortgage,	4,800 00	Surplus,	2,122 54
Cash in hands of treasurer,	3,656 31	Guaranty fund,	1,650 00
		Forfeited share account,	231 91
		Withdrawal profits,	205 13
		Retired share account,	90 22
	$280,806 64		$280,806 64

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,437	
Number of shares now in force,	6,498	
Number of shares now borrowed upon,	1,632	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	957	
Number of shares forfeited during the year,	56	
Number of shares retired during the year,	250	
Number of shares matured during the year,	76	
Amount of dues received during the year,		$76,042 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	183	
Present number of members,	883	
Present number of borrowers,	203	

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Present number of non-borrowers,	680	
Number of loans secured by first mortgage of real estate,	192	
Amount of loans secured by first mortgage of real estate,		$256,400 00
Number and amount of loans on shares,	53	12,450 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		2,207 72
Amount of profits credited to shares during the year,		18,354 01
Amount of cash received during the year,		174,503 52
Amount of cash paid during the year,		174,912 81

Date of examination by commissioner: February 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1880,	6	39	$189 02	$7,371 78	Dues capital, as per ledger,	$231,812 00
Sept., 1880,	7	43	176 58	7,592 94	Profits capital (all series),	
Mar., 1881,	8	26	164 52	4,277 52	as per ledger,	42,884 54
Sept., 1881,	9	25	152 96	3,824 00	Unpaid dues,	2,557 00
Mar., 1882,	10	96	141 71	13,604 16		
Sept., 1882,	11	89	130 88	11,648 32		
Mar., 1883,	12	79	120 35	9,507 65		
Sept., 1883,	13	126	110 27	13,894 02		
Mar., 1884,	14	149	100 54	14,980 46		
Sept., 1884,	15	67	91 22	6,111 74		
Mar., 1885,	16	371	82 25	30,514 75		
Sept., 1885,	17	191	73 63	14,063 33		
Mar., 1886,	18	337	65 31	22,009 47		
Sept., 1886,	19	370	57 27	21,189 90		
Mar., 1887,	20	165	49 50	8,167 50		
Sept., 1887,	21	395	41 99	16,586 05		
Mar., 1888,	22	506	34 74	17,578 44		
Sept., 1888,	23	962	27 74	26,685 88		
Mar., 1889,	24	582	20 97	12,204 54		
Sept., 1889,	25	551	14 43	7,950 93		
Mar., 1890,	26	756	8 11	6,131 16		
Sept., 1890,	27	573	2 00	1,146 00		
Dues paid in advance,				213 00		
Total,				$277,253 54	Total,	$277,253 54

Commonwealth of Massachusetts.

Suffolk, ss. Nov. 18, 1890.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Walter H. Roberts, *Justice of the Peace.*

Suffolk, ss. Nov. 18, 1890.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Walter H. Roberts, *Justice of the Peace.*

Suffolk, ss. Nov. 18, 1890.

Personally appeared J. S. Ropes, President, and Willis S. Mason, Edwin P. Bostwick, Patrick Hayes, H. Thos. Elder, and Edwin A. Stevens, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Walter H. Roberts, *Justice of the Peace.*

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HOUSATONIC CO-OPERATIVE BANK — GREAT BARRINGTON.

Incorporated June 3, 1889. Commenced business July 1, 1889.
Capital to be accumulated, $1,000,000.

NATHANIEL WARNER, *President.* TIMOTHY Z. POTTER, *Secretary.*
TIMOTHY Z. POTTER, *Treasurer.*

Names of security committee:
TIMOTHY Z. POTTER, E. S. THATCHER,
R. N. ORTON.

Regular meeting the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$4,050 00	Dues capital,	$4,962 00
Loans on shares,	180 00	Profits capital (all series),	65 20
Permanent expense account,	56 36	Interest,	72 82
Cash in hands of treasurer,	824 68	Fines,	5 08
		Transfer fees,	25
		Guaranty fund,	2 34
		Withdrawal profits,	3 35
	$5,111 04		$5,111 04

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	141	
Number of shares now in force,	389	
Number of shares now borrowed upon,	37	
Largest number of shares held by any one member,	15	
Number of shares withdrawn during the year,	151	
Amount of dues received during the year,		$4,725 00
Highest per centum of interest received during the year: 6¾.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	45	
Present number of members,	124	
Present number of borrowers,	10	

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Present number of non-borrowers,	114	
Number of loans secured by first mortgage of real estate,	7	
Amount of loans secured by first mortgage of real estate,		$4,050 00
Number and amount of loans on shares,	3	180 00
Largest loan to any one member,		1,200 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		40 62
Amount of profits credited to shares during the year,		76 80
Amount of cash received during the year,		5,809 19
Amount of cash paid during the year,		5,629 57

Date of examination by commissioner: June 25.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	273	$16 20	$4,422 60	Dues capital, as per ledger,	$4,962 00
Jan., 1890,	2	53	10 20	540 60	Profits capital (all series), as per ledger,	65 20
July, 1890,	3	63	4 00	252 00	Unpaid dues,	191 00
Dues paid in advance,				3 00		
Total,				$5,218 20		$5,218 20

Commonwealth of Massachusetts.

Berkshire, ss. Nov. 17, 1890.

Personally appeared Timothy Z. Potter, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, T. I. Ferguson, *Justice of the Peace.*

Berkshire, ss. Nov. 17, 1890.

Personally appeared Timothy Z. Potter, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, T. I. Ferguson, *Justice of the Peace.*

Berkshire, ss. Nov. 17, 1890.

Personally appeared Nathaniel Warner, President, and E. S. Thatcher, R. N. Orton, W. H. Snyder, Martin A. French, O. C. Houghtaling, W. T. Van Deusen and R. H. McDonald, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, T. I. Ferguson, *Justice of the Peace.*

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HUDSON CO-OPERATIVE BANK — HUDSON.

Incorporated Oct. 25, 1885. Commenced business Nov 19, 1885.
Capital to be accumulated, $1,000,000.

A. T. KNIGHT, *President.* C. H. HILL, *Secretary.*
CHAS. E. HALL, *Treasurer.*

Names of security committee:

BENJ. HASTINGS, JOSIAH S. WELSH,
CHAS. F. WELCH.

Regular meetings the third Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$61,800 00	Dues capital,	$58,156 00
Loans on shares,	1,250 00	Profits capital (all series),	5,091 11
Permanent expense account,	145 52	Surplus,	68 17
Accrued interest,	143 25	Guaranty fund,	115 65
Accrued fines,	20 24	Forfeited share account,	101 66
Accrued premium,	19 20		
Cash in hands of treasurer,	154 38		
	$63,532 59		$63,532 59

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,667	
Number of shares now in force,	2,863	
Number of shares now borrowed upon,	367	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	470	
Number of shares forfeited during the year,	15	
Amount of dues received during the year,		$30,194 00
Highest per centum of interest received during the year: $9\frac{3}{10}$.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	62	
Present number of members,	446	
Present number of borrowers,	61	

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Present number of non-borrowers,	385	
Number of loans secured by first mortgage of real estate,	53	
Amount of loans secured by first mortgage of real estate,		$61,800 00
Number and amount of loans on shares,	8	1,250 00
Largest loan to any one member,		3,100 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		355 51
Amount of profits credited to shares during the year,		3,014 24
Amount of cash received during the year,		41,503 92
Amount of cash paid during the year,		41,363 95

Date of examination by commissioner: June 16.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Nov., 1885,	1	167	$69 76	$11,649 92	Dues capital, as per ledger,	$58,156 00
May, 1886,	2	42	61 96	2,602 32	Profits capital (all series),	
Nov., 1886,	3	68	54 31	3,693 08	as per ledger,	5,091 11
May, 1887,	4	50	46 83	2,341 50	Unpaid dues,	429 00
Nov., 1887,	5	237	39 55	9,373 35		
May, 1888,	6	213	32 48	6,918 24		
Nov., 1888,	7	210	25 60	5,376 00		
May, 1889,	8	447	18 90	8,448 30		
Nov., 1889,	9	685	12 40	8,494 00		
May, 1890,	10	744	6 10	4,538 40		
Dues paid in advance,				241 00		
Total,				$63,676 11	Total,	$63,676 11

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 1, 1890.

Personally appeared C. H. Hill, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, FRED O. WELSH, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 1, 1890.

Personally appeared C. E. Hall, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, FRED O. WELSH, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 7, 1890.

Personally appeared Arthur T. Knight, President, and E. P. Miles, Alson Taylor, Chas. F. Welch, Frank E. Brown and E. J. Elliott, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOSIAH S. WELSH, *Justice of the Peace.*

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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 security committee:
JAMES D. MCAVOY, ALONZO H. RICHARDSON,
GEORGE L. STOCKING.

Regular meetings the first Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$49,900 00	Dues capital,	$49,919 00
Loans on shares,	1,200 00	Profits capital (all series),	3,588 85
Permanent expense account,	291 81	Interest,	528 50
Temporary expense account,	133 33	Premiums,	67 55
Cash in hands of treasurer,	2,751 01	Fines,	6 17
		Transfer fees,	1 00
		Surplus,	33 48
		Guaranty fund,	95 74
		Withdrawal profits,	41 78
		Other liabilities,	08
	$54,282 15		$54,282 15

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,518	
Number of shares now in force,	2,907	
Number of shares now borrowed upon,	360	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	660	
Number of shares retired during the year,	20	
Amount of dues received during the year,		$29,520 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	71	
Present number of members,	424	

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Present number of borrowers,	46	
Present number of non-borrowers,	378	
Number of loans secured by first mortgage of real estate,	38	
Amount of loans secured by first mortgage of real estate,		$49,900 00
Number and amount of loans on shares,	10	1,200 00
Largest loan to any one member,		3,400 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		588 73
Amount of profits credited to shares during the year,		2,513 12
Amount of cash received during the year,		35,807 36
Amount of cash paid during the year,		33,316 57

Date of examination by commissioner: March 13.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1886,	1	137	$61 55	$8,432 35	Dues capital, as per ledger,	$49,919 00
Mar., 1887,	2	166	48 90	8,117 40	Profits capital (all series), as per ledger,	3,588 85
Sept., 1887,	3	88	41 62	3,662 56	Unpaid dues,	579 00
Mar., 1888,	4	173	34 51	5,970 23		
Sept., 1888,	5	244	27 60	6,734 40		
Mar., 1889,	6	386	20 92	8,075 12		
Sept., 1889,	7	373	14 42	5,378 66		
Mar., 1890,	8	783	8 11	6,350 13		
Sept., 1890,	9	557	2 00	1,114 00		
Dues paid in advance,				252 00		
Total,				$54,086 85	Total,	$54,086 85

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Thomas E. Faunce, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, FRANK B. RICH, *Justice of the Peace.*

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Thomas E. Faunce, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, FRANK B. RICH, *Justice of the Peace.*

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Andrew Washburn, President, and Geo. L. Stocking, D. W. Lewis, A. H. Richardson, Geo. E. Whiting and Howard Jenkins, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, FRANK B. RICH, *Justice of the Peace.*

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LAWRENCE CO-OPERATIVE BANK — LAWRENCE.

Incorporated March 12, 1888. Commenced business April 6, 1888.
Capital to be accumulated, $1,000,000.

WM. FORBES, *President.* A. M. FAY, *Secretary.*
WARREN J. ABBOTT, *Treasurer.*

Names of security committee:
A. M. FAY, OSCAR SPEAR,
COLIN KERR.

Regular meetings the first Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$42,650 00	Dues capital,	$45,209 00
Loans on shares,	1,550 00	Profits capital (all series),	2,234 12
Permanent expense account,	227 67	Interest,	212 50
Temporary expense account,	21 50	Premiums,	24 35
Suspense account,	3 39	Transfer fees,	75
Cash in hands of treasurer,	3,216 46	Surplus,	80 76
Cash in hand of secretary,	168 34	Guaranty fund,	72 99
		Withdrawal profits,	2 89
	$47,837 36		$47,837 36

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,297	
Number of shares now in force,	3,045	
Number of shares now borrowed upon,	228	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	479	
Amount of dues received during the year,		$30,972 00
Highest premium received during the year,		75
Lowest premium received during the year,		05
Number of members withdrawn during the year,	91	
Present number of members,	493	
Present number of borrowers,	41	
Present number of non-borrowers,	452	
Number of loans secured by first mortgage of real estate,	35	

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Amount of loans secured by first mortgage of real estate,	$42,650 00
Number and amount of loans on shares, 11	1,550 00
Largest loan to any one member,	3,200 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	341 69
Amount of profits credited to shares during the year,	1,735 78
Amount of cash received during the year,	39,752 69
Amount of cash paid during the year,	36,717 95

Date of examination by commissioner: April 22.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No of Shares.	Value per Share.	Total Value.		
April, 1888,	1	451	$33 30	$15,018 30	Dues capital, as per ledger,	$45,209 00
Oct., 1888,	2	264	26 48	6,990 72	Profits capital (all series),	
April, 1889,	3	612	19 84	12,142 08	as per ledger,	2,234 12
Oct., 1889,	4	569	13 38	7,613 22	Unpaid dues,	146 00
April, 1890,	5	758	7 10	5,381 80		
Oct., 1890,	6	391	1 00	391 00		
Dues paid in advance,				52 00		
Total,				$47,589 12	Total,	$47,589 12

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. Nov. 28, 1890.

Personally appeared A. M. Fay, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, NEWTON P. FRYE, *Justice of the Peace.*

ESSEX, ss. Nov. 28, 1890.

Personally appeared W. J. Abbott, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, NEWTON P. FRYE, *Justice of the Peace.*

ESSEX, ss. Nov. 28, 1890.

Personally appeared William Forbes, President, and Jas. B. Lyall, John Burnham, Oscar Spear, Geo. W. Hall and John Watts, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, NEWTON P. FRYE, *Justice of the Peace.*

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LEOMINSTER CO-OPERATIVE BANK — LEOMINSTER.

Incorporated May 8, 1888. Commenced business May 18, 1888.
Capital to be accumulated, $1,000,000.

J. G. TYLER, *President.* W. E. WHITE, *Secretary.*
W. E. WHITE, *Treasurer.*

Names of security committee:
CHAS. E. BIGELOW, H. L. HARRIS,
W. F. LAWRENCE.

Regular meetings the third Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$26,650 00	Dues capital,	$25,648 00
Loans on shares,	210 00	Profits capital (all series),	1,645 10
Permanent expense account,	142 81	Surplus,	316 39
Suspense,	60 44	Guaranty fund,	60 56
Cash in hands of treasurer,	610 62	Forfeited share account,	3 82
	$27,673 87		$27,673 87

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	568	
Number of shares now in force,	1,317	
Number of shares now borrowed upon,	172	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	397	
Number of shares forfeited during the year,	4	
Amount of dues received during the year,		$16,078 00
Highest premium received during the year,		1 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	54	
Present number of members,	239	
Present number of borrowers,	21	
Present number of non-borrowers,	218	
Number of loans secured by first mortgage of real estate,	19	
Amount of loans secured by first mortgage of real estate,		26,650 00

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Number and amount of loans on shares,	2	$210 00
Largest loan to any one member,		3,425 00
Smallest loan to any one member,		325 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		241 26
Amount of profits credited to shares during the year,		1,370 11
Amount of cash received during the year,		22,236 91
Amount of cash paid during the year,		24,104 72

Date of examination by commissioner: June 13.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1888,	1	447	$32 39	$14,470 33	Dues capital, as per ledger,	$25,648 00
Nov., 1888,	2	202	25 50	5,151 00	Profits capital (all series), as per ledger,	1,645 10
May, 1889,	3	211	18 83	3,973 13	Unpaid dues,	451 00
Nov., 1889,	4	213	12 36	2,632 68		
May, 1890,	5	244	6 09	1,485 96		
Dues paid in advance,				23 00		
Total,				$27,744 10	Total,	$27,744 10

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 17, 1890.

Personally appeared William E. White, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, H. M. LANE, *Justice of the Peace.*

WORCESTER, ss. Nov. 17, 1890.

Personally appeared William E. White, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, H. M. LANE, *Justice of the Peace.*

WORCESTER, ss Nov. 17, 1890.

Personally appeared Joel G. Tyler, President, and C. E. Bigelow, E. F. Pierce, F. W. Tenney, W. F. Lawrence and W. H. Wood, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, H. M. LANE, *Justice of the Peace.*

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LOWELL CO-OPERATIVE BANK — LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.
Capital to be accumulated, $1,000,000.

ARTEMAS B. WOODWORTH, *President.* GEORGE W. BATCHELDER, *Secretary.*
GEO. E. METCALF, *Treasurer.*

Names of security committee:
JOSEPH L. SEDGLEY, CALEB L. SMITH,
STEPHEN J. JOHNSON.

Regular meetings the first Thursday after the tenth of the month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$92,800 00	Dues capital,	$93,649 00
Loans on shares,	5,040 00	Profits capital (all series),	11,477 02
Permanent expense account,	120 00	Fines,	80
Suspense interest,	439 15	Surplus,	178 53
Suspense premium,	33 40	Guaranty fund,	126 80
Suspense fines,	74 89	Forfeited share account,	2 90
Cash in hands of treasurer,	6,929 03	Withdrawal profits,	2 22
Cash in hands of secretary,	106 80	Dues on November account,	81 00
		On share loan account,	25 00
	$105,543 27		$105,543 27

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,660	
Number of shares now in force,	3,796	
Number of shares now borrowed upon,	726	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	768	
Amount of dues received during the year,		$42,994 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	82	
Present number of members,	485	
Present number of borrowers,	106	

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Present number of non-borrowers,	379	
Number of loans secured by first mortgage of real estate,	75	
Amount of loans secured by first mortgage of real estate,		$92,800 00
Number and amount of loans on shares,	31	5,040 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		434 70
Amount of profits credited to shares during the year,		5,998 54
Amount of cash received during the year,		61,583 04
Amount of cash paid during the year,		63,428 88

Date of examination by commissioner: June 10.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1885,	1	248	$79 99	$19,837 52	Dues capital, as per ledger,	$93,649 00
Nov, 1885,	2	133	71 51	9,510 83	Profits capital (all series),	
May, 1886,	3	80	63 26	5,060 80	as per ledger,	11,477 02
Nov., 1886,	4	255	55 27	14,093 85	Unpaid dues,	1,157 00
May, 1887,	5	106	47 49	5,033 94		
Nov., 1887,	6	246	39 99	9,837 54		
May, 1888,	7	257	32 73	8,411 61		
Nov., 1888,	8	413	25 73	10,626 49		
May, 1889,	9	592	18 96	11,224 32		
Nov., 1889,	10	586	12 42	7,278 12		
May, 1890,	11	880	6 10	5,368 00		
Total,				$106,283 02	Total,	$106,283 02

Commonwealth of Massachusetts.

Middlesex, ss. Nov. 5, 1890.

Personally appeared Geo. W. Batchelder, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Edward M. Tucke, *Justice of the Peace.*

Middlesex, ss. Nov. 13, 1890.

Personally appeared Geo. E. Metcalf, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Carlos Hazen, *Justice of the Peace.*

Middlesex, ss. Nov. 18, 1890.

Personally appeared A. B. Woodworth, President, and S. R. Kitchen, J. L. Sedgley, J. O. Gulline, E. S. Bickford and L. F. Howard, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Harrison W. Strater, *Justice of the Peace.*

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MALDEN CO-OPERATIVE BANK — MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.
Capital to be accumulated, $1,000,000.

MARCELLUS COGGAN, *President.* LEWIS P. BROWN, *Secretary.*
LEWIS P. BROWN, *Treasurer.*

Names of security committee:

EZRA A. STEVENS, M. S. O'DONNELL,
GEORGE L. GOULD, OBED B. WELDEN,
CHAS. E. DENNETT.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$67,360 00	Dues capital,	$69,848 00
Loans on shares,	4,650 00	Profits capital (all series),	6,390 32
Permanent expense account,	50 00	Surplus,	249 42
Office fixtures,	42 00	Guaranty fund,	205 00
Suspense,	273 87	Forfeited share account,	15 10
Cash in hands of treasurer,	4,331 97		
	$76,707 84		$76,707 84

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	851	
Number of shares now in force,	2,847	
Number of shares now borrowed upon,	622	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	482	
Number of shares forfeited during the year,	2	
Amount of dues received during the year,		$33,463 00
Highest premium received during the year,		1 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	71	
Present number of members,	400	
Present number of borrowers,	83	

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Present number of non-borrowers,	317	
Number of loans secured by first mortgage of real estate,	57	
Amount of loans secured by first mortgage of real estate,		$67,360 00
Number and amount of loans on shares,	36	4,650 00
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		370 73
Amount of profits credited to shares during the year,		3,978 20
Amount of cash received during the year,		42,288 15
Amount of cash paid during the year,		39,261 56

Date of examination by commissioner: September 25.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1887,	1	537	$47 21	$25,351 77	Dues capital, as per ledger,	$69,848 00
Nov., 1887,	2	356	39 83	14,179 48	Profits capital (all series),	
May, 1888,	3	385	32 64	12,566 40	as per ledger,	6,390 32
Nov., 1888,	4	355	25 68	9,116 40	Unpaid dues,	732 00
May, 1889,	5	467	18 93	8,840 31		
Nov., 1889,	6	346	12 41	4,293 86		
May, 1890,	7	401	6 10	2,446 10		
Dues paid in advance,				176 00		
Total,				$76,970 32	Total,	$76,970 32

Commonwealth of Massachusetts.

Middlesex, ss. Nov. 10, 1890.

Personally appeared Lewis P. Brown, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Geo. Howard Fall, *Justice of the Peace.*

Middlesex, ss. Nov. 10, 1890.

Personally appeared Lewis P. Brown, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Geo. Howard Fall, *Justice of the Peace.*

Middlesex, ss. Nov. 10, 1890.

Personally appeared Marcellus Coggan, President, and Harry H. Barrett, Lyman H. Richards, John E. Staples, L. B. Jordan, H. C. Gray and J. B. Foster, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Geo. Howard Fall, *Justice of the Peace.*

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MANSFIELD CO-OPERATIVE BANK — MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.
Capital to be accumulated, $500,000.

CHAS. A. MCALPINE, *President.* ALFRED B. DAY, *Secretary.*
ALFRED B. DAY, *Treasurer.*

Names of security committee:
S. C. LOVELL, JAMES A. WHEELER,
WILLIAM C. WINTER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$109,925 00	Dues capital,	$112,818 00
Loans on shares,	12,415 00	Profits capital (all series),	16,902 53
Permanent expense account,	117 00	Surplus,	41 52
Unpaid interest,	376 09	Guaranty fund,	229 40
Unpaid premium,	13 32		
Unpaid fines,	48 64		
Cash in hands of treasurer,	7,096 40		
	$129,991 45		$129,991 45

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	856	
Number of shares now in force,	3,166	
Number of shares now borrowed upon,	1,084	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	690	
Amount of dues received during the year,		$36,947 00
Highest premium received during the year,		10
Lowest premium received during the year,		01
Number of members withdrawn during the year,	63	
Present number of members,	454	
Present number of borrowers,	143	
Present number of non-borrowers,	311	
Number of loans secured by first mortgage of real estate,	104	

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Amount of loans secured by first mortgage of real estate,		$109,925 00
Number and amount of loans on shares,	40	12,415 00
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		504 50
Amount of profits credited to shares during the year,		6,997 12
Amount of cash received during the year,		73,817 04
Amount of cash paid during the year,		70,267 35

Date of examination by commissioner: February 13.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1883,	1	173	$116 40	$20,137 20	Dues capital, as per ledger,	$112,818 00
Nov., 1883,	2	83	104 09	8,639 47	Profits capital (all series),	
May, 1884,	3	134	95 17	12,752 78	as per ledger,	16,902 53
Nov., 1884,	4	70	86 47	6,052 90	Unpaid dues,	1,060 00
May, 1885,	5	124	78 03	9,675 72		
Nov., 1885,	6	47	69 88	3,284 36		
May, 1886,	7	135	61 94	8,361 90		
Nov , 1886,	8	124	54 24	6,725 76		
May, 1887,	9	256	46 73	11,962 88		
Nov., 1887,	10	322	39 47	12,709 34		
May, 1888,	11	285	32 41	9,236 85		
Nov., 1888,	12	189	25 53	4,825 17		
May, 1889,	13	476	18 86	8,977 36		
Nov., 1889,	14	393	12 38	4,865 34		
May, 1890,	15	355	6 10	2,165 50		
Dues paid in advance,				408 00		
Total,				$130,780 53	Total,	$130,780 53

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Nov. 19, 1890.

Personally appeared Alfred B. Day, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, HOWARD PERKINS, *Justice of the Peace.*

BRISTOL, ss. Nov. 19, 1890.

Personally appeared Alfred B. Day, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, HOWARD PERKINS, *Justice of the Peace.*

BRISTOL, ss. Nov. 19, 1890.

Personally appeared C. A. McAlpine, President, and S. C. Lovell, Wm. C. Winter, J. A. Wheeler, Wm. S. Stearns and John Somers, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, HOWARD PERKINS, *Justice of the Peace.*

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MARBLEHEAD CO-OPERATIVE BANK — MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.
Capital to be accumulated, $1,000,000.

JONATHAN COLE, *President.* BENJ. COLE, Jr., *Secretary.*
BENJ. COLE, Jr., *Treasurer.*

Names of security committee:
KNOTT V. MARTIN, M. V. B. MORSE,
JOHN LANCY.

Regular meetings the first Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$42,200 00	Dues capital,	$47,416 00
Loans on shares,	2,250 00	Profits capital (all series),	5,607 82
Permanent expense account,	190 00	Surplus,	31 39
Unpaid interest,	63 00	Guaranty fund,	222 92
Unpaid premiums,	7 85	Forfeited share account,	6 48
Unpaid fines,	11 80		
Town of Beverly bonds,	2,121 33		
City of Waltham bonds,	1,028 30		
City of Chicago, Ill., bonds,	3,317 00		
City of Fort Wayne, Ind., bonds,	1,068 18		
Cash in hands of treasurer,	1,027 15		
	$53,284 61		$53,284 61

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	194	
Number of shares now in force,	1,331	
Number of shares now borrowed upon,	278	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	183	
Number of shares forfeited during the year,	6	
Amount of dues received during the year,		$16,062 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	57	

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Present number of members,	349	
Present number of borrowers,	53	
Present number of non-borrowers,	296	
Number of loans secured by first mortgage of real estate,	52	
Amount of loans secured by first mortgage of real estate,		$42,200 00
Number and amount of loans on shares,	12	2,250 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		334 64
Amount of profits credited to shares during the year,		2,713 69
Amount of cash received during the year,		24,186 51
Amount of cash paid during the year,		25,267 67

Date of examination by commissioner: September 2.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1886,	1	260	$62 22	$16,177 20	Dues capital, as per ledger,	$47,416 00
Nov., 1886,	2	236	54 47	12,854 92	Profits capital (all series), as per ledger,	5,607 82
May, 1887,	3	159	46 87	7,452 33	Unpaid dues,	266 00
Nov., 1887,	4	100	39 54	3,954 00		
May, 1888,	5	235	32 44	7,623 40		
Nov., 1888,	6	80	25 56	2,044 80		
May, 1889,	7	84	18 88	1,585 92		
Nov., 1889,	8	82	12 40	1,016 80		
May, 1890,	9	95	6 11	580 45		
Total,				$53,289 82	Total,	$53,289 82

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. Nov. 11, 1890.

Personally appeared Benjamin Cole, Jr., Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WM. REYNOLDS, *Justice of the Peace.*

ESSEX, ss. Nov. 11, 1890.

Personally appeared Benj. Cole, Jr., Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WM. REYNOLDS, *Justice of the Peace.*

ESSEX, ss. Nov. 11, 1890.

Personally appeared Jonathan Cole, President, and Henry O. Symonds, Wm. T. Litchman, Knott V. Martin, Frank Millett and M. V. B. Morse, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WM. REYNOLDS, *Justice of the Peace.*

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MARLBOROUGH CO-OPERATIVE BANK — MARLBOROUGH.

Incorporated April 16, 1890. Commenced business May 1, 1890.
Capital to be accumulated, $1,000,000.

CHARLES F. ROBINSON, *President.* CHARLES F. HOLYOKE, *Secretary.*
CHARLES F. HOLYOKE, *Treasurer.*

Names of security committee:

AUSTIN B. HOWE, CHARLES W. CURTIS,
JOHN S. FAY, EDWIN F. LONGLEY,
HERBERT C. WRIGHT.

Regular meetings the first Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$7,418 00	Dues capital,	$11,043 00
Permanent expense account,	169 47	Profits capital (all series),	184 10
Cash in hands of treasurer,	3,643 37	Guaranty fund,	3 74
	$11,230 84		$11,230 84

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,970	
Number of shares now in force,	1,841	
Number of shares now borrowed upon,	45	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	129	
Amount of dues received during the year,		$11,470 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	27	
Present number of members,	388	
Present number of borrowers,	7	
Present number of non-borrowers,	381	
Number of loans secured by first mortgage of real estate,	7	

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Amount of loans secured by first mortgage of real estate,	$7,418 00
Largest loan to any one member,	2,000 00
Smallest loan to any one member,	350 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	84 98
Amount of profits credited to shares during the year,	184 10
Amount of cash received during the year,	11,736 62
Amount of cash paid during the year,	8,093 25

Date of examination by commissioner: September 5.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1890,	1	1,841	$6 10	$11,230 10	Dues capital, as per ledger,	$11,043 00
					Profits capital (all series), as per ledger,	184 10
Dues paid in advance,				188 00	Unpaid dues,	191 00
Total,				$11,418 10	Total,	$11,418 10

Commonwealth of Massachusetts.

Middlesex, ss. Nov. 18, 1890.

Personally appeared Charles F. Holyoke, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, H. S. Fay, *Justice of the Peace.*

Middlesex, ss. Nov. 18, 1890.

Personally appeared Chas. F. Holyoke, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, H. S. Fay, *Justice of the Peace.*

Middlesex, ss. Nov. 18, 1890.

Personally appeared Charles F. Robinson, President, and Austin B. Howe, H. C. Wright, John S. Fay, E. A. Brigham, and George A. Howe, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, H. S. Fay, *Justice of the Peace.*

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MECHANICS' CO-OPERATIVE BANK — TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.
Capital to be accumulated, $1,000,000.

EDWIN H. KNOWLES, *President.* EDWARD S. HERSEY, *Secretary*
WILLIAM M. LOVERING, *Treasurer.*

Names of security committee:
CYRUS SAVAGE, JAMES P. WILLIAMS,
J. J. GREEN, Jr.

Regular meetings the first Monday after the fifteenth day of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$341,844 00	Dues capital,	$294,562 00
Loans on shares,	12,574 00	Profits capital (all series),	49.681 25
Temporary expense account,	345 96	Interest,	6,745 79
Unpaid dues,	1,757 00	Premiums,	382 78
Unpaid interest,	1,211 72	Fines,	221 38
Unpaid premiums,	74 65	Guaranty fund,	522 45
Unpaid fines,	508 74	Forfeited share account,	461 33
Suspense account,	50 62	Advance payments,	1,189 69
Cash in hands of treasurer,	3,191 68	Matured shares,	7,791 70
	$361,558 37		$361,558 37

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	2,543	
Number of shares now in force,	8,299	
Number of shares now borrowed upon,	2,245	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,585	
Number of shares forfeited during the year,	9	
Number of shares retired during the year,	173	
Number of shares matured during the year,	88	
Amount of dues received during the year,		$99,863 00
Highest premium received during the year,		35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	173	

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Present number of members,	1,074	
Present number of borrowers,	328	
Present number of non-borrowers,	746	
Number of loans secured by first mortgage of real estate,	274	
Amount of loans secured by first mortgage of real estate,		$341,844 00
Number and amount of loans on shares,	58	12,574 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,109 62
Amount of profits credited to shares during the year,		19,089 55
Amount of cash received during the year,		166,970 04
Amount of cash paid during the year,		165,442 75

Date of examination by commissioner: April 7.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Jan., 1880,	4	108	$183 03	$19,767 24	Dues capital, as per ledger,	$294,562 00
Jan., 1881,	5	96	160 80	15,436 80	Profits capital (all series), as per ledger,	49,681 25
Jan., 1882,	6	372	139 45	51,875 40	Advance payments,	1,189 69
Jan., 1883,	7	269	119 41	32,121 29		
Jan., 1884,	8	225	100 63	22,641 75		
Jan., 1885,	9	310	83 03	25,739 30		
Jan., 1886,	10	455	66 53	30,271 15		
Jan., 1887,	11	114	51 05	5,819 70		
July, 1887,	12	971	43 69	42,422 99		
Jan., 1888,	13	818	36 55	29,897 90		
July, 1888,	14	447	29 62	13,240 14		
Jan., 1889,	15	1,181	22 91	27,056 71		
July, 1889,	16	637	16 41	10,453 17		
Jan., 1890,	17	1,361	10 11	13,759 71		
July, 1890,	18	935	4 00	3,740 00		
Dues paid in advance,				1,189 69		
Total,				$345,432 94	Total,	$345,432 94

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Nov. 15, 1890.

Personally appeared Edward S. Hersey, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, HENRY M. LOVERING, *Justice of the Peace.*

BRISTOL, ss. Nov. 17, 1890.

Personally appeared Wm. M. Lovering, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, HENRY M. LOVERING, *Justice of the Peace.*

BRISTOL, ss. Nov. 17, 1890.

Personally appeared Edwin H. Knowles, President, and Wm. H. Lewis, James P. Williams, W. W. Swan, Cyrus Savage and J. C. Macdonald, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, GEO. E. CHAMBERS, *Notary Public.*

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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.* JAMES S. STURTEVANT, *Secretary.*
JAMES S. STURTEVANT, *Treasurer.*

Names of security committee:

JOHN H. HOOPER, JOHN A. SULLIVAN,
JOSEPH E. OBER, ELI AYERS,
CHARLES P. LAURIAT.

Regular meetings the second Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$89,150 09	Dues capital,	$85,904 00
Loans on shares,	5,500 00	Profits capital (all series),	9,145 25
Permanent expense account,	147 00	Surplus,	261 31
Accrued interest,	97 50	Guaranty fund,	106 03
Accrued premiums,	10 35	Forfeited share account,	5 06
Accrued fines,	30 36		
Cash in hands of treasurer,	486 44		
	$95,421 65		$95,421 65

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,164	
Number of shares now in force,	3,227	
Number of shares now borrowed upon,	711	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	402	
Number of shares forfeited during the year,	13	
Amount of dues received during the year,		$36,505 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	64	
Present number of members,	420	
Present number of borrowers,	70	

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Present number of non-borrowers,	350	
Number of loans secured by first mortgage of real estate,	58	
Amount of loans secured by first mortgage of real estate,		$89,150 00
Number and amount of loans on shares,	28	5,500 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		588 62
Amount of profits credited to shares during the year,		4,968 01
Amount of cash received during the year,		49,724 47
Amount of cash paid during the year,		52,366 38

Date of examination by commissioner: October 10.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1886,	1	407	$59 73	$24,310 11	Dues capital, as per ledger,	$85,904 00
Nov., 1886,	2	311	54 54	16,961 94	Profits capital (all series),	
May, 1887,	3	300	46 98	14,094 00	as per ledger,	9,145 25
Nov., 1887,	4	274	39 65	10,864 10	Unpaid dues,	657 00
May, 1888,	5	220	32 52	7,154 40		
Nov., 1888,	6	191	25 60	4,889 60		
May, 1889,	7	414	18 90	7,824 60		
Nov., 1889,	8	425	12 40	5,270 00		
May, 1890,	9	685	6 10	4,178 50		
Dues paid in advance,				159 00		
Total,				$95,706 25	Total,	$95,706 25

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 11, 1890.

Personally appeared James Sturtevant, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WILLIAM P. MARTIN, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 11, 1890.

Personally appeared James Sturtevant, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WILLIAM P. MARTIN, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 11, 1890.

Personally appeared Dana I. McIntire, President, and Chas. P. Lauriat, J. R. Teel, Ira W. Hamlin, Chas. H. Loomis, and Wm. C. Craig, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WILLIAM P. MARTIN, *Justice of the Peace.*

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MELROSE CO-OPERATIVE BANK — MELROSE.

Incorporated April 4, 1890. Commenced business April 21, 1890.
Capital to be accumulated, $1,000,000.

C. W. HIGGINS, *President.* FRED M. LIBBY, *Secretary.*
C. W. COOK, *Treasurer.*

Names of security committee:
S. E. BENSON, C. E. TODD,
C. W. COOK.

Regular meetings the first Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$2,200 00	Dues capital,	$3,039 00
Permanent expense account,	109 38	Interest,	52 07
Cash in hands of treasurer,	519 08	Premiums,	2 20
Cash in hands of secretary,	280 30	Fines,	15 49
	$3,108 76		$3,108 76

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	606	
Number of shares now in force,	571	
Number of shares now borrowed upon,	11	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	35	
Amount of dues received during the year,		$3,169 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	2	
Present number of members,	77	
Present number of borrowers,	1	
Present number of non-borrowers,	76	
Number of loans secured by first mortgage of real estate,	1	
Amount of loans secured by first mortgage of real estate,		2,200 00
Largest loan to any one member,		2,200 00

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Smallest loan to any one member,	$2,200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	109 38
Amount of cash received during the year,	3,236 11
Amount of cash paid during the year,	2,436 73

Date of examination by commissioner: September 23.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1890,	1	330	$8 00	$2,640 00	Dues capital, as per ledger,	$3,039 00
July, 1890,	2	52	5 00	260 00	Unpaid dues,	249 00
Oct., 1890,	3	189	2 00	370 00		
Dues paid in advance,				10 00		
Total,				$3,288 00	Total,	$3,288 00

Commonwealth of Massachusetts.

Middlesex, ss. Nov. 14, 1890.

Personally appeared Fred M. Libby, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Chas. E. Todd, *Justice of the Peace.*

Middlesex, ss. Nov. 14, 1890.

Personally appeared C. W. Cook, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Chas. E. Todd, *Justice of the Peace.*

Middlesex, ss. Nov. 14, 1890.

Personally appeared C. W. Higgins, President, and H. J. Pettengill, Frank T. Robinson, George J. Bicknell, Seth E. Benson, and Wm. C. Johnston, Jr., directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Chas. E. Todd, *Justice of the Peace.*

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MERCHANTS' CO-OPERATIVE BANK — BOSTON.

Incorporated Dec. 21, 1881. Commenced business February, 1882.
Capital to be accumulated, $1,000,000.

ALFRED J. MERCER, *President.* ALBERT E. DUFFILL, *Secretary.*
ALBERT E. DUFFILL, *Treasurer.*

Names of security committee:

GEO. T. BOSSON, THOS. SWADKINS, Jr.,
EDWARD C. SCATES, ALFRED J. MERCER,
ALBERT S. PARSONS.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$357,850 00	Dues capital,	$339,732 00
Loans on shares,	15,120 00	Profits capital (all series),	44,876 86
Temporary expense account,	752 52	Interest,	7,388 20
Real estate by foreclosure,	5,370 86	Premiums,	1,065 47
Unsettled claims,	592 23	Fines,	294 77
Cash in hands of treasurer,	15,832 55	Transfer fees,	6 50
		Surplus,	517 75
		Guaranty fund,	1,031 55
		Forfeited share account,	166 71
		Withdrawal profits,	296 70
		Rent account,	78 50
		Other liabilities,	63 15
	$395,518 16		$395,518 16

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	3,756	
Number of shares now in force,	11,617	
Number of shares now borrowed upon,	2,392	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,371	
Number of shares forfeited during the year,	31	
Number of shares retired during the year,	144	
Amount of dues received during the year,		$132,245 00
Highest premium received during the year,		55
Lowest premium received during the year,		05
Number of members withdrawn during the year,	172	
Present number of members,	1,352	

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Present number of borrowers,	248	
Present number of non-borrowers,	1,104	
Number of loans secured by first mortgage of real estate,	195	
Amount of loans secured by first mortgage of real estate,		$357,850 00
Number and amount of loans on shares,	53	15,120 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		2,182 82
Amount of profits credited to shares during the year,		20,055 73
Amount of cash received during the year,		191,090 62
Amount of cash paid during the year,		193,978 78

Date of examination by commissioner: March 31.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Feb., 1882,	1	110	$140 92	$15,501 20	Dues capital, as per ledger,	$339,732 00
June, 1882,	2	121	133 90	16,201 90	Profits capital (all series),	
Dec., 1882,	3	130	123 58	16,065 40	as per ledger,	44,876 86
June, 1883,	4	142	113 63	16,135 46	Unpaid dues,	3,520 00
Dec , 1883,	5	175	104 01	18,201 75		
June, 1884,	6	122	94 72	11,555 84		
Dec., 1884,	7	146	85 74	12,518 04		
June, 1885,	8	215	77 05	16,565 75		
Dec., 1885,	9	335	68 66	23,001 10		
June, 1886,	10	428	60 55	25,915 40		
Dec., 1886,	11	497	52 73	26,206 81		
June, 1887,	12	698	45 17	31,528 66		
Dec., 1887,	13	844	37 87	31,962 28		
June, 1888,	14	1,123	30 81	34,599 63		
Dec., 1888,	15	1,589	24 01	38,151 89		
June, 1889,	16	1,447	17 45	25,250 15		
Dec., 1889,	17	1,780	11 12	19,793 60		
June, 1890,	18	1,715	5 00	8,875 00		
Dues paid in advance,				399 00		
Total,				$388,128 86	Total,	$388,128 86

Commonwealth of Massachusetts.

Suffolk, ss. Nov. 10, 1890.

Personally appeared Albert E. Duffill, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, G. H. M. Rowe, *Justice of the Peace.*

Suffolk, ss. Nov. 10, 1890.

Personally appeared Albert E. Duffill, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, G. H. M. Rowe, *Justice of the Peace.*

Suffolk, ss. Nov. 10, 1890.

Personally appeared Alfred J. Mercer, President, and Alex. C. Pitman, Allison Z. Mason, E. W. Howe, J. A. Flanders, and H. W. Stevens, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, G. H. M. Rowe, *Justice of the Peace.*

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MIDDLEBOROUGH CO-OPERATIVE BANK — MIDDLEBOROUGH.

Incorporated May 1, 1889. Commenced business May 21, 1889.
Capital to be accumulated, $1,000,000.

SAMUEL S. BOURNE, *President.* JOSEPH E. BEALS, *Secretary.*
JOSEPH E. BEALS, *Treasurer.*

Names of security committee:
WARREN H. SOUTHWORTH, WILLIAM B. WOOD,
ICHABOD F. ATWOOD.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$19,750 00	Dues capital,	$19,576 00
Permanent expense account,	200 00	Profits capital (all series),	801 99
Interest unpaid,	1 50	Surplus,	29 64
Premiums unpaid,	15	Guaranty fund,	9 00
Fines unpaid,	6 72	Forfeited share account,	1 58
Cash in hands of treasurer,	459 84		
	$20,418 21		$20,418 21

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	474	
Number of shares now in force,	1,335	
Number of shares now borrowed upon,	105	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	115	
Number of shares forfeited during the year,	1	
Amount of dues received during the year,		$15,216 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	29	
Present number of members,	369	
Present number of borrowers,	15	

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Present number of non-borrowers,	354
Number of loans secured by first mortgage of real estate,	22
Amount of loans secured by first mortgage of real estate,	$19,750 00
Largest loan to any one member,	3,000 00
Smallest loan to any one member,	300 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	228 60
Amount of profits credited to shares during the year,	750 87
Amount of cash received during the year,	16,446 49
Amount of cash paid during the year,	16,035 30

Date of examination by commissioner: May 13.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1889,	1	869	$18 81	$16,345 89	Dues capital, as per ledger,	$19,576 00
Nov., 1889,	2	208	12 36	2,570 88	Profits capital (all series), as per ledger,	801 99
May, 1890,	3	258	6 09	1,571 22	Unpaid dues,	174 00
Dues paid in advance,				64 00		
Total,				$20,551 99	Total,	$20,551 99

Commonwealth of Massachusetts.

Plymouth, ss. Nov. 1, 1890.

Personally appeared Joseph E. Beals, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Chas. T. Thacher, *Justice of the Peace.*

Plymouth, ss. Nov. 1, 1890.

Personally appeared Joseph E. Beals, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Chas. T. Thacher, *Justice of the Peace.*

Plymouth, ss. Nov. 1, 1890.

Personally appeared Samuel S. Bourne, President, and E. P. LeBaron, A. C. Howes, Wm. B. Wood, B. F. Tripp and C. H. Leonard, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Chas. T. Thacher, *Justice of the Peace.*

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MILFORD CO-OPERATIVE BANK — MILFORD.

Incorporated March 31, 1887. Commenced business April 4, 1887.
Capital to be accumulated, $1,000,000.

R. C. ELDRIDGE, *President.* W. S. V. COOKE, *Secretary.*
W. S. V. COOKE, *Treasurer.*

Names of security committee:

P. P. FIELD, W. B. HALE,
L. E. HEATH, J. N. DAVIS.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$88,390 00	Dues capital,	$89,921 00
Loans on shares,	4,440 00	Profits capital (all series),	8,037 47
Permanent expense account,	200 00	Interest,	492 06
Suspense account,	369 08	Fines,	16 06
Cash in hands of treasurer,	5,540 07	Transfer fees,	2 00
		Surplus,	344 14
		Guaranty fund,	110 00
		Withdrawal profits,	16 42
	$98,939 15		$98,939 15

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	921	
Number of shares now in force,	3,417	
Number of shares now borrowed upon,	662	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	654	
Amount of dues received during the year,		$38,923 00
Number of members withdrawn during the year,	81	
Present number of members,	591	
Present number of borrowers,	109	
Present number of non-borrowers,	478	
Number of loans secured by first mortgage of real estate,	94	
Amount of loans secured by first mortgage of real estate,		88,390 00

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Number and amount of loans on shares,	28	$4,440 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		432 50
Amount of profits credited to shares during the year,		4,709 20
Amount of cash received during the year,		54,072 83
Amount of cash paid during the year,		50,150 36

Date of examination by commissioner: June 19.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1887,	1	1,129	$47 76	$53,921 04	Dues capital, as per ledger,	$89,921 00
Oct., 1887,	2	309	40 47	12,505 23	Profits capital (all series), as per ledger,	8,037 47
April, 1888,	3	282	33 40	9,418 80	Unpaid dues,	762 00
Oct., 1888,	4	249	26 53	6,605 97		
April, 1889,	5	393	19 86	7,804 98		
Oct., 1889,	6	415	13 39	5,556 85		
April, 1890,	7	336	7 10	2,385 60		
Oct., 1890,	8	304	1 00	304 00		
Dues paid in advance,				218 00		
Total,				$98,720 47	Total,	$98,720 47

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 19, 1890.

Personally appeared Walter S. V. Cooke, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, LOWELL E. FALES, *Justice of the Peace.*

WORCESTER, ss. Nov. 19, 1890.

Personally appeared W. S. V. Cooke, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, LOWELL E. FALES, *Justice of the Peace.*

WORCESTER, ss. Nov. 19, 1890.

Personally appeared R. C. Eldridge, President, and Geo. P. Cooke, L. E. Heath, Patrick H. Curran, W. B. Hale and John Nolan, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, LOWELL E. FALES, *Justice of the Peace.*

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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.* CHAS. R. PRICE, *Secretary.*
GIDEON B. WRIGHT, *Treasurer.*

Names of security committee:
SAM'L S. PAINE, JASPER W. BRALEY,
GEO. R. STETSON.

Regular meetings the fourth Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$215,950 00	Dues capital,	$195,831 00
Loans on shares,	12,440 00	Profits capital (all series),	39,203 20
Permanent expense account,	131 93	Surplus,	476 64
Unpaid dues,	808 00	Guaranty fund,	1,772 54
Unpaid interest,	379 03	Forfeited share account,	10 80
Fines,	50 24	Personal accounts,	33 59
Personal accounts,	1,495 47	Due on loans (uncompleted),	2,775 85
Cash in hands of treasurer,	8,796 10		
Cash in hands of secretary,	52 85		
	$240,103 62		$240,103 62

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,122	
Number of shares now in force,	4,718	
Number of shares now borrowed upon,	1,616	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	791	
Number of shares forfeited during the year,	3	
Number of shares retired during the year,	58	
Amount of dues received during the year,		$57,042 00
Highest premium received during the year,		19
Lowest premium received during the year,		01
Number of members withdrawn during the year,	134	
Present number of members,	672	
Present number of borrowers,	222	
Present number of non-borrowers,	450	
Number of loans secured by first mortgage of real estate,	176	

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Amount of loans secured by first mortgage of real estate,		$215,950 00
Number and amount of loans on shares,	46	12,440 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,343 82
Amount of profits credited to shares during the year,		13,788 09
Amount of cash received during the year,		124,570 32
Amount of cash paid during the year,		122,482 80

Date of examination by commissioner: March 26.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Aug., 1881,	1	164	$151 84	$24,901 76	Dues capital, as per ledger,	$195,831 00
Feb., 1882,	2	175	141 11	24,694 25	Profits capital (all series),	
Aug., 1882,	3	132	130 72	17,255 04	as per ledger,	39,203 20
Feb., 1883,	4	77	120 68	9,292 36		
Aug., 1883,	5	70	110 92	7,764 40		
Feb., 1884,	6	98	101 47	9,944 06		
Aug., 1884,	7	122	92 38	11,270 36		
Feb., 1885,	8	118	83 56	9,860 08		
May, 1885,	9	88	79 25	6,974 00		
Nov., 1885,	10	136	70 84	9,634 24		
May, 1886,	11	299	62 72	18,753 28		
Nov., 1886,	12	250	54 84	13,710 00		
May, 1887,	13	238	47 19	15,950 22		
Nov., 1887,	14	250	39 79	9,947 50		
May, 1888,	15	510	32 62	16,636 20		
Nov., 1888,	16	392	25 67	10,062 64		
May, 1889,	17	496	18 94	9,394 24		
Nov., 1889,	18	382	12 43	4,748 26		
May, 1890,	19	621	6 11	3,794 31		
Dues paid in advance,				447 00		
Total,				$235,034 20	Total,	$235,034 20

Commonwealth of Massachusetts.

Bristol, ss. Dec. 2, 1890.

Personally appeared Chas. R. Price, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Mayhew R. Hitch, *Justice of the Peace.*

Bristol, ss. Dec. 2, 1890.

Personally appeared Gideon B. Wright, Treasurer of said bank, and made oath that $221,845 of the securities required by the foregoing report, by him subscribed, were held by him at the date thereof, and the balance, $6,920, have since been received, and that he held cash $8,931.14.

Before me, Mayhew R. Hitch, *Justice of the Peace.*

Bristol, ss. Dec. 2, 1890.

Personally appeared Isaac W. Benjamin, President, and Chas. S. Paisler, Rufus A. Soule, Oliver P. Brightman, Benj. Anthony and John A. Bates, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Mayhew R. Hitch, *Justice of the Peace.*

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NEWBURYPORT CO-OPERATIVE BANK — NEWBURYPORT.

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 security committee:
CHAS. H. GOODWIN, LEONARD N. KENT,
W. HERBERT NOYES.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$45,000 00	Dues capital,	$43,455 00
Loans on shares,	755 00	Profits capital (all series),	2,572 83
Permanent expense account,	325 00	Interest,	282 32
Temporary expense account,	63 66	Premiums,	45 20
Suspense account,	20 50	Fines,	11 08
Cash in hands of treasurer,	439 76	Transfer fees,	25
		Surplus,	138 72
		Guaranty fund,	80 00
		Withdrawal profits,	18 52
	$46,603 92		$46,603 92

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,192	
Number of shares now in force,	2,596	
Number of shares now borrowed upon,	305	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	434	
Amount of dues received during the year,		$26,870 00
Highest premium received during the year,		40
Lowest premium received during the year,		05
Number of members withdrawn during the year,	75	
Present number of members,	418	
Present number of borrowers,	51	

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Present number of non-borrowers,	367
Number of loans secured by first mortgage of real estate,	44
Amount of loans secured by first mortgage of real estate,	$45,000 00
Number and amount of loans on shares,	7 755 00
Largest loan to any one member,	4,200 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	512 33
Amount of profits credited to shares during the year,	2,064 06
Amount of cash received during the year,	39,409 34
Amount of cash paid during the year,	39,446 19

Date of examination by commissioner: June 26.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1888,	1	695	$33 38	$23,199 10	Dues capital, as per ledger,	$43,455 00
Oct., 1888,	2	294	26 53	7,799 82	Profits capital (all series), as per ledger,	2,572 83
April, 1889,	3	313	19 88	6,222 44	Unpaid dues,	493 00
Oct., 1889,	4	333	13 39	4,458 87		
April, 1890,	5	636	7 10	4,515 60		
Oct., 1890,	6	325	1 00	325 00		
Total,				$46,520 83	Total,	$46,520 83

Commonwealth of Massachusetts.

Essex, ss. Nov. 18, 1890.

Personally appeared Geo. E. Stickney, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Chas. A. Evans, *Justice of the Peace.*

Essex, ss. Nov. 18, 1890.

Personally appeared Geo. E. Stickney, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Chas. A. Evans, *Justice of the Peace.*

Essex, ss. Nov. 18, 1890.

Personally appeared Luther Dame, President, and Ira F. H. Blake, Lewis F. Barton, Henry A. Wilson, J. A. Perry and Chas. H. Goodwin, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Chas. A. Evans, *Justice of the Peace.*

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NEWTON CO-OPERATIVE BANK — NEWTONVILLE.

Incorporated June 14, 1888. Commenced business Sept. 4, 1888.
Capital to be accumulated, $1,000,000.

FRANCIS A. DEWSON, *President.* J. CHEEVER FULLER, *Secretary.*
J. CHEEVER FULLER, *Treasurer.*

Names of security committee:

JAMES W. FRENCH, WALTER T. PHIPPS,
JOHN F. HECKMAN, THOMAS B. FITZ,
AUSTIN R. MITCHELL.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$63,850 00	Dues capital,	$63,776 00
Loans on shares,	700 00	Profits capital (all series),	2,642 92
Permanent expense account,	200 00	Interest,	638 67
Cash in hands of treasurer,	2,687 85	Premiums,	79 75
		Fines,	3 20
		Surplus,	151 93
		Guaranty fund,	82 69
		Forfeited share account,	19 96
		Withdrawal profits,	40 73
		Security committee,	2 00
	$67,437 85		$67,437 85

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,914	
Number of shares now in force,	4,248	
Number of shares now borrowed upon,	391	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	665	
Number of shares forfeited during the year,	17	
Amount of dues received during the year,		$42,454 00
Highest premium received during the year,		35
Lowest premium received during the year,		05

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Number of members withdrawn during the year,	75	
Present number of members,	537	
Present number of borrowers,	35	
Present number of non-borrowers,	502	
Number of loans secured by first mortgage of real estate,	31	
Amount of loans secured by first mortgage of real estate,		$63,850 00
Number and amount of loans on shares,	4	700 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		616 97
Amount of profits credited to shares during the year,		2,380 71
Amount of cash received during the year,		55,657 76
Amount of cash paid during the year,		55,574 49

Date of examination by commissioner: August 19.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Sept., 1888,	1	1,201	$27 41	$32,919 41	Dues capital, as per ledger,	$63,776 00
Mar., 1889,	2	892	20 81	18,562 52	Profits capital (all series), as per ledger,	2,642 92
Sept., 1889,	3	361	14 37	5,187 57	Unpaid dues,	564 00
Mar., 1890,	4	1,038	8 09	8,397 42		
Sept., 1890,	5	756	2 00	1,512 00		
Dues paid in advance,				404 00		
Total,				$66,982 92	Total,	$66,982 92

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 29, 1890.

Personally appeared J. Cheever Fuller, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, CHARLES A. FITZ GERALD, *Justice of the Peace.*

SUFFOLK, ss. Nov. 29, 1890.

Personally appeared J. Cheever Fuller, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, CHARLES A. FITZ GERALD, *Justice of the Peace.*

SUFFOLK, ss. Dec. 9, 1890.

Personally appeared Francis A. Dewson, President, and Edwin W. Gray, Charles L. Keene, James W. French, Austin R. Mitchell and John F. Heckman, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, CHARLES A. FITZ GERALD, *Justice of the Peace.*

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NORTH ABINGTON CO-OPERATIVE BANK — NORTH ABINGTON.

Incorporated March 23, 1888. Commenced business April 4, 1888.
Capital to be accumulated, $1,000,000.

MOSES N. ARNOLD, *President.* ERNEST W. CALKINS, *Secretary.*
EDWARD P. REED, *Treasurer.*

Names of security committee:
EDWARD P. REED, JOSEPH L. GREENWOOD,
ELIPHALET R. BATES.

Regular meetings the first Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$17,500 00	Dues capital,	$18,029 00
Loans on shares,	50 00	Profits capital (all series),	1,188 97
Permanent expense account,	250 00	Interest,	89 58
Temporary expense account,	7 00	Premiums,	4 80
Interest accrued,	28 75	Fines,	5 78
Premiums accrued,	1 70	Surplus,	58 94
Fines accrued,	9 74	Guaranty fund,	29 00
Cash in hands of treasurer,	1,569 72	Forfeited share account,	5 64
Cash in hands of secretary,	2 75	Withdrawal profits,	7 95
	$19,419 66		$19,419 66

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	196	
Number of shares now in force,	808	
Number of shares now borrowed upon,	96	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	181	
Number of shares forfeited during the year,	13	
Amount of dues received during the year,		$9,358 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	41	
Present number of members,	193	
Present number of borrowers,	19	

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Present number of non-borrowers,	174	
Number of loans secured by first mortgage of real estate,	21	
Amount of loans secured by first mortgage of real estate,		$17,500 00
Number and amount of loans on shares,	1	50 00
Largest loan to any one member,		1,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		6,424 00
Amount of profits credited to shares during the year,		899 55
Amount of cash received during the year,		11,727 60
Amount of cash paid during the year,		14,338 08

Date of examination by commissioner: March 21.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1888,	1	419	$33 30	$13,952 70	Dues capital, as per ledger,	$18,029 00
Oct., 1888,	2	80	26 46	2,116 80	Profits capital (all series),	
April, 1889,	3	97	19 84	1,924 48	as per ledger,	1,188 97
Oct., 1889,	4	44	13 37	588 28	Unpaid dues,	262 00
April, 1890,	5	119	7 09	843 71		
Oct., 1890,	6	49	1 00	49 00		
Dues paid in advance,				5 00		
Total,				$19,749 97	Total,	$19,479 97

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss. Nov. 8, 1890.

Personally appeared Ernest Calkins, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, E. P. BOYNTON, *Notary Public.*

PLYMOUTH, ss. Nov. 8, 1890.

Personally appeared Edw. P. Reed, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, EDWARD P. BOYNTON, *Notary Public.*

PLYMOUTH, ss. Nov. 8, 1890.

Personally appeared Moses N. Arnold, President, and S. N. Turner, Wm. C. Brett, Wm. B. Arnold, Reuben Smith and F. M. Spiller, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, EDW. P. BOYNTON, *Notary Public.*

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NORTHAMPTON CO-OPERATIVE BANK — NORTHAMPTON.

Incorporated May 21, 1889. Commenced business May 24, 1889.
Capital to be accumulated, $1,000,000.

E. C. Davis, *President.* H. R. Graves, *Secretary.*
M. L. Graves, *Treasurer.*

Names of security committee:
C. S. Crouch, S. R. Cooley,
M. L. Graves.

Regular meetings the first Monday in each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$14,900 00	Dues capital,	$16,227 00
Loans on shares,	30 00	Profits capital (all series),	213 44
Permanent expense account,	184 60	Interest,	334 96
Temporary expense account,	154 76	Premiums,	34 65
Cash in hands of treasurer,	1,592 54	Fines,	16 99
		Transfer fees,	50
		Surplus,	10 79
		Guaranty fund,	7 99
		Forfeited share account,	14 50
		Withdrawal profits,	1 08
	$16,861 90		$16,861 90

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	331	
Number of shares now in force,	1,135	
Number of shares now borrowed upon,	77	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	129	
Number of shares forfeited during the year,	32	
Amount of dues received during the year,		$12,722 00
Highest premium received during the year,		20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	33	
Present number of members,	252	

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Present number of borrowers,	17	
Present number of non-borrowers,	235	
Number of loans secured by first mortgage of real estate,	16	
Amount of loans secured by first mortgage of real estate,		$14,900 00
Number and amount of loans on shares,	1	30 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		235 09
Amount of profits credited to shares during the year,		217 94
Amount of cash received during the year,		13,386 98
Amount of cash paid during the year,		13,075 09

Date of examination by commissioner: June 21.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1889,	1	814	$17 25	$14,041 50	Dues capital, as per ledger,	$16,227 00
Dec., 1889,	2	142	11 07	1,571 94	Profits capital (all series), as per ledger,	213 44
June, 1890,	3	179	5 00	895 00	Unpaid dues,	132 00
Dues paid in advance,				64 00		
Total,				$16,572 44	Total,	$16,572 44

Commonwealth of Massachusetts.

Hampshire, ss. Nov. 3, 1890.

Personally appeared H. R. Graves, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, J. Arthur Wainwright, *Justice of the Peace.*

Hampshire, ss. Nov. 3, 1890.

Personally appeared M. L. Graves, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, J. Arthur Wainwright, *Justice of the Peace.*

Hampshire, ss. Nov. 3, 1890.

Personally appeared Emory C. Davis, President, and F. D. Barnes, C. S. Crouch, C. M. Wright, E. E. Wood, Jr., and Alvin F. Pease, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, J. Arthur Wainwright, *Justice of the Peace.*

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NORTH DIGHTON CO-OPERATIVE BANK — NORTH DIGHTON.

Incorporated April 14, 1890. Commenced business April 21, 1890.
Capital to be accumulated, $500,000.

JAMES H. CODDING, *President.* NATHANIEL R. LINCOLN, *Secretary.*
EDWARD LINCOLN, *Treasurer.*

Names of security committee:
EDWARD ALMY, DARIUS M. WHITE,
JAMES M. LINCOLN.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$1,500 00	Dues capital,	$3,739 00
Permanent expense account,	55 71	Interest,	33 52
Pass book account,	39 50	Premiums,	1 73
Cash in hands of treasurer,	2,184 04	Fines,	5 00
	$3,779 25		$3,779 25

How are shares issued, — quarterly, semi-annually or annually?	Annually.	
Number of shares issued during the year,	537	
Number of shares now in force,	537	
Number of shares now borrowed upon,	8	
Largest number of shares held by any one member,	25	
Amount of dues received during the year,		$3,739 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Present number of members,	105	
Present number of borrowers,	2	
Present number of non-borrowers,	103	
Number of loans secured by first mortgage of real estate,	2	
Amount of loans secured by first mortgage of real estate,		1,500 00
Largest loan to any one member,		1,000 00
Smallest loan to any one member,		500 00

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Amount of expenses of the corporation for the year ending Oct. 31, 1890, . $55 71
Amount of cash received during the year, ... 3,789 75
Amount of cash paid during the year, ... 1,605 71
Date of examination by commissioner: August 14.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1890, .	1	537	$7 00	$3,759 00	Dues capital, as per ledger,	$3,739 00
					Unpaid dues, . . .	20 00
Total, ...				$3,759 00	Total, ...	$3,759 00

Commonwealth of Massachusetts.

Bristol, ss. Nov. 10, 1890.

Personally appeared Nathaniel R. Lincoln, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Geo. E. Gooding, *Justice of the Peace.*

Bristol, ss. Nov. 10, 1890.

Personally appeared Edward Lincoln, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Geo. E. Gooding, *Justice of the Peace.*

Bristol, ss. Nov. 10, 1890.

Personally appeared James H. Codding, President, and Geo. A. Read, Edward Almy, Sam'l M. Codding, Wm. T. Place and Edward Haskins, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Geo. E. Gooding, *Justice of the Peace.*

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NORTH EASTON CO-OPERATIVE BANK — NORTH EASTON.

Incorporated April 23, 1890. Commenced business April 23, 1890.
Capital to be accumulated, $1,000,000.

L. B. Crockett, *President.* Wm. H. Clements, *Secretary.*
Wm. H. Clements, *Treasurer.*

Names of security committee:
Edw. R. Hayward, Frank Middleton,
Hiram Williams.

Regular meetings the third Monday of each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$12,500 00	Dues capital,	$13,804 00
Permanent expense account,	195 00	Profits capital (all series),	551 45
Accrued interest,	29 00	Interest,	75 00
Accrued premium,	7 65	Premiums,	21 50
Accrued fines,	13 98	Fines,	4 24
Cash in hands of treasurer,	1,861 72	Transfer fees,	75
		Surplus,	14 27
		Guaranty fund,	17 00
		Forfeited share account,	13 64
		Other liabilities,	105 50
	$14,607 35		$14,607 35

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	330	
Number of shares now in force,	1,014	
Number of shares now borrowed upon,	63	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	104	
Number of shares forfeited during the year,	12	
Amount of dues received during the year,		$10,533 00
Highest premium received during the year,		70
Lowest premium received during the year,		05

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Number of members withdrawn during the year,	23
Present number of members,	204
Present number of borrowers,	13
Present number of non-borrowers,	191
Number of loans secured by first mortgage of real estate,	22
Amount of loans secured by first mortgage of real estate,	$12,500 00
Largest loan to any one member,	2,800 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	156 92
Amount of profits credited to shares during the year,	518 96
Amount of cash received during the year,	13,348 99
Amount of cash paid during the year,	12,411 78

Date of examination by commissioner: March 25.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1889,	1	526	$19 86	$10,446 36	Dues capital, as per ledger,	$13,804 00
Oct., 1889,	2	205	13 39	2,744 95	Profits capital (all series),	
April, 1890,	3	174	7 11	1,237 14	as per ledger,	551 45
Oct., 1890,	4	109	1 00	109 00	Unpaid dues,	232 00
Dues paid in advance,				50 00		
Total,				$14,587 45	Total,	$14,587 45

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Nov. 19, 1890.

Personally appeared Wm. H. Clements, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, CHESTER R. FIELD, *Justice of the Peace.*

BRISTOL, ss. Nov. 19, 1890.

Personally appeared Wm. H. Clements, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, CHESTER R. FIELD, *Justice of the Peace.*

BRISTOL, ss. Nov. 19, 1890.

Personally appeared L. B. Crockett, President, and S. K. Kelley, A. B. Sladen, A. J. Leavitt, Frank Middleton and J. C. Goward, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, CHESTER R. FIELD, *Justice of the Peace.*

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NORWOOD CO-OPERATIVE BANK — NORWOOD.

Incorporated Sept. 20, 1889. Commenced business Oct. 1, 1889.
Capital to be accumulated, $1,000,000.

FRANCIS O. WINSLOW, *President.* IRVING S. FOGG, *Secretary.*
IRVING S. FOGG, *Treasurer.*

Names of security committee:
TYLER THAYER, GEO. W. GAY,
E. J. SHATTUCK.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$4,400 00	Dues capital,	$7,059 00
Loans on shares,	50 00	Profits capital (all series),	178 02
Permanent expense account,	145 00	Interest,	16 55
Fines,	6 18	Premiums,	60
Cash in hands of treasurer,	2,663 37	Fines,	5 76
		Surplus,	1 12
		Guaranty fund,	1 89
		Withdrawal profits,	1 61
	$7,264 55		$7,264 55

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	247	
Number of shares now in force,	684	
Number of shares now borrowed upon,	27	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	63	
Amount of dues received during the year,		$7,078 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	12	
Present number of members,	131	
Present number of borrowers,	4	
Present number of non-borrowers,	127	
Number of loans secured by first mortgage of real estate,	3	

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Amount of loans secured by first mortgage of real estate,	$4,400 00
Number and amount of loans on shares, 1	50 00
Largest loan to any one member,	2,200 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	17 41
Amount of profits credited to shares during the year,	189 09
Amount of cash received during the year,	7,298 46
Amount of cash paid during the year,	5,137 74

Date of examination by commissioner: June 9.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1889,	1	453	$13 36	$6,052 08	Dues capital, as per ledger,	$7,059 00
April, 1890,	2	166	7 09	1,176 94	Profits capital (all series), as per ledger,	178 02
Oct., 1890,	3	65	1 00	65 00	Unpaid dues,	81 00
Dues paid in advance,				24 00		
Total,				$7,318 02	Total,	$7,318 02

Commonwealth of Massachusetts.

Norfolk, ss. Nov. 7, 1890.

Personally appeared Irving S. Fogg, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Thomas E. Clary, *Justice of the Peace.*

Norfolk, ss. Nov. 7, 1890.

Personally appeared Irving S. Fogg, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Thomas E. Clary, *Justice of the Peace.*

Norfolk, ss. Nov. 12, 1890.

Personally appeared Francis O. Winslow, President, and Harvey L. Boyden, John E. Smith, Geo. W. Gay, Edmund J. Shattuck and Frank A. Fales, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Thomas E. Clary, *Justice of the Peace.*

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ORANGE CO-OPERATIVE BANK — ORANGE.

Incorporated Jan. 8, 1889. Commenced business Jan. 23, 1889.
Capital to be accumulated, $1,000,000.

WM. L. GROUT *President*, ELISHA S. HALL, *Secretary*,
ELISHA S. HALL, *Treasurer*.

Names of security committee:
ADELBERT W. BALLOU, EDW. C. FOWLER,
WILLARD E. JOHNSON.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$23,000 00	Dues capital,	$24,756 00
Loans on shares,	260 00	Profits capital (all series),	829 02
Permanent expense account,	152 02	Interest,	456 70
Temporary expense account,	4 50	Premiums,	45 00
Cash in hands of treasurer,	2,740 39	Fines,	21 44
		Guaranty fund,	19 47
		Forfeited share account,	6 00
		Withdrawal profits,	15 61
		Undivided profits,	7 67
	$26,156 91		$26,156 91

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	531	
Number of shares now in force,	1,485	
Number of shares now borrowed upon,	160	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	399	
Amount of dues received during the year,		$13,069 00
Highest per centum of interest received during the year: $7\frac{8}{10}$.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	64	
Present number of members,	234	
Present number of borrowers,	31	

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Present number of non-borrowers,	203
Number of loans secured by first mortgage of real estate,	28
Amount of loans secured by first mortgage of real estate,	$23,000 00
Number and amount of loans on shares,	3 260 00
Largest loan to any one member,	1,400 00
Smallest loan to any one member,	100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	135 61
Amount of profits credited to shares during the year,	753 34
Amount of cash received during the year,	23,105 50
Amount of cash paid during the year,	21,349 06
Date of examination by commissioner: March 25.	

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Jan., 1889,	1	832	$22 86	$19,019 52	Dues capital, as per ledger,	$24,756 00
July, 1889,	2	227	16 39	3,720 53	Profits capital (all series),	
Jan., 1890,	3	227	10 11	2,294 97	as per ledger,	829 02
July, 1890,	4	199	4 00	796 00	Unpaid dues,	300 00
Dues paid in advance,				54 00		
Total,				$25,885 02	Total,	$25,885 02

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, ss. Nov. 28, 1890.

Personally appeared Elisha S. Hall, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, RUFUS D. CHASE, *Justice of the Peace.*

FRANKLIN, ss. Nov. 28, 1890.

Personally appeared Elisha S. Hall, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, RUFUS D. CHASE, *Justice of the Peace.*

FRANKLIN, ss. Nov. 28, 1890.

Personally appeared Wm. L. Grout, President, and A. W. Ballou, H. S. Dawley, F. S. Ewing, T. W. Bridge and J. R. Bement, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, RUFUS D. CHASE, *Justice of the Peace.*

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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 security committee:
N. W. QUINT, W. B. RICHARDSON,
S. S. LITTLEFIELD.

Regular meetings the third Saturday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$36,625 00	Dues capital,	$37,208 00
Loans on shares,	1,050 00	Profits capital (all series),	1,481 31
Permanent expense account,	138 87	Interest,	840 40
Cash in hand of treasurer,	1,950 81	Premiums,	107 54
		Fines,	13 69
		Transfer fees,	1 00
		Surplus,	71 23
		Guaranty fund,	29 43
		Withdrawal profits,	12 08
	$39,764 68		$39,764 68

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	533	
Number of shares now in force,	1,825	
Number of shares now borrowed upon,	215	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	148	
Amount of dues received during the year,		$20,045 00
Highest premium received during the year,		30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	35	
Present number of members,	298	
Present number of borrowers,	38	

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Present number of non-borrowers,	260	
Number of loans secured by first mortgage of real estate,	31	
Amount of loans secured by first mortgage of real estate,		$36,625 00
Number and amount of loans on shares,	7	1,050 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		184 75
Amount of profits credited to shares during the year,		1,229 22
Amount of cash received during the year,		24,427 84
Amount of cash paid during the year,		23,243 88

Date of examination by commissioner: May 6.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1888,	1	824	$30 44	$25,082 56	Dues capital, as per ledger,	$37,208 00
Dec., 1888,	2	235	23 81	5,595 35	Profits capital (all series), as per ledger,	1,481 31
June, 1889,	3	244	17 36	4,235 84	Unpaid dues,	140 00
Dec., 1889,	4	184	11 09	2,040 56		
June, 1890,	5	338	5 00	1,690 00		
Dues paid in advance,				185 00		
Total,				$38,829 31	Total,	$38,829 31

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. Nov. 20, 1890.

Personally appeared H. F. Walker, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, SIDNEY C. BANCROFT, *Justice of the Peace.*

ESSEX, ss. Nov. 20, 1890.

Personally appeared H. F. Walker, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, SIDNEY C. BANCROFT, *Justice of the Peace.*

ESSEX, ss. Nov. 20, 1890.

Personally appeared Geo. F. Sanger, President, and S. L. Newhall, Wm. T. Lee, S. S. Littlefield, P. H. O'Conor and W. B. Richardson, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, SIDNEY C. BANCROFT, *Justice of the Peace.*

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PEOPLES' CO-OPERATIVE BANK — FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.
Capital to be accumulated, $1,000,000.

MILTON REED, *President.* SAMUEL HADFIELD, *Secretary.*
SAMUEL HADFIELD, *Treasurer.*

Names of security committee:

JOHN H. ESTES, CHAS. E. MILLS,
E. S. ADAMS, SAM'L HADFIELD,
F. O. DODGE.

Regular meetings the third Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$97,925 00	Dues capital,	$92,803 00
Loans on shares,	3,500 00	Profits capital (all series),	12,610 02
Temporary expense account,	315 91	Interest,	2,941 44
Real estate by foreclosure,	500 00	Premiums,	323 87
Profit and loss account,	50 78	Fines,	33 29
Cash in hands of treasurer,	6,935 29	Guaranty fund,	229 22
		Forfeited share account,	282 31
		Forfeiture profits,	3 83
	$109,226 98		$109,226 98

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,214	
Number of shares now in force,	2,992	
Number of shares now borrowed upon,	768	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	868	
Number of shares forfeited during the year,	27	
Amount of dues received during the year,		$34,861 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	120	
Present number of members,	391	
Present number of borrowers,	99	

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Present number of non-borrowers,	292	
Number of loans secured by first mortgage of real estate,	74	
Amount of loans secured by first mortgage of real estate,		$97,925 00
Number and amount of loans on shares,	25	3,500 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		652 48
Amount of profits credited to shares during the year,		5,463 36
Amount of cash received during the year,		67,143 00
Amount of cash paid during the year,		64,688 48

Date of examination by commissioner: March 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1882,	1	181	$134 43	$24,331 83	Dues capital, as per ledger,	$92,803 00
July, 1882,	2	45	127 78	5,750 10	Profits capital (all series), as per ledger,	12,610 02
Jan., 1883,	3	20	117 94	2,358 80	Unpaid dues,	246 00
July, 1883,	4	31	108 44	3,361 64		
Jan., 1884,	5	13	99 23	1,289 99		
July, 1884,	6	11	90 33	993 63		
Jan., 1885,	7	75	81 77	6,132 75		
July, 1885,	8	14	73 51	1,029 14		
Nov., 1885,	9	68	68 16	4,634 88		
May, 1886,	10	108	60 36	6,518 88		
Nov., 1886,	11	76	52 82	4,014 32		
May, 1887,	12	89	45 47	4,046 83		
Nov., 1887,	13	259	38 39	9,943 01		
May, 1888,	14	231	31 52	7,281 12		
Nov., 1888,	15	348	24 84	8,644 32		
May, 1889,	16	339	18 37	6,227 43		
Nov., 1889,	17	415	12 09	5,017 35		
May, 1890,	18	669	6 00	4,014 00		
Dues paid in advance,				69 00		
Total,				$105,659 02	Total,	$105,659 02

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Nov. 25, 1890.

Personally appeared Samuel Hadfield, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, CHAS. L. BAKER, *Justice of the Peace.*

BRISTOL, ss. Nov. 25, 1890.

Personally appeared Samuel Hadfield, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, CHAS. L. BAKER, *Justice of the Peace.*

BRISTOL, ss. Nov. 26, 1890.

Personally appeared Milton Reed, President, and Owen Durfee, Chas. E. Mills, F. O. Dodge, J. P. Prentiss and Abner P. Davol, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, CHAS. L. BAKER, *Justice of the Peace.*

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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 security committee:

HIRAM AMES, J. K. FELLOWS,
GAMALIEL BRADFORD, A. H. CLAPP,
W. H. ROBERTS.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$243,250 00	Dues capital,	$229,617 00
Loans on shares,	12,750 00	Profits capital (all series),	42,742 06
Temporary expense account,	275 00	Interest,	734 67
Real estate by foreclosure,	1,985 99	Premiums,	44 95
Fines,	35 82	Transfer fees,	75
Mortgages,	2,000 00	Surplus,	2,497 16
Cash in hands of treasurer,	17,108 84	Guaranty fund,	1,650 00
		Forfeited share account,	71 06
		Withdrawal profits,	48 00
	$277,405 65		$277,405 65

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,266	
Number of shares now in force,	6,012	
Number of shares now borrowed upon,	1,580	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	832	
Number of shares forfeited during the year,	98	
Number of shares retired during the year,	225	
Number of shares matured during the year,	34	
Amount of dues received during the year,		$69,722 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	182	
Present number of members,	886	
Present number of borrowers,	177	

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Present number of non-borrowers,	709	
Number of loans secured by first mortgage of real estate,	173	
Amount of loans secured by first mortgage of real estate,		$243,250 00
Number and amount of loans on shares,	47	12,750 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		2,445 10
Amount of profits credited to shares during the year,		16,746 16
Amount of cash received during the year,		172,607 55
Amount of cash paid during the year,		157,455 68

Date of examination by commissioner: February 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1880,	4	30	$182 57	$5,477 10	Dues capital, as per ledger,	$229,617 00
Oct., 1880,	5	29	170 65	4,948 85	Profits capital (all series),	
April, 1881,	6	55	159 19	8,755 45	as per ledger,	42,742 06
Oct., 1881,	7	60	148 14	8,888 40	Unpaid dues,	1,481 00
April, 1882,	8	47	137 45	6,460 15		
Oct., 1882,	9	100	127 08	12,708 00		
April, 1883,	10	83	117 09	9,718 47		
Oct., 1883,	11	132	107 45	14,183 40		
April, 1884,	12	277	98 04	27,157 08		
Oct., 1884,	13	244	88 99	21,713 56		
April, 1885,	14	228	80 27	18,301 56		
Oct., 1885,	15	245	71 82	17,595 90		
April, 1886,	16	360	63 66	22,917 60		
Oct., 1886,	17	236	55 77	13,161 72		
April, 1887,	18	216	48 13	10,396 08		
Oct., 1887,	19	391	40 73	15,925 43		
April, 1888,	20	567	33 55	19,022 85		
Oct., 1888,	21	462	26 61	12,293 82		
April, 1889,	22	551	19 89	10,959 39		
Oct., 1889,	23	555	13 39	7,431 45		
April, 1890,	24	698	7 10	4,955 80		
Oct., 1890,	25	446	1 00	446 00		
Dues paid in advance,				422 00		
Total,				$273,840 06	Total,	$273,840 06

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 18, 1890.

Personally appeared D. Eldredge, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss. Nov. 18, 1890.

Personally appeared D. Eldredge, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss. Nov. 18, 1890.

Personally appeared Gamaliel Bradford, President, and John K. Fellows, Willis S. Mason, C. Willard Carter, Eugene C. Leonard and H. Thomas Elder, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

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PITTSFIELD CO-OPERATIVE BANK — PITTSFIELD.

Incorporated Feb. 15, 1889. Commenced business March 5, 1889.
Capital to be accumulated, $1,000,000.

F. W. HINSDALE, *President.* HOMER B. NASH, *Secretary.*
HOMER B. NASH, *Treasurer.*

Names of security committee:
H. S. RUSSELL, W. W. GAMWELL,
MICHAEL CASEY.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$28,850 00	Dues capital,	$28,914 00
Loans on shares,	495 00	Profits capital (all series),	722 56
Permanent expense account,	135 00	Interest,	281 48
Temporary expense account,	14 00	Fines,	15 44
Cash in hands of treasurer,	472 67	Transfer fees,	75
		Surplus,	15 59
		Guaranty fund,	16 85
	$29,966 67		$29,966 67

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,193	
Number of shares now in force,	2,430	
Number of shares now borrowed upon,	221	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	141	
Amount of dues received during the year,		$21,640 00
Highest per centum of interest received during the year: $6\frac{1}{4}$.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	19	
Present number of members,	460	
Present number of borrowers,	28	
Present number of non-borrowers,	432	
Number of loans secured by first mortgage of real estate,	22	

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Amount of loans secured by first mortgage of real estate,		$28,850 00
Number and amount of loans on shares,	6	495 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		273 06
Amount of profits credited to shares during the year,		679 50
Amount of cash received during the year,		26,929 79
Amount of cash paid during the year,		26,643 37

Date of examination by commissioner: June 24.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1889,	1	890	$20 62	$18,351 80	Dues capital, as per ledger,	$28,914 00
Sept., 1889,	2	444	14 29	6,344 76	Profits capital (all series), as per ledger,	722 56
Mar., 1890,	3	525	8 08	4,242 00	Unpaid dues,	556 00
Sept., 1890,	4	571	2 00	1,142 00		
Dues paid in advance,				112 00		
Total,				$30,192 56		$30,192 56

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss. Dec. 5, 1890.

Personally appeared Homer B. Nash, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WALTER F. HAWKINS, *Justice of the Peace.*

BERKSHIRE, ss. Dec. 5, 1890.

Personally appeared Homer B. Nash, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WALTER F. HAWKINS, *Justice of the Peace.*

BERKSHIRE, ss. Dec. 10, 1890.

Personally appeared F. W. Hinsdale, President, and M. G. Rosenthal, W. R. Plunkett, W. T. Petherbridge, E. D. Jones and W. W. Gamwell, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WALTER F. HAWKINS, *Justice of the Peace.*

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PLYMOUTH CO-OPERATIVE BANK — PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.
Capital to be accumulated, $1,000,000.

EDW. B. ATWOOD, *President.* HERBERT MORRISEY, *Secretary.*
GEORGE S. DYER, *Treasurer.*

Names of security committee:
PELEG L. BURGESS, JOSEPH BARNES,
H. P. BAILEY.

Regular meetings the third Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$16,300 00	Dues capital,	$15,539 42
Loans on shares,	1,720 00	Profits capital (all series),	2,911 10
Permanent expense account,	90 05	Interest,	437 95
Temporary expense account,	42 75	Premiums,	39 02
Unpaid dues,	492 53	Fines,	30 30
Cash in hands of treasurer,	410 25	Surplus,	24 72
		Guaranty fund,	33 98
		Forfeited share account,	24 23
		Withdrawal profits,	14 86
	$19,055 58		$19,055 58

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	187	
Number of shares now in force,	398	
Number of shares now borrowed upon,	120	
Largest number of shares held by any one member,	20	
Number of shares withdrawn during the year,	99	
Number of shares forfeited during the year,	4	
Amount of dues received during the year,		$4,243 24
Highest premium received during the year,		1 95
Lowest premium received during the year,		
Number of members withdrawn during the year,	40	
Present number of members,	103	
Present number of borrowers,	29	

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Present number of non-borrowers,	74	
Number of loans secured by first mortgage of real estate,	25	
Amount of loans secured by first mortgage of real estate,		$16,300 00
Number and amount of loans on shares,	9	1,720 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		70 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		148 99
Amount of profits credited to shares during the year,		1,066 19
Amount of cash received during the year,		6,276 04
Amount of cash paid during the year,		8,488 76

Date of examination by commissioner: May 2.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1882,	1	52	$130 10	$6,765 20	Dues capital, as per ledger,	$18,450 52
Dec., 1882,	2	7	120 38	842 66		
June, 1883,	3	8	110 83	886 64		
Dec., 1883,	4	20	101 55	2,031 00		
June, 1884,	5	20	92 56	1,851 20		
Dec., 1884,	6	3	83 87	251 61		
Dec., 1885,	8	5	67 34	336 70		
June, 1886,	9	5	59 49	297 45		
Dec., 1886,	10	8	51 89	415 12		
June, 1887,	11	18	44 55	801 90		
Dec., 1887,	12	49	37 45	1,835 05		
June, 1888,	13	1	30 55	30 55		
Dec., 1888,	14	11	23 88	262 68		
June, 1889,	15	15	17 40	261 00		
Dec, 1889,	16	94	11 11	1,044 34		
June, 1890,	17	82	5 00	410 00		
Undrawn balance,				16 02		
Dues paid in advance,				111 40		
Total,				$18,450 52	Total,	$18,450 52

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss. Dec. 9, 1890.

Personally appeared Herbert Morrisey, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, EVERETT F. SHERMAN, *Justice of the Peace.*

PLYMOUTH, ss. Dec. 9, 1890.

Personally appeared Geo. S. Dyer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, EVERETT F. SHERMAN, *Justice of the Peace.*

PLYMOUTH, ss. Dec. 9, 1890.

Personally appeared E. B. Atwood, President, and C. E. Barnes, B. O. Strong, F. H. Lanman, J. C. Cave and A. O. Brown, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, HERBERT MORRISEY, *Justice of the Peace.*

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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.*
C. WILLIS GOULD, *Treasurer.*

Names of security committee:
JOHN W. DORR, MILTON RAY,
HENRY C. STARKEY.

Regular meetings the fourth Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$139,225 00	Dues capital,	$132,287 00
Loans on shares,	6,900 00	Profits capital (all series),	15,814 96
Temporary expense account,	28 02	Interest,	869 11
Profit and loss account,	32 80	Premiums,	157 65
Unpaid fines,	3 49	Transfer fees,	1 75
Cash in hands of treasurer,	4,733 03	Surplus,	277 94
		Guaranty fund,	1,022 73
		Forfeited share account,	375 49
		Withdrawal profits,	107 01
		Forfeiture profits,	8 70
	$150,922 34		$150,922 34

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,664	
Number of shares now in force,	4,126	
Number of shares now borrowed upon,	1,030	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	695	
Amount of dues received during the year,		$54,220 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	104	
Present number of members,	652	
Present number of borrowers,	133	

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Present number of non-borrowers,	519	
Number of loans secured by first mortgage of real estate,	103	
Amount of loans secured by first mortgage of real estate,		$139,225 00
Number and amount of loans on shares,	30	6,900 00
Largest loan to any one member,		3,800 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,025 28
Amount of profits credited to shares during the year,		7,931 76
Amount of cash received during the year,		87,171 96
Amount of cash paid during the year,		87,600 01

Date of examination by commissioner: July 1.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Sept., 1885,	1	428	$74 19	$31,753 32	Dues capital, as per ledger,	$132,287 00
Mar., 1886,	2	353	65 77	23,216 81	Profits capital (all series), as per ledger,	15,814 96
Sept., 1886,	3	213	57 60	12,268 80		
Mar., 1887,	4	197	49 72	9,794 84	Unpaid dues,	1,446 00
Sept., 1887,	5	254	42 12	10,698 48		
Mar., 1888,	6	640	34 81	22,278 40		
Sept., 1888,	7	349	27 78	9,695 22		
Mar., 1889,	8	602	20 98	12,629 96		
Sept., 1889,	9	564	14 43	8,138 52		
Mar., 1890,	10	951	8 11	7,712 61		
Sept., 1890,	11	575	2 00	1,150 00		
Dues paid in advance,				211 00		
Total,				$149,547 96	Total,	$149,547 96

Commonwealth of Massachusetts.

Suffolk, ss. Nov. 18, 1890.

Personally appeared C. Willis Gould, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, John Buck, *Justice of the Peace.*

Suffolk, ss. Nov. 18, 1890.

Personally appeared C. Willis Gould, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, John Buck, *Justice of the Peace.*

Suffolk, ss. Nov. 18, 1890.

Personally appeared Thomas Martin, President, and Wm. Martin, Hervey C. Starkey, Edward H. Walker, Chas. Edwards and John W. Dorr, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, John Buck, *Justice of the Peace.*

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QUINCY CO-OPERATIVE BANK — QUINCY.

Incorporated April 17, 1889. Commenced business May 7, 1889.
Capital to be accumulated, $1,000,000.

WM. L. FAXON, *President.* RICHARD D. CHASE, *Secretary.*
RICHARD D. CHASE, *Treasurer.*

Names of security committee:
GEO. H. FIELD, ALBERT KEATING,
ANDREW MILNE.

Regular meetings the first Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$13,400 00	Dues capital,	$17,018 00
Loans on shares,	250 00	Profits capital (all series),	680 91
Permanent expense account,	213 13	Surplus,	11 71
Suspense account,	11 12	Guaranty fund,	13 00
Cash in hands of secretary,	3,849 37		
	$17,723 62		$17,723 62

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	594	
Number of shares now in force,	1,215	
Number of shares now borrowed upon,	96	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	229	
Amount of dues received during the year,		$14,064 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	42	
Present number of members,	250	
Present number of borrowers,	14	
Present number of non-borrowers,	236	
Number of loans secured by first mortgage of real estate,	10	

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Amount of loans secured by first mortgage of real estate,		$13,400 00
Number and amount of loans on shares,	3	250 00
Largest loan to any one member,		2,200 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		74 25
Amount of profits credited to shares during the year,		645 30
Amount of cash received during the year,		16,700 98
Amount of cash paid during the year,		13,971 92

Date of examination by commissioner: June 24.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1889,	1	693	$18 81	$13,035 33	Dues capital, as per ledger,	$17,018 00
Nov., 1889,	2	269	12 36	3,324 84	Profits capital (all series),	
May, 1890,	3	253	6 09	1,540 77	as per ledger,	680 94
					Unpaid dues,	227 00
Dues paid in advance,				25 00		
Total,				$17,925 94	Total,	$17,925 94

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. QUINCY, Nov. 15, 1890.

Personally appeared Richard D. Chase, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JOHN W. MCANARNLEY, *Justice of the Peace.*

NORFOLK, ss. QUINCY, Nov. 15, 1890.

Personally appeared Richard D. Chase, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JOHN W. MCANARNLEY, *Justice of the Peace.*

NORFOLK, ss. QUINCY, Nov. 15, 1890.

Personally appeared Wm. L. Faxon, President, and W. W. Adams, W. W. Ewell, George H. Field, F. E. Hall and John F. Merrill, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOHN W. MCANARNLEY, *Justice of the Peace.*

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RANDOLPH CO-OPERATIVE BANK — RANDOLPH.

Incorporated Jan. 29, 1889. Commenced business Feb. 7, 1889.
Capital to be accumulated, $1,000,000.

JOHN B. THAYER, *President.* PATRICK H. MCLAUGHLIN, *Secretary.*
PATRICK H. MCLAUGHLIN, *Treasurer.*

Names of security committee:
CHAS. A. WALES, HENRY DODGE,
THOMAS FARRELL.

Regular meetings the first Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$16,600 00	Dues capital,	$17,623 00
Loans on shares,	235 00	Profits capital (all series),	611 02
Permanent expense account,	195 00	Interest,	168 11
Temporary expense account,	45 12	Premiums,	17 85
Cash in hands of treasurer,	1,369 14	Fines,	4 94
		Transfer fees,	50
		Surplus,	1 24
		Guaranty fund,	9 85
		Withdrawal profits,	7 75
	$18,444 26		$18,444 26

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	210	
Number of shares now in force,	1,032	
Number of shares now borrowed upon,	114	
Largest number of shares held by any one member,	21	
Number of shares withdrawn during the year,	197	
Amount of dues received during the year,		$12,174 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	40	
Present number of members,	240	
Present number of borrowers,	20	

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Present number of non-borrowers,	220	
Number of loans secured by first mortgage of real estate,	20	
Amount of loans secured by first mortgage of real estate,		$16,600 00
Number and amount of loans on shares,	3	235 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		35 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		190 09
Amount of profits credited to shares during the year,		603 74
Amount of cash received during the year,		13,022 73
Amount of cash paid during the year,		12,951 56

Date of examination by commissioner: October 31.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Feb., 1889,	1	640	$21 82	$13,964 80	Dues capital, as per ledger,	$17,623 00
Aug., 1889,	2	209	15 36	3,210 24	Profits capital (all series),	
Feb., 1890,	3	122	9 09	1,108 98	as per ledger,	611 02
Aug., 1890,	4	61	3 00	183 00	Unpaid dues,	407 00
Dues paid in advance,				174 00		
Total,				$18,641 02	Total,	$18,641 02

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 7, 1890.

Personally appeared Patrick H. McLaughlin, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ASA P. FRENCH, *Justice of the Peace.*

NORFOLK, ss. Nov. 7, 1890.

Personally appeared Patrick H. McLaughlin, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ASA P. FRENCH, *Justice of the Peace.*

NORFOLK, ss. Nov. 7, 1890.

Personally appeared John B. Thayer, President, and Thomas Farrell, James Fardy, Franklin W. Hayden, H. W. Boyd and H. H. Guinan, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, ASA P. FRENCH, *Justice of the Peace.*

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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 security committee:
LEWIS M. BANCROFT, MOSES E. NICHOLS,
WENDELL BANCROFT.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$54,740 00	Dues capital,	$60,552 00
Loans on shares,	4,380 00	Profits capital (all series),	4,683 11
Permanent expense account,	126 90	Interest,	1,276 83
Temporary expense account,	23 44	Premiums,	115 23
Real estate by foreclosure,	2,043 40	Fines,	68 33
Salaries,	145 00	Transfer fees,	2 00
Cash in hands of treasurer,	5,191 26	Surplus,	328 00
Cash in hands of secretary,	102 46	Guaranty fund,	145 79
		Withdrawal profits,	80 17
		Forfeiture profits,	1 00
	$66,752 46		$66,752 46

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	611	
Number of shares now in force,	2,178	
Number of shares now borrowed upon,	435	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	393	
Number of shares forfeited during the year,	16	
Amount of dues received during the year,		$24,197 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	63	
Present number of members,	379	

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Present number of borrowers,	67	
Present number of non-borrowers,	312	
Number of loans secured by first mortgage of real estate,	49	
Amount of loans secured by first mortgage of real estate,		$54,740 00
Number and amount of loans on shares,	18	4,380 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		481 60
Amount of profits credited to shares during the year,		2,963 37
Amount of cash received during the year,		35,392 61
Amount of cash paid during the year,		32,700 30
Date of examination by commissioner: January 23.		

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Dec., 1886,	1	609	$52 04	$31,692 36	Dues capital, as per ledger,	$60,052 00
June, 1887,	2	132	44 69	5,899 08	Profits capital (all series),	
Dec., 1887,	3	189	37 54	7,095 06	as per ledger,	4,683 11
June, 1888,	4	201	30 61	6,152 61	Unpaid dues,	603 00
Dec., 1888,	5	172	23 90	4,110 80		
June, 1889,	6	362	17 40	6,298 80		
Dec., 1889,	7	234	11 10	2,597 40		
June, 1890,	8	279	5 00	1,395 00		
Dues paid in advance,				97 00		
Total,				$65,338 11	Total,	$65,338 11

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 3, 1890.

Personally appeared Harry P. Bosson, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ARTHUR P. FRENCH, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 3, 1890.

Personally appeared A. Newell Howes, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ARTHUR P. FRENCH, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 3, 1890.

Personally appeared Wendell Bancroft, President, and James McKay, Frank M. Smith, J. H. Carleton, Galen A. Parker, Lewis M. Bancroft and Moses E. Nichols, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, ARTHUR P. FRENCH, *Justice of the Peace.*

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RELIANCE CO-OPERATIVE BANK — CAMBRIDGE.

Incorporated July 16, 1889. Commenced business July 10, 1889.
Capital to be accumulated, $1,000,000.

EDW. W. HINCKS, *President.* AMASA S. K. CLARK, *Secretary.*
AMASA S. K. CLARK, *Treasurer.*

Names of security committee:

GEORGE H. STEARNS, MICHAEL CORCORAN,
MARSHALL N. STEARNS, HERMAN BIRD,
ALBERT W. CURTIS.

Regular meetings the second Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$13,300 00	Dues capital,	$19,489 00
Loans on shares,	600 00	Profits capital (all series),	371 64
Permanent expense account,	266 30	Interest,	369 72
Temporary expense account,	67 70	Premiums,	20 77
Cash in hands of secretary,	6,074 88	Fines,	13 65
		Transfer fees,	25
		Guaranty fund,	7 06
		Forfeited share account,	9 72
		Withdrawal profits,	4 57
		Security committee account,	22 50
	$20,308 88		$20,308 88

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	620	
Number of shares now in force,	1,543	
Number of shares now borrowed upon,	159	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	202	
Number of shares forfeited during the year,	17	
Amount of dues received during the year,		$16,470 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	32	

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Present number of members,	253
Present number of borrowers,	20
Present number of non-borrowers,	233
Number of loans secured by first mortgage of real estate,	9
Amount of loans secured by first mortgage of real estate,	$13,300 00
Number and amount of loans on shares,	11 600 00
Largest loan to any one member,	3,600 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	314 04
Amount of profits credited to shares during the year,	403 16
Amount of cash received during the year,	20,869 35
Amount of cash paid during the year,	16,542 94

Date of examination by commissioner: April 22.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	1,013	$16 35	$15,990 30	Dues capital, as per ledger,	$19,489 00
Jan., 1890,	2	331	10 09	3,289 34	Profits capital (all series),	
July, 1890,	3	239	4 00	956 00	as per ledger,	371 64
					Unpaid dues,	389 00
Dues paid in advance,				14 00		
Total,				$20,249 64	Total,	$20,249 64

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared A. S. K. Clark, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

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

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared A. S. K. Clark, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

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

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared Edw. W. Hincks, President, and Chas. W. McRaith, Geo. H. Stearns, Albert W. Curtis, Chas. H. Cutler and Marshall N. Stearns, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

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

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ROXBURY CO-OPERATIVE BANK — BOSTON.

Incorporated Oct. 3, 1889. Commenced business Nov. 15, 1889.
Capital to be accumulated, $1,000,000.

JAMES F. BLISS, *President.* THEO. PFANNENSTIEHL, *Secretary.*
CHAS. LIFFLER, *Treasurer.*

Names of security committee:
CHAS. LIFFLER, GEORGE W. BRETT,
JOSEPH BRYAN.

Regular meetings the first business day of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$7,100 00	Dues capital,	$7,084 00
Permanent expense account,	165 21	Profits capital (all series),	190 35
Suspense account,	3 60	Surplus,	33 91
Cash in hands of treasurer,	44 45	Guaranty fund,	5 00
	$7,313 26		$7,313 26

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	814	
Number of shares now in force,	729	
Number of shares now borrowed upon,	39	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	85	
Amount of dues received during the year,		$7,624 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	11	
Present number of members,	96	
Present number of borrowers,	4	
Present number of non-borrowers,	92	
Number of loans secured by first mortgage of real estate,	4	
Amount of loans secured by first mortgage of real estate,		7,100 00
Largest loan to any one member,		2,800 00

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Smallest loan to any one member,	$1,000 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	17 70
Amount of profits credited to shares during the year,	190 35
Amount of cash received during the year,	7,866 19
Amount of cash paid during the year,	7,821 74

Date of examination by commissioner: August 8.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Nov., 1889,	1	462	$12 36	$5,710 32	Dues capital, as per ledger,	$7,084 00
May, 1890,	2	267	6 09	1,626 03	Profits capital (all series), as per ledger,	190 35
					Unpaid dues,	85 00
Dues paid in advance,				23 00		
Total,				$7,359 35	Total,	$7,359 35

Commonwealth of Massachusetts.

Suffolk, ss. Dec. 11, 1890.

Personally appeared Theo. Pfannenstiehl, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Wm. H. H. Andrews, *Notary Public.*

Suffolk, ss. Dec. 11, 1890.

Personally appeared Chas. Liffler, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Wm. H. H. Andrews, *Notary Public.*

Suffolk, ss. Dec. 11, 1890.

Personally appeared James F. Bliss, President, and Frank O. Lowe, Clarence E. Tuttle, Wm. H. Brown, John E. Wiggin, Frank Tucker and Geo. W. Brett, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Wm. H. H. Andrews, *Notary Public.*

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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 security committee:
JNO. M. RAYMOND, FRANK A. NEWELL,
GEO. W. PICKERING.

Regular meetings the second Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$61,125 00	Dues capital,	$60,777 00
Loans on shares,	675 00	Profits capital (all series),	3,249 08
Permanent expense account,	179 00	Interest,	317 46
Temporary expense account,	54	Premiums,	58 35
Accrued interest,	42 19	Fines,	4 60
Accrued premium,	5 30	Surplus,	574 80
Accrued fines,	10 44	Guaranty fund,	85 28
Cash in hands of treasurer,	3,094 86	Forfeited share account,	49 10
		Withdrawal profits,	16 66
	$65,132 33		$65,132 33

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,591	
Number of shares now in force,	3,990	
Number of shares now borrowed upon,	380	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	481	
Number of shares forfeited during the year,	9	
Amount of dues received during the year,		$37,434 00
Highest premium received during the year,		40
Lowest premium received during the year,		05
Number of members withdrawn during the year,	100	
Present number of members,	733	
Present number of borrowers,	68	

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Present number of non-borrowers,	665	
Number of loans secured by first mortgage of real estate,	71	
Amount of loans secured by first mortgage of real estate,		$61,125 00
Number and amount of loans on shares,	11	675 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		254 58
Amount of profits credited to shares during the year,		2,556 98
Amount of cash received during the year,		43,554 88
Amount of cash paid during the year,		40,535 94

Date of examination by commissioner: April 8.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1888,	1	657	$33 32	$21,891 24	Dues capital, as per ledger,	$60,777 00
Oct., 1888,	2	621	26 47	16,437 87	Profits capital (all series), as per ledger,	3,249 08
April, 1889,	3	701	19 82	13,893 82	Unpaid dues,	375 00
Oct., 1889,	4	497	13 36	6,639 92		
April, 1890,	5	647	7 09	4,587 23		
Oct., 1890,	6	867	1 00	867 00		
Dues paid in advance,				84 00		
Total,				$64,401 08	Total,	$64,401 08

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss. Nov. 21, 1890.

Personally appeared Albert C. Mackintire, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WM. D. CHAPPLE, *Justice of the Peace.*

ESSEX, ss. Nov. 21, 1890.

Personally appeared Albert C. Mackintire, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WM. D. CHAPPLE, *Justice of the Peace.*

ESSEX, ss. Nov. 21, 1890.

Personally appeared John M. Raymond, President, and Robin Damon, W. Harvey Merrill, H. P. Hosley, Francis A. Newell and Reuben Arey, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WM. D. CHAPPLE, *Justice of the Peace.*

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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 security committee:
H. H. HEALD, W. E. BOYDEN,
L. S. NYE.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$6,050 00	Dues capital,	$7,320 00
Loans on shares,	600 00	Profits capital (all series),	479 66
Permanent expense account,	315 93	Interest,	153 15
Temporary expense account,	5 00	Fines,	3 54
Suspense,	8 61	Surplus,	28 98
Cash in hands of treasurer,	1,021 78	Guaranty fund,	7 81
		Withdrawal profits,	8 18
	$8,001 32		$8,001 32

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	69	
Number of shares now in force,	222	
Number of shares now borrowed upon,	41	
Largest number of shares held by any one member,	15	
Number of shares withdrawn during the year,	43	
Number of shares forfeited during the year,	3	
Amount of dues received during the year,		$2,652 00
Number of members withdrawn during the year,	8	
Present number of members,	70	
Present number of borrowers,	22	
Present number of non-borrowers,	48	
Number of loans secured by first mortgage of real estate,	14	
Amount of loans secured by first mortgage of real estate,		6,050 00
Number and amount of loans on shares,	8	600 00

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Largest loan to any one member,	$900 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	78 58
Amount of profits credited to shares during the year,	267 64
Amount of cash received during the year,	3,007 55
Amount of cash paid during the year,	2,240 20

Date of examination by commissioner: October 21.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Dec., 1885,	1	51	$64 23	$3,275 73	Dues capital, as per ledger,	$7,320 00
June, 1886,	2	7	57 19	400 33	Profits capital (all series),	
Dec., 1886,	3	37	50 23	1,858 51	as per ledger,	479 66
June, 1887,	4	9	43 49	391 41	Unpaid dues,	56 00
Dec., 1887,	5	8	36 77	294 16		
June, 1888,	6	6	30 12	180 72		
Dec., 1888,	7	22	23 60	519 20		
June, 1889,	8	22	17 25	379 50		
Dec., 1889,	9	42	11 05	464 10		
June, 1890,	10	18	5 00	90 00		
Dues paid in advance,				2 00		
Total,				$7,855 66	Total,	$7,855 66

Commonwealth of Massachusetts.

Barnstable, ss. Nov. 24, 1890.

Personally appeared W. H. Heald, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Geo. N. Chipman, *Justice of the Peace.*

Barnstable, ss. Nov. 24, 1890.

Personally appeared W. H. Heald, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Geo. N. Chipman, *Justice of the Peace.*

Barnstable, ss. Nov. 24, 1890.

Personally appeared John E. Pratt, President, and E. B. Howland, L. S. Nye, W. L. Nye, B. G. Bartley and F. H. Burgess, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Geo. N. Chipman, *Justice of the Peace.*

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SECURITY CO-OPERATIVE BANK — BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 13, 1877.
Capital to be accumulated, $1,000,000.

B. E. Jones, *President.* Ellis C. Fales, *Secretary.*
Fred B. Howard, *Treasurer.*

Names of security committee:
L. F. Severance, W. H. Savage,
T. E. Gifford.

Regular meetings the third Thursday of each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$199,655 00	Dues capital,	$196,726 00
Loans on shares,	12,165 00	Profits capital (all series),	26,350 08
Permanent expense account,	500 00	Interest,	10,815 09
Temporary expense account,	918 78	Premiums,	1,182 30
Loss and gain,	148 19	Fines,	626 63
Unpaid interest,	1,080 15	Transfer fees,	3 75
Unpaid premiums,	132 81	Surplus,	12 87
Unpaid fines,	128 93	Guaranty fund,	592 38
Cash in hands of treasurer,	21,745 31	Forfeited share account,	10 50
Cash in hands of secretary,	589 44	Withdrawal profits,	744 01
	$237,063 61		$237,063 61

How are shares issued, — quarterly, semi-annually or annually?	Annually.	
Number of shares issued during the year,	1,835	
Number of shares now in force,	5,530	
Number of shares now borrowed upon,	1,388	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	923	
Number of shares retired during the year,	91	
Number of shares matured during the year,	18	
Amount of dues received during the year,		$63,035 00
Highest premium received during the year,		15
Lowest premium received during the year,		10
Number of members withdrawn during the year,	153	
Present number of members,	717	

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Present number of borrowers,	178	
Present number of non-borrowers,	539	
Number of loans secured by first mortgage of real estate,	148	
Amount of loans secured by first mortgage of real estate,		$199,655 00
Number and amount of loans on shares,	30	12,165 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,238 95
Amount of profits credited to shares during the year,		12,244 97
Amount of cash received during the year,		125,167 28
Amount of cash paid during the year,		114,841 38

Date of examination by commissioner: April 15.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Dec., 1879,	3	17	$185 19	$3,148 23	Dues capital, as per ledger,	$196,726 00
Dec., 1880,	4	119	161 16	19,178 04	Profits capital (all series),	
Dec., 1881,	5	162	139 00	22,518 00	as per ledger,	26,350 08
Dec., 1882,	6	138	118 69	16,379 22	Unpaid dues,	1,892 00
Dec., 1883,	7	233	99 89	23,274 37		
Dec., 1884,	8	198	82 43	16,321 14		
Dec., 1885,	9	257	66 15	17,000 55		
Dec., 1886,	10	476	50 93	24,242 68		
Dec., 1887,	11	859	36 71	31,533 89		
Dec., 1888,	12	1,388	23 42	32,506 96		
Dec., 1889,	13	1,683	11 00	18,513 00		
Dues paid in advance,				352 00		
Total,				$224,968 08	Total,	$224,968 08

Commonwealth of Massachusetts.

Plymouth, ss. Brockton, Nov. 21, 1890.

Personally appeared Ellis C. Fales, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Warren A. Reed, *Justice of the Peace.*

Plymouth, ss. Nov. 22, 1890.

Personally appeared Fred B. Howard, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Fred M. Bixby, *Justice of the Peace.*

Plymouth, ss. Nov. 22, 1890.

Personally appeared B. E. Jones, President, and John W. Hall, B. B. Winslow, T. E. Gifford, W. H. Savage and Embert Howard, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Fred M. Bixby, *Justice of the Peace.*

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SOMERVILLE CO-OPERATIVE BANK — SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.
Capital to be accumulated, $1,000,000.

CHAS. S. LINCOLN, *President.* JAMES F. BEARD, *Secretary.*
JAMES F. BEARD, *Treasurer.*

Names of security committee:
STILLMAN N. LIBBY, B. FRANK THOMPSON,
GEO. W. SNOW

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES	
Loans on real estate,	$215,500 00	Dues capital,	$193,622 00
Loans on shares,	10,250 00	Profits capital (all series),	31,175 42
Permanent expense account,	250 00	Interest,	1,309 80
Temporary expense account,	69 50	Premiums,	80 72
Cash in hands of treasurer,	1,013 05	Fines,	49 66
		Surplus,	155 57
		Guaranty fund,	500 00
		Forfeited share account,	120 16
		Withdrawal profits,	69 22
	$227,082 55		$227,082 55

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	2,783	
Number of shares now in force,	7,032	
Number of shares now borrowed upon,	1,438	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,788	
Number of shares forfeited during the year,	19	
Amount of dues received during the year,		$76,370 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	186	
Present number of members,	851	
Present number of borrowers,	160	
Present number of non-borrowers,	691	
Number of loans secured by first mortgage of real estate,	128	

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Amount of loans secured by first mortgage of real estate,		$215,500 00
Number and amount of loans on shares,	32	10,250 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,034 28
Amount of profits credited to shares during the year,		12,449 61
Amount of cash received during the year,		140,742 48
Amount of cash paid during the year,		143,090 60

Date of examination by commissioner: February 24.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1880,	1	44	$174 27	$7,667 88	Dues capital, as per ledger,	$193,622 00
Dec., 1880,	2	60	163 54	9,812 40	Profits capital (all series),	
April, 1881,	3	15	156 51	2,347 65	as per ledger,	31,175 42
Oct., 1881,	4	14	146 09	2,045 26	Unpaid dues,	1,233 00
April, 1882,	5	102	135 86	13,857 72		
Oct., 1882,	6	38	125 87	4,783 06		
April, 1883,	7	160	116 14	18,582 40		
Oct., 1883,	8	31	106 60	3,304 60		
April, 1884,	9	180	97 38	17,528 40		
Oct., 1884,	10	75	88 51	6,638 25		
April, 1885,	11	48	79 92	3,836 16		
Oct., 1885,	12	98	71 59	7,015 82		
April, 1886,	13	272	63 53	17,280 16		
Oct., 1886,	14	181	55 67	10,076 27		
April, 1887,	15	402	48 05	19,316 10		
Oct., 1887,	16	242	40 69	9,846 98		
April, 1888,	17	587	33 55	19,693 85		
Oct., 1888,	18	502	26 61	13,358 22		
April, 1889,	19	693	19 89	13,783 77		
Oct., 1889,	20	1,033	13 39	13,831 87		
April, 1890,	21	1,476	7 10	10,479 60		
Oct., 1890,	22	779	1 00	779 00		
Dues paid in advance,				165 00		
Total,				$226,030 42	Total,	$226,030 42

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 11, 1890.

Personally appeared James F. Beard, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, HERBERT A. CHAPIN, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 11, 1890.

Personally appeared James F. Beard, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, HERBERT A. CHAPIN, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 11, 1890.

Personally appeared Chas. S. Lincoln, President, and J. Frank Wellington, B. F. Thompson, Franklin J. Hamblin, Geo. W. Snow and Ezra D. Souther, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, HERBERT A. CHAPIN, *Justice of the Peace.*

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SOUTH FRAMINGHAM CO-OPERATIVE BANK — FRAMINGHAM.

Incorporated April 16, 1889. Commenced business May 6, 1889.
Capital to be accumulated, $1,000,000.

CHAS. J. MCPHERSON, *President.* HARRIE L. DAVENPORT, *Secretary.*
HARRIE L. DAVENPORT, *Treasurer.*

Names of security committee:
RUSSELL M. FRENCH, FRANK H. FALES,
E. GOULDING.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$26,225 00	Dues capital,	$27,124 00
Loans on shares,	850 00	Profits capital (all series),	1,138 82
Permanent expense account,	146 61	Interest,	12 26
Suspense account,	86 35	Premiums,	2 19
Cash in hands of secretary,	1,246 11	Fines,	3 10
		Surplus,	105 48
		Guaranty fund,	62 67
		Forfeited share account,	104 15
		Withdrawal profits,	1 40
	$28,554 07		$28,554 07

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,031	
Number of shares now in force,	1,957	
Number of shares now borrowed upon,	229	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	526	
Number of shares forfeited during the year,	60	
Amount of dues received during the year,		$22,531 00
Highest per centum of interest received during the year: 7⅞.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	164	

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Present number of members,	390	
Present number of borrowers,	31	
Present number of non-borrowers,	359	
Number of loans secured by first mortgage of real estate,	23	
Amount of loans secured by first mortgage of real estate,		$26,225 00
Number and amount of loans on shares,	8	850 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		74 99
Amount of profits credited to shares during the year,		1,103 89
Amount of cash received during the year,		23,881 48
Amount of cash paid during the year,		24,197 43

Date of examination by commissioner: March 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1889,	1	1,099	$18 86	$20,727 14	Dues capital, as per ledger,	$27,124 00
Nov., 1889,	2	372	12 39	4,609 08	Profits capital (all series), as per ledger,	1,138 82
May, 1890,	3	486	6 10	2,964 60	Unpaid dues,	412 00
Dues paid in advance,				374 00		
Total,				$28,674 82	Total,	$28,674 82

Commonwealth of Massachusetts.

Middlesex, ss. Dec. 1, 1890.

Personally appeared Harrie L. Davenport, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Jos. H. Ladd, *Justice of the Peace.*

Middlesex, ss. Dec. 1, 1890.

Personally appeared Harrie L. Davenport, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Jos. H. Ladd, *Justice of the Peace.*

Middlesex, ss. Dec. 1, 1890.

Personally appeared Chas. J. McPherson, President, and A. M. Eames, Joshua Smith, Richard L. Everit, W. A. Kingsbury and E. Goulding, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Jos. H. Ladd, *Justice of the Peace.*

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SOUTH SHORE CO-OPERATIVE BANK — WEYMOUTH.

Incorporated April 18, 1890. Commenced business May 5, 1890.
Capital to be accumulated, $1,000,000.

FRANCIS AMBLER, *President.* W. S. ROBERTS, *Secretary.*
W. S. ROBERTS, *Treasurer.*

Names of security committee:
GEORGE W. WHITE, JOEL F. SHEPPARD,
DAVID J. PIERCE.

Regular meetings the first Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$200 00	Dues capital,	$3,038 00
Permanent expense account,	143 92	Interest,	30 62
Temporary expense account,	10 00	Premiums,	2 52
Cash in hands of treasurer,	2,724 45	Fines,	6 98
		Transfer fees,	25
	$3,078 37		$3,078 37

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	518	
Number of shares now in force,	512	
Number of shares now borrowed upon,	1	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	6	
Amount of dues received during the year,		$3,059 00
Highest premium received during the year,		15
Lowest premium received during the year,		10
Number of members withdrawn during the year,	2	
Present number of members,	109	
Present number of borrowers,	1	
Present number of non-borrowers,	108	
Number of loans secured by first mortgage of real estate,	1	

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Amount of loans secured by first mortgage of real estate,	$200 00
Largest loan to any one member,	200 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	10 00
Amount of cash received during the year,	3,099 37
Amount of cash paid during the year,	374 92

Date of examination by commissioner: August 14.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1890,	1	512	$6 00	$3,072 00	Dues capital, as per ledger,	$3,038 00
					Unpaid dues,	72 00
Dues paid in advance,				38 00		
Total,				$3,110 00	Total,	$3,110 00

Commonwealth of Massachusetts.

Norfolk, ss. Nov. 19, 1890.

Personally appeared W. L. Roberts, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, John J. Loud, *Justice of the Peace.*

Norfolk, ss. Nov. 19, 1890.

Personally appeared W. L. Roberts, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, John J. Loud, *Justice of the Peace.*

Norfolk, ss. Nov. 19, 1890.

Personally appeared Francis Ambler, President, and Geo. W. White, Joel F. Sheppard, David J. Pierce, James H. Flint and C. F. Vaughan, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, John J. Loud, *Justice of the Peace.*

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SOUTH WEYMOUTH CO-OPERATIVE BANK — SOUTH WEYMOUTH.

Incorporated Feb. 28, 1889. Commenced business March 9, 1889.
Capital to be accumulated, $1,000,000.

A. F. Bullock, *President.* F. W. Howe, *Secretary.*
Ellis J. Pitcher, *Treasurer.*

Names of security committee:

Louis A. Cook, Chas. H. Clapp,
Lysander Heald, Francis F. Bullock,
Alvin Hollis.

Regular meetings the second Saturday of each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$10,200 00	Dues capital,	$10,582 00
Loans on shares,	650 00	Profits capital (all series),	291 67
Permanent expense account,	100 00	Interest,	100 75
Temporary expense account,	12 87	Premiums,	3 00
Cash in hands of treasurer,	23 01	Fines,	67
		Transfer fees,	75
		Guaranty fund,	4 67
		Withdrawal profits,	2 37
	$10,985 88		$10,985 88

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	352	
Number of shares now in force,	791	
Number of shares now borrowed upon,	107	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	77	
Amount of dues received during the year,		$7,924 00
Highest premium received during the year,		45
Lowest premium received during the year,		05
Number of members withdrawn during the year,	19	
Present number of members,	166	

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Present number of borrowers,	22	
Present number of non-borrowers,	144	
Number of loans secured by first mortgage of real estate,	17	
Amount of loans secured by first mortgage of real estate,		$10,200 00
Number and amount of loans on shares,	5	650 00
Largest loan to any one member,		1,700 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		93 68
Amount of profits credited to shares during the year,		305 59
Amount of cash received during the year,		8,647 54
Amount of cash paid during the year,		9,235 65

Date of examination by commissioner: April 4.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
March, 1889,	1	373	$20 67	$7,709 91	Dues capital, as per ledger,	$10,582 00
Sept., 1889,	2	102	14 29	1,457 58	Profits capital (all series), as per ledger,	291 67
March, 1890,	3	174	8 07	1,404 18		
Sept., 1890,	4	142	2 00	284 00	Unpaid dues,	94 00
Dues paid in advance,				112 00		
Total,				$10,967 67	Total,	$10,967 67

Commonwealth of Massachusetts.

Norfolk, ss. Nov. 21, 1890.

Personally appeared F. W. Howe, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, John H. Stetson, *Justice of the Peace.*

Norfolk, ss. Nov. 21, 1890.

Personally appeared Ellis J. Pitcher, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, John H. Stetson, *Justice of the Peace.*

Norfolk, ss. Nov. 21, 1890.

Personally appeared A. Fenton Bullock, President, and Edgar R. Downs, Chas. T. Foster, James F. Frawley, Herbert W. Sears and Chas. H. Clapp, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, John H. Stetson, *Justice of the Peace.*

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SPENCER CO-OPERATIVE BANK — SPENCER.

Incorporated June 8, 1889. Commenced business May 25, 1889.
Capital to be accumulated, $1,000,000.

LUTHER HILL, *President.* C. T. LINLEY, *Secretary.*
C. T. LINLEY, *Treasurer.*

Names of security committee:
A. H. SINNOTT, W. J. LIVERMORE,
EMERSON STONE.

Regular meetings the first Saturday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$12,389 23	Dues capital,	$15,272 00
Loans on shares,	175 00	Profits capital (all series),	328 77
Permanent expense account,	20 00	Interest,	219 63
Temporary expense account,	140 76	Fines,	7 04
Suspense account,	13 88	Surplus,	2 48
Cash in hands of treasurer,	3,136 22	Guaranty fund,	3 43
		Forfeited share account,	25 80
		Withdrawal profits,	11 74
		Forfeiture profits,	4 20
	$15,875 09		$15,875 09

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	191	
Number of shares now in force,	1,058	
Number of shares now borrowed upon,	95	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	115	
Number of shares forfeited during the year,	10	
Amount of dues received during the year,		$12,310 00
Highest per centum of interest received during the year:	6.	
Lowest per centum of interest received during the year:	6.	
Number of members withdrawn during the year,	22	
Present number of members,	165	

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Present number of borrowers,	13	
Present number of non-borrowers,	152	
Number of loans secured by first mortgage of real estate,	10	
Amount of loans secured by first mortgage of real estate,		$12,389 23
Number and amount of loans on shares,	3	175 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		197 53
Amount of profits credited to shares during the year,		342 90
Amount of cash received during the year,		13,565 71
Amount of cash paid during the year,		11,861 92

Date of examination by commissioner: April 5.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1889,	1	882	$16 36	$14,429 52	Dues capital, as per ledger,	$15,272 00
Jan., 1890,	2	125	10 09	1,261 25	Profits capital (all series), as per ledger,	328 77
July, 1890,	3	51	4 00	204 00	Unpaid dues,	294 00
Total,				$15,894 77	Total,	$15,894 77

Commonwealth of Massachusetts.

Worcester, ss. Nov. 19, 1890.

Personally appeared C. T. Linley, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Jerry R. Kane, *Justice of the Peace.*

Worcester, ss. Nov. 19, 1890.

Personally appeared C. T. Linley, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Jerry R. Kane, *Justice of the Peace.*

Worcester, ss. Nov. 19, 1890.

Personally appeared Luther Hill, President, and W. A. Barr, Emerson Stone, John O'Gara, E. P. Cutler, Louis Frigon and Andrew H. Sinnott, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Jerry R. Kane, *Justice of the Peace.*

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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.*
CHAS. H. CHURCHILL, *Treasurer.*

Names of security committee:
CHAS. L. SHAW, CHAS. H. CHURCHILL,
FREDERICK A. JUDD.

Regular meetings the second Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$125,320 00	Dues capital,	$118,054 00
Loans on shares,	12,510 00	Profits capital (all series),	19,325 87
Permanent expense account,	103 91	Surplus,	767 58
Suspense account,	275 24	Guaranty fund,	889 79
Cash in hands of treasurer,	818 09		
Cash in hands of secretary,	10 00		
	$139,037 24		$139,037 24

	For the past year, quarterly; previously, semi-annually.	
How are shares issued, — quarterly, semi-annually or annually?		
Number of shares issued during the year,	2,137	
Number of shares now in force,	3,945	
Number of shares now borrowed upon,	982	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	685	
Amount of dues received during the year,		$40,507 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	98	
Present number of members,	538	
Present number of borrowers,	100	
Present number of non-borrowers,	438	
Number of loans secured by first mortgage of real estate,	71	

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Amount of loans secured by first mortgage of real estate,		$125,320 00
Number and amount of loans on shares,	38	12,510 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		629 99
Amount of profits credited to shares during the year,		7,829 45
Amount of cash received during the year,		75,664 09
Amount of cash paid during the year,		76,427 07

Date of examination by commissioner: February 24.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
May, 1882,	1	221	$130 16	$28,765 36	Dues capital, as per ledger,	$118,054 00
Nov., 1882,	2	44	120 89	5,319 16	Profits capital (all series),	
May, 1883,	3	71	111 75	7,934 25	as per ledger,	19,325 87
Nov., 1883,	4	66	102 84	6,787 44	Unpaid dues,	995 00
May, 1884,	5	103	94 17	9,699 51		
Nov., 1884,	6	58	85 60	4,964 80		
May, 1885,	7	152	77 41	11,766 32		
Nov., 1885,	8	72	69 41	4,997 52		
May, 1886,	9	112	61 65	6,904 80		
Nov., 1886,	10	102	54 05	5,513 10		
May, 1887,	11	159	46 68	7,422 12		
Nov., 1887,	12	207	39 48	8,172 36		
May, 1888,	13	179	32 46	5,810 34		
Nov., 1888,	14	213	25 60	5,452 80		
May, 1889,	15	215	18 93	4,069 95		
Nov., 1889,	16	454	12 46	5,656 84		
Feb., 1890,	17	471	9 28	4,370 88		
May, 1890,	18	468	6 15	2,878 20		
Aug., 1890,	19	578	3 04	1,757 12		
Dues paid in advance,				132 00		
Total,				$138,374 87	Total,	$138,374 87

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss. Nov. 25, 1890.

Personally appeared Francke W. Dickinson, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, F. A. JUDD, *Justice of the Peace.*

HAMPDEN, ss. Nov. 25, 1890.

Personally appeared Chas. H. Churchill, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, F. A. JUDD, *Justice of the Peace.*

HAMPDEN, ss. Nov. 25, 1890.

Personally appeared Oscar S. Greenleaf, President, and C. L. Shaw, H. J. Margerum, Emile Pauli, Ira B. Allen and W. D. Bigelow, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, F. A. JUDD, *Justice of the Peace.*

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STONEHAM CO-OPERATIVE BANK — STONEHAM.

Incorporated Jan. 10, 1887. Commenced business Feb. 1, 1887.
Capital to be accumulated, $1,000,000.

J. B. SANBORN, *President.* J. W. MACDONALD, *Secretary.*
J. W. MACDONALD, *Treasurer.*

Names of security committee:
AMOS HILL, A. H. COWDREY,
O. H. MARSTON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$45,950 00	Dues capital,	$43,925 00
Loans on shares,	900 00	Profits capital (all series),	4,299 18
Cash in hands of treasurer,	1,673 92	Surplus,	9 19
		Guaranty fund,	263 63
		Forfeited share account,	26 68
		Profit and loss account,	24
	$48,523 92		$48,523 92

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	508	
Number of shares now in force,	1,628	
Number of shares now borrowed upon,	318	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	270	
Number of shares forfeited during the year,	10	
Number of shares retired during the year,	5	
Amount of dues received during the year,		$19,742 00
Highest premium received during the year,		35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	62	
Present number of members,	322	
Present number of borrowers,	47	

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Present number of non-borrowers,	275	
Number of loans secured by first mortgage of real estate,	47	
Amount of loans secured by first mortgage of real estate,		$45,950 00
Number and amount of loans on shares,	5	900 00
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		237 06
Amount of profits credited to shares during the year,		2,621 63
Amount of cash received during the year,		28,603 17
Amount of cash paid during the year,		32,173 84

Date of examination by commissioner: September 2.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Feb., 1887,	1	478	$50 56	$24,167 68	Dues capital, as per ledger,	$43,925 00
Aug., 1887,	2	73	43 21	3,154 33	Profits capital (all series),	
Feb., 1888,	3	230	36 04	8,289 20	as per ledger,	4,299 18
Aug., 1888,	4	93	29 06	2,702 58	Unpaid dues,	222 00
Feb., 1889,	5	159	22 27	3,540 93		
May, 1889,	6	127	18 94	2,405 38		
Nov., 1889,	7	206	12 44	2,562 64		
May, 1890,	8	262	6 12	1,603 44		
Dues paid in advance,				20 00		
Total,				$48,446 18	Total,	$48,446 18

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared J. W. MacDonald, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, LYMAN DIKE, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared J. W. MacDonald, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, LYMAN DIKE, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 18, 1890.

Personally appeared J. B. Sanborn, President, and Luther White, Chas. L. Gill, O. H. Marston, Sidney A. Hill and A. H. Cowdrey, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, LYMAN DIKE, *Justice of the Peace.*

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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 security committee:
RICHARD B. WARD, GEO. F. WALKER,
CHRISTOPHER FARRELL.

Regular meetings the second Saturday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$65,350 00	Dues capital,	$60,982 00
Loans on shares,	1,490 00	Profits capital (all series),	5,622 69
Permanent expense account,	160 00	Interest,	563 29
Temporary expense account,	6 00	Premiums,	57 95
Fine account,	11	Transfer fees,	1 50
Cash in hands of treasurer,	645 61	Surplus,	175 03
		Guaranty fund,	227 19
		Forfeited share account,	11 38
		Withdrawal profits,	10 69
	$67,651 72		$67,651 72

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	902	
Number of shares now in force,	2,717	
Number of shares now borrowed upon,	336	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	295	
Number of shares forfeited during the year,	10	
Amount of dues received during the year,		$27,594 00
Highest premium received during the year,		50
Lowest premium received during the year,		05
Number of members withdrawn during the year,	52	
Present number of members,	426	
Present number of borrowers,	61	

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Present number of non-borrowers,	365	
Number of loans secured by first mortgage of real estate,	72	
Amount of loans secured by first mortgage of real estate,		$65,350 00
Number and amount of loans on shares,	9	1,490 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		342 56
Amount of profits credited to shares during the year,		3,193 44
Amount of cash received during the year,		31,915 38
Amount of cash paid during the year,		32,503 78

Date of examination by commissioner: October 7.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1886,	1	433	$62 91	$27,240 03	Dues capital, as per ledger,	$60,982 00
Mar., 1887,	2	161	48 96	7,882 56	Profits capital (all series), as per ledger,	5,622 69
Mar., 1888,	3	283	34 47	9,755 01	Unpaid dues,	474 00
Mar., 1889,	4	597	20 86	12,453 42		
Sept., 1889,	5	373	14 39	5,367 47		
Mar., 1890,	6	412	8 10	3,337 20		
Sept., 1890,	7	458	2 00	916 00		
Dues paid in advance,				127 00		
Total,				$67,078 69	Total,	$67,078 69

Commonwealth of Massachusetts.

Norfolk, ss. Nov. 13, 1890.

Personally appeared Henry W. Britton, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Horace N. Tucker, *Justice of the Peace.*

Norfolk, ss. Nov. 13, 1890.

Personally appeared Henry W. Britton, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Horace N. Tucker, *Justice of the Peace.*

Norfolk, ss. Nov. 13, 1890.

Personally appeared Charles Tenney, Vice-President, and Alfred Upham, Kilburn R. Clifford, Richard B. Ward, Webster Smith and C. Farrell, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Horace N. Tucker, *Justice of the Peace.*

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SUFFOLK CO-OPERATIVE BANK — BOSTON.

Incorporated Dec. 11, 1885. Commenced business Jan. 1, 1886.
Capital to be accumulated, $1,000,000.

CHAS. J. PAGE, *President.* PERCY A. BRIDGHAM, *Secretary.*
ALFRED FOSTER, *Treasurer.*

Names of security committee:
CHAS. J. PAGE, FREDERIC H. HENSHAW,
ALEXANDER H. HOLWAY.

Regular meetings the first Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$16,600 00	Dues capital,	$16,574 00
Loans on shares,	385 00	Profits capital (all series),	1,231 79
Temporary expense account,	473 36	Interest,	272 03
Suspense account,	255 08	Premiums,	65 20
Cash in hands of treasurer,	557 54	Fines,	28 97
		Transfer fees,	75
		Surplus,	2 12
		Guaranty fund,	38 74
		Forfeited share account,	41 78
		Withdrawal profits,	15 60
	$18,270 98		$18,270 98

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	361	
Number of shares now in force,	733	
Number of shares now borrowed upon,	138	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	233	
Number of shares forfeited during the year,	13	
Amount of dues received during the year,		$4,248 00
Highest premium received during the year,		30
Lowest premium received during the year,		2
Number of members withdrawn during the year,	36	
Present number of members,	120	

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Present number of borrowers,	20	
Present number of non-borrowers,	100	
Number of loans secured by first mortgage of real estate,	14	
Amount of loans secured by first mortgage of real estate,		$16,600 00
Number and amount of loans on shares,	7	385 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		190 80
Amount of profits credited to shares during the year,		1,058 65
Amount of cash received during the year,		4,857 92
Amount of cash paid during the year,		4,251 93

Date of examination by commissioner: June 23.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Jan., 1886,	1	57	$67 95	$3,873 15	Dues capital, as per ledger,	$16,574 00
July, 1886,	2	10	60 42	604 20	Profits capital (all series),	
Jan., 1887,	3	34	52 56	1,787 04	as per ledger,	1,825 63
July, 1887,	4	45	44 93	2,021 85	Unpaid dues,	369 00
Jan., 1888,	5	41	37 54	1,539 14	Errors and omissions, since	
July, 1888,	6	139	30 39	4,224 21	adjusted and corrected,	949 00
Nov., 1888,	7	47	25 63	1,204 61		
May, 1889,	8	73	18 97	1,384 81		
Nov., 1889,	9	200	12 43	2,486 00		
May, 1890,	10	97	6 11	592 62		
Total,				$19,717 63	Total,	$19,717 63

Commonwealth of Massachusetts.

Suffolk, ss. Dec. 19, 1890.

Personally appeared Percy A. Bridgham, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, C. C. Barton, *Justice of the Peace.*

Suffolk, ss. Dec. 19, 1890.

Personally appeared Alfred Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, James H. Collins, *Justice of the Peace.*

Suffolk, ss. Dec. 19, 1890.

Personally appeared Chas. J. Page, President, and James H. Page, a director of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Arthur D. McClellan, *Justice of the Peace.*

Suffolk, ss. Dec. 20, 1890.

Personally appeared F. H. Henshaw, Geo. F. Wood, A. H. Holway and W. H. Pinkham, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Percy A. Bridgham, *Justice of the Peace.*

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TAUNTON CO-OPERATIVE BANK — TAUNTON.

Incorporated March 2, 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 security committee:
DANIEL CAREY, ALBERT D. DAVOL,
THOS. BAKER.

Regular meetings the first Tuesday after the fifteenth of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$252,950 00	Dues capital,	$235,856 00
Loans on shares,	10,300 00	Profits capital (all series),	35,874 56
Permanent expense account,	293 67	Interest and premiums,	5,793 75
Temporary expense account,	442 83	Fines and transfer fees,	183 83
Unpaid dues,	2,229 00	Surplus,	6 20
Unpaid interest,	1,942 03	Guaranty fund,	841 22
Cash in hands of treasurer,	10,481 87	Forfeited share account,	83 84
	$278,639 40		$278,639 40

How are shares issued, — quarterly, semi-annually or annually?	Annually.	
Number of shares issued during the year,	1,678	
Number of shares now in force,	6,224	
Number of shares now borrowed upon,	1,681	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	500	
Number of shares retired during the year,	310	
Amount of dues received during the year,		$70,585 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	31	
Present number of members,	870	
Present number of borrowers,	259	

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Present number of non-borrowers,	611	
Number of loans secured by first mortgage of real estate,	260	
Amount of loans secured by first mortgage of real estate,		$252,950 00
Number and amount of loans on shares,	82	10,300 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		780 50
Amount of profits credited to shares during the year,		16,730 59
Amount of cash received during the year,		240,350 78
Amount of cash paid during the year,		234,012 23

Date of examination by commissioner: August 14.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
March, 1880,	1	34	$174 99	$5,949 66	Dues capital, as per ledger,	$235,856 00
May, 1881,	2	101	149 86	15,135 86	Profits capital (all series),	
May, 1882,	3	245	129 60	31,752 00	as per ledger,	35,874 56
May, 1883,	4	245	110 64	27,106 80		
May, 1884,	5	408	92 83	37,874 64		
May, 1885,	6	430	76 09	32,718 70		
May, 1886,	7	615	60 34	37,109 10		
May, 1887,	8	560	45 53	25,496 80		
May, 1888,	9	820	31 55	25,871 00		
May, 1889,	10	1,300	18 40	23,920 00		
May, 1890,	11	1,466	6 00	8,796 00		
Total,				$271,730 56	Total,	$271,730 56

Commonwealth of Massachusetts.

Bristol, ss. Nov. 20, 1890.

Personally appeared Herbert O. Morse, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Lloyd E. White, *Justice of the Peace.*

Bristol, ss. Nov. 20, 1890.

Personally appeared Chas. Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Lloyd E. White, *Justice of the Peace.*

Bristol, ss. Nov. 20, 1890.

Personally appeared Henry M. Lovering, President, and John H. Church, Daniel Carey, John H. Dalglish, Geo. E. Dean and H. A. Cushman, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Lloyd E. White, *Justice of the Peace.*

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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.* CHAS. B. COOK, *Secretary.*
CHAS. B. COOK, *Treasurer.*

Names of security committee:
JOHN M. YOUNG, THOMAS D. COVELL,
A. HOMER SKINNER.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$198,650 00	Dues capital,	$191,224 00
Loans on shares,	10,300 00	Profits capital (all series),	36,156 57
Permanent expense account,	200 00	Surplus,	154 08
Unpaid dues,	778 00	Guaranty fund,	539 36
Unpaid interest, premiums, and fines,	363 58	Forfeited share account,	30 26
Cash in hands of treasurer,	17,999 29	Advance payments,	186 60
	$228,290 87		$228,290 87

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,706	
Number of shares now in force,	5,866	
Number of shares now borrowed upon,	1,356	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,156	
Number of shares retired during the year,	35	
Amount of dues received during the year,		$63,660 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	176	
Present number of members,	850	
Present number of borrowers,	159	
Present number of non-borrowers,	691	
Number of loans secured by first mortgage of real estate,	126	

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Amount of loans secured by first mortgage of real estate,		$198,650 00
Number and amount of loans on shares,	56	10,300 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,061 43
Amount of profits credited to shares during the year,		11,775 78
Amount of cash received during the year,		125,866 45
Amount of cash paid during the year,		111,548 50

Date of examination by commissioner: March 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1880,	1	68	$177 04	$12,038 72	Dues capital, as per ledger,	$191,224 00
Oct., 1880,	2	88	171 10	15,056 80	Profits capital (all series),	
April, 1881,	3	56	159 46	8,929 76	as per ledger,	36,156 57
Oct , 1881,	4	81	148 15	12,000 15		
April, 1882,	5	53	137 26	7,274 78		
Oct., 1882,	6	75	126 78	9,508 50		
April, 1883,	7	98	116 71	11,437 58		
Oct., 1883,	8	59	106 97	6,311 23		
April, 1884,	9	81	97 60	7,905 60		
Oct., 1884,	10	62	88 61	5,493 82		
April, 1885,	11	113	79 91	9,029 83		
Oct., 1885,	12	194	71 53	13,876 82		
April, 1886,	13	221	63 45	14,022 45		
Oct., 1886,	14	255	55 62	14,183 10		
April, 1887,	15	204	48 04	9,800 16		
Oct., 1887,	16	292	40 68	11,878 56		
April, 1888,	17	461	33 54	15,461 94		
Oct., 1888,	18	423	26 63	11,264 49		
April, 1889,	19	823	19 92	16,394 16		
Oct., 1889,	20	574	13 42	7,703 08		
April, 1890,	21	1,017	7 12	7,241 04		
Oct., 1890,	22	568	1 00	568 00		
Total,				$227,380 57	Total,	$227,380 57

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Nov. 22, 1890.

Personally appeared Chas. B. Cook, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, M. G. B. SWIFT, *Justice of the Peace.*

BRISTOL, ss. Nov. 22, 1890.

Personally appeared Chas. B. Cook, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, M. G. B. SWIFT, *Justice of the Peace.*

BRISTOL, ss. Nov. 24, 1890.

Personally appeared Jerome C. Borden, President, and Albert F. Dow, Leonard N. Slade, John M. Young, Thos. D. Covel and Nath'l B. Borden, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, M. G. B. SWIFT, *Justice of the Peace.*

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VOLUNTEER CO-OPERATIVE BANK — BOSTON.

Incorporated Nov. 16, 1887. Commenced business Jan. 1, 1888.
Capital to be accumulated, $1,000,000.

WALTER C. SHAPLEIGH, *President.* FRANK E. BURBANK, *Secretary.*
ARTHUR LYMAN, *Treasurer.*

Names of security committee:

JOHN A. REED, FRANK HASEY,
JAMES A. COOK, THOS. C. RILEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$79,100 00	Dues capital,	$84,305 00
Loans on shares,	1,350 00	Profits capital (all series),	4,569 47
Permanent expense account,	132 70	Interest,	1,281 50
Temporary expense account,	175 01	Premiums,	150 30
Real estate by foreclosure,	279 24	Fines,	41 88
Profit and loss,	16 77	Transfer fees,	2 25
Cash in hands of treasurer,	8,241 07	Guaranty fund,	62 32
Cash in hands of secretary,	1,310 23	Forfeited share account,	98 66
		Withdrawal profits,	92 78
		Forfeited profits,	86
	$90,605 02		$90,605 02

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,645	
Number of shares now in force,	4,484	
Number of shares now borrowed upon,	482	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,064	
Number of shares forfeited during the year,	38	
Amount of dues received during the year,		$50,072 00
Highest premium received during the year,		55
Lowest premium received during the year,		05
Number of members withdrawn during the year,	141	
Present number of members,	574	

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Present number of borrowers,	56	
Present number of non-borrowers,	518	
Number of loans secured by first mortgage of real estate,	43	
Amount of loans secured by first mortgage of real estate,		$79,100 00
Number and amount of loans on shares,	13	1,350 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		744 47
Amount of profits credited to shares during the year,		3,866 78
Amount of cash received during the year,		75,059 46
Amount of cash paid during the year,		73,537 41

Date of examination by commissioner: March 25.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Jan., 1888,	1	898	$36 74	$32,992 52	Dues capital, as per ledger,	$84,305 00
July, 1888,	2	499	29 74	14,840 26	Profits capital (all series),	
Jan., 1889,	3	873	22 97	20,052 81	as per ledger,	4,569 47
July, 1889,	4	729	16 43	11,977 47	Unpaid dues,	1,963 00
Jan., 1890,	5	731	10 11	7,390 41		
July, 1890,	6	754	4 00	3,016 00		
Dues paid in advance,				568 00		
Total,				$90,837 47	Total,	$90,837 47

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 6, 1890.

Personally appeared F. E. Burbank, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ROBERT TREAT PAINE, 2d, *Justice of the Peace.*

SUFFOLK, ss. Nov. 6, 1890.

Personally appeared Arthur Lyman, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ROBERT TREAT PAINE, 2d, *Justice of the Peace.*

SUFFOLK, ss. Nov. 26, 1890.

Personally appeared Walter C. Shapleigh, President, and John J. Delea, George Murphy, W. W. Amsden, J. F. Johnson and John A. Reed, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

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WAKEFIELD CO-OPERATIVE BANK — WAKEFIELD.

Incorporated Jan. 31, 1887. Commenced business March 5, 1887.
Capital to be accumulated, $1,000,000.

THOMAS J. SKINNER, *President.* HARRY FOSTER, *Secretary.*
HARRY FOSTER, *Treasurer.*

Names of security committee:

EVERETT W. EATON, HORACE GOWING,
JOSIAH M. SHAW, RICHARD S. STOUT,
JOHN LEMMAN.

Regular meetings the first Saturday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$56,500 00	Dues capital,	$58,696 00
Loans on shares,	5,500 00	Profits capital (all series),	5,642 50
Permanent expense account,	126 42	Surplus,	335 63
Accrued interest,	54 75	Guaranty fund,	90 00
Accrued premiums,	5 00		
Accrued fines,	25 50		
Cash in hands of treasurer,	2,552 46		
	$64,764 13		$64,764 13

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,022	
Number of shares now in force,	2,547	
Number of shares now borrowed upon,	528	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	361	
Amount of dues received during the year,		$28,838 00
Highest premium received during the year,		30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	58	
Present number of members,	432	
Present number of borrowers,	77	

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Present number of non-borrowers,	355	
Number of loans secured by first mortgage of real estate,	53	
Amount of loans secured by first mortgage of real estate,		$56,500 00
Number and amount of loans on shares,	43	5,500 00
Largest loan to any one member,		3,300 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		227 93
Amount of profits credited to shares during the year,		3,431 11
Amount of cash received during the year,		40,636 80
Amount of cash paid during the year,		42,805 93

Date of examination by commissioner: June 30.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1887,	1	313	$50 01	$15,653 13	Dues capital, as per ledger,	$58,696 00
May, 1887,	2	136	47 49	6,458 64	Profits capital (all series),	
Nov., 1887,	3	296	40 01	11,842 96	as per ledger,	5,642 50
May, 1888,	4	315	32 75	10,316 25	Unpaid dues,	549 00
Nov., 1888,	5	240	25 73	6,175 20		
May, 1889,	6	327	18 96	6,199 92		
Nov., 1889,	7	410	12 43	5,096 30		
May, 1890,	8	510	6 11	3,116 10		
Dues paid in advance,				29 00		
Total,				$64,887 50	Total,	$64,887 50

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 1, 1890.

Personally appeared Harry Foster, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, RICHARD BRITTON, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 1, 1890.

Personally appeared Harry Foster, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, RICHARD BRITTON, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 1, 1890.

Personally appeared Thomas J. Skinner, President, and E. D. Weston, E. W. Eaton, R. S. Stout, John Lemman and J. M. Shaw, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, RICHARD BRITTON, *Justice of the Peace.*

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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 security committee:
FRANCIS BUTTRICK, ALFRED M. GOODALE,
EDWARD P. SMITH.

Regular meetings the third Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$505,100 00	Dues capital,	$435,719 00
Loans on shares,	5,550 00	Profits capital (all series),	83,292 26
Unpaid interest,	1,460 75	Interest,	2,542 25
Unpaid premiums,	265 92	Premiums,	408 90
Unpaid fines,	94 64	Fines,	57 84
Cash in hands of treasurer,	16,177 24	Transfer fees,	3 00
		Surplus,	3,059 74
		Guaranty fund,	3,200 00
		Withdrawal profits,	129 29
		Outstanding bills, temporary expense account,	236 27
	$528,648 55		$528,648 55

How are shares issued, — quarterly, semi-annually or annually?	Quarterly.	
Number of shares issued during the year,	5,056	
Number of shares now in force,	14,062	
Number of shares now borrowed upon,	2,968	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,648	
Amount of dues received during the year,		$153,076 00
Highest premium received during the year,		30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	373	
Present number of members,	2,168	
Present number of borrowers,	442	
Present number of non-borrowers,	1,726	
Number of loans secured by first mortgage of real estate,	397	

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Amount of loans secured by first mortgage of real estate,		$505,100 00
Number and amount of loans on shares,	45	5,550 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		3,357 11
Amount of profits credited to shares during the year,		32,415 77
Amount of cash received during the year,		270,545 75
Amount of cash paid during the year,		255,366 60

Date of examination by commissioner: May 27.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1880,	1	225	$174 18	$39,190 50	Dues capital, as per ledger,	$435,719 00
April, 1881,	2	135	162 36	21,918 60	Profits capital (all series),	
Oct., 1881,	3	102	150 94	15,395 88	as per ledger,	83,292 26
April, 1882,	4	102	139 95	14,274 90	Unpaid dues,	3,006 00
Oct., 1882,	5	124	129 34	16,038 16		
April, 1883,	6	225	119 08	26,793 00		
Oct., 1883,	7	185	109 17	20,196 45		
April, 1884,	8	216	99 60	21,513 60		
Oct., 1884,	9	278	90 35	25,117 30		
April, 1885,	10	365	81 41	29,714 65		
Oct., 1885,	11	274	72 77	19,938 98		
April, 1886,	12	518	64 43	33,374 74		
Oct., 1886,	13	610	56 37	34,385 70		
April, 1887,	14	772	48 58	37,503 76		
Oct., 1887,	15	700	41 06	28,742 00		
April, 1888,	16	1,375	33 80	46,475 00		
Oct., 1888,	17	960	26 78	25,708 80		
April, 1889,	18	1,329	20 00	26,580 00		
Oct., 1889,	19	1,105	13 45	14,862 25		
Jan., 1890,	20	956	10 25	9,799 00		
April, 1890,	21	1,191	7 12	8,479 92		
July, 1890,	22	1,069	4 03	4,308 07		
Oct., 1890,	23	1,246	1 00	1,246 00		
Dues paid in advance,				460 00		
Total,				$522,017 26	Total,	$522,017 26

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. WALTHAM, Nov. 14, 1890.

Personally appeared Daniel F. Viles, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, THOMAS H. ARMSTRONG, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 14, 1890.

Personally appeared Daniel F. Viles, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, THOMAS H. ARMSTRONG, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 14, 1890.

Personally appeared Francis Buttrick, President, and Freeman C. Hodgdon, John L. Keyser, Timothy Leary, Geo. S. Alden and Phillip Jones, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, THOMAS H. ARMSTRONG, *Justice of the Peace.*

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WATERTOWN CO-OPERATIVE BANK — WATERTOWN.

Incorporated June 23, 1888. Commenced business June 28, 1888.
Capital to be accumulated, $1,000,000.

CHAS. BRIGHAM, *President.* S. S. GLEASON, *Secretary.*
S. S. GLEASON, *Treasurer.*

Names of security committee:
JAMES H. NORCROSS, H. W. OTIS,
S. S. GLEASON.

Regular meetings the fourth Thursday evening of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$39,750 00	Dues capital,	$40,546 00
Loans on shares,	100 00	Profits capital (all series),	1,475 89
Temporary expense account,	100 03	Interest,	951 82
Cash in hands of treasurer,	3,327 36	Premiums,	125 85
		Fines,	27 22
		Transfer fees,	50
		Surplus,	110 07
		Guaranty fund,	20 20
		Withdrawal profits,	19 84
	$43,277 39		$43,277 39

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,247	
Number of shares now in force,	2,467	
Number of shares now borrowed upon,	207	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	202	
Amount of dues received during the year,		$25,056 00
Highest premium received during the year,		30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	32	
Present number of members,	295	
Present number of borrowers,	22	

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Present number of non-borrowers,	273	
Number of loans secured by first mortgage of real estate,	22	
Amount of loans secured by first mortgage of real estate,		$39,750 00
Number and amount of loans on shares,	1	100 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		161 94
Amount of profits credited to shares during the year,		1,263 48
Amount of cash received during the year,		33,253 21
Amount of cash paid during the year,		35,196 18

Date of examination by commissioner: April 22.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1888,	1	669	$30 51	$20,411 19	Dues capital, as per ledger,	$40,546 00
Dec., 1888,	2	362	23 85	8,633 70	Profits capital (all series), as per ledger,	1,475 89
June, 1889,	3	295	17 38	5,127 10		
Dec., 1889,	4	459	11 10	5,094 90	Unpaid dues,	800 00
June, 1890,	5	682	5 00	3,410 00		
Dues paid in advance,				145 00		
Total,				$42,821 89	Total,	$42,821 89

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 13, 1890.

Personally appeared Samuel S. Gleason, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WM. E. FARWELL, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 13, 1890.

Personally appeared Samuel S. Gleason, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, WM. E. FARWELL, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 13, 1890.

Personally appeared Chas. Brigham, President, and Horace W. Otis, Thos. E. Hackett, Thos. P. Emerson, Jas. H. Norcross and Albert H. Hartwell, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, WILLIAM E. FARWELL, *Justice of the Peace.*

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WEBSTER CO-OPERATIVE BANK — WEBSTER.

Incorporated Aug. 2, 1889. Commenced business Aug. 8, 1889.
Capital to be accumulated, $1,000,000.

L. E. Pattison, *President.* E. L. Spalding, *Secretary.*
E. L. Spalding, *Treasurer.*

Names of security committee:
Louis E. Pattison, John J. Love,
Frank A. Upham.

Regular meetings the second Thursday of each month.

Balance Sheet, October 31, 1890.

Assets.		Liabilities.	
Loans on real estate,	$6,400 00	Dues capital,	$6,817 00
Loans on shares,	175 00	Profits capital (all series),	84 08
Permanent expense account,	150 70	Interest,	74 26
Temporary expense account,	27 00	Premiums,	3 95
Cash in hands of treasurer,	240 30	Fines,	5 88
		Transfer fees,	50
		Surplus,	3 52
		Guaranty fund,	1 50
		Withdrawal profits,	2 31
	$6,993 00		$6,993 00

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	237	
Number of shares now in force,	601	
Number of shares now borrowed upon,	59	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	33	
Number of shares forfeited during the year,	7	
Amount of dues received during the year,		$5,960 00
Highest premium received during the year,		35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	17	
Present number of members,	113	
Present number of borrowers,	10	

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Present number of non-borrowers,	103	
Number of loans secured by first mortgage of real estate,	8	
Amount of loans secured by first mortgage of real estate,		$6,400 00
Number and amount of loans on shares,	2	175 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		75 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		100 00
Amount of profits credited to shares during the year,		88 28
Amount of cash received during the year,		6,143 42
Amount of cash paid during the year,		5,911 26

Date of examination by commissioner: February 11.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Aug., 1889,	1	383	$15 21	$5,825 43	Dues capital, as per ledger,	$6,817 00
Feb., 1890,	2	73	9 05	660 65	Profits capital (all series), as per ledger,	84 08
Aug., 1890,	3	145	3 00	435 00	Unpaid dues,	125 00
Dues paid in advance,				105 00		
Total,				$7,026 08	Total,	$7,026 08

Commonwealth of Massachusetts.

Worcester, ss. Nov. 13, 1890.

Personally appeared E. L. Spalding, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, Henry J. Clark, *Justice of the Peace.*

Worcester, ss. Nov. 13, 1890.

Personally appeared E. L. Spalding, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, Henry J. Clark, *Justice of the Peace.*

Worcester, ss. Nov. 13, 1890.

Personally appeared L. E. Pattison, President, and John J. Love, Chas. M. Clark, Frank A. Upham, James Douglas and Joseph P. Love, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, Henry J. Clark, *Justice of the Peace.*

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WEIR CO-OPERATIVE BANK — TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.
Capital to be accumulated, $1,000,000.

SYLVANNUS N. STAPLES, *President.* ALBERT H. TETLOW, *Secretary.*
T. PRESTON BURT, *Treasurer.*

Names of security committee:
CHAS. H. PAULL, GEO. E. WILBUR,
HERBERT M. STAPLES.

Regular meetings on the 16th of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$137,750 00	Dues capital,	$127,560 00
Loans on shares,	5,600 00	Profits capital (all series),	14,485 79
Permanent expense account,	50 00	Interest,	2,776 09
Temporary expense account,	88 75	Premiums,	155 75
Real estate by foreclosure,	1,309 83	Fines,	91 76
Suspense account,	456 90	Transfer fees,	1 25
Cash in hands of treasurer,	480 00	Surplus,	307 04
		Guaranty fund,	300 00
		Advance payments,	54 70
		Rents,	3 10
	$145,735 48		$145,735 48

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	508	
Number of shares now in force,	3,477	
Number of shares now borrowed upon,	965	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	620	
Number of shares retired during the year,	45	
Amount of dues received during the year,		$42,540 00
Highest premium received during the year,		10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	59	
Present number of members,	443	

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Present number of borrowers,	125	
Present number of non-borrowers,	318	
Number of loans secured by first mortgage of real estate,	105	
Amount of loans secured by first mortgage of real estate,		$137,750 00
Number and amount of loans on shares,	21	5,600 00
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		288 25
Amount of profits credited to shares during the year,		7,456 80
Amount of cash received during the year,		74,918 76
Amount of cash paid during the year,		85,926 47

Date of examination by commissioner: April 7.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
July, 1884,	1	196	$90 44	$17,726 24	Dues capital, as per ledger,	$127,560 00
Jan., 1885,	2	250	82 17	20,542 50	Profits capital (all series),	
July, 1885,	3	51	73 98	3,772 98	as per ledger,	14,485 79
Jan., 1886,	4	248	66 03	16,375 44	Unpaid dues,	558 00
July, 1886,	5	295	58 30	17,198 50		
Jan., 1887,	6	286	50 79	14,525 94		
July, 1887,	7	291	43 50	12,658 50		
Jan., 1888,	8	350	36 42	12,747 00		
July, 1888,	9	419	29 55	12,381 45		
Jan., 1889,	10	193	22 88	4,415 84		
July, 1889,	11	449	16 40	7,363 60		
Jan., 1890,	12	180	10 11	1,819 80		
July, 1890,	13	269	4 00	1,076 00		
Total,				$142,603 79	Total,	$142,603 79

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss. Nov. 17, 1890.

Personally appeared A. H. Tetlow, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, G. EDGAR WILLIAMS, *Justice of the Peace.*

BRISTOL, ss. Nov. 17, 1890.

Personally appeared T. Preston Burt, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, G. EDGAR WILLIAMS, *Justice of the Peace.*

BRISTOL, ss. Nov. 17, 1890.

Personally appeared S. N. Staples, President, and H. M. Staples, John H. Dalglish, Horatio H. Hall, John A. McDonald and G. Arthur Lincoln, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, G. EDGAR WILLIAMS, *Justice of the Peace.*

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WESTFIELD CO-OPERATIVE BANK — WESTFIELD.

Incorporated Dec. 13, 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 security committee:
A. W. HOLTON, W. B. CORNWELL,
S. B. CAMPBELL.

Regular meetings the third Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$111,383 74	Dues capital,	$104,869 00
Loans on shares,	8,521 50	Profits capital (all series),	14,166 84
Permanent expense account,	236 87	Interest,	1,297 14
Temporary expense account,	50 00	Fines,	27 47
Cash in hands of treasurer,	691 46	Surplus,	41 98
		Guaranty fund,	444 26
		Forfeited share account,	36 68
		Suspense account,	20
	$120,883 57		$120,883 57

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	653	
Number of shares now in force,	2,833	
Number of shares now borrowed upon,	1,224	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	852	
Number of shares forfeited during the year,	13	
Amount of dues received during the year,		$36,597 00
Highest per centum of interest received during the year: 6.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	94	
Present number of members,	447	
Present number of borrowers,	205	
Present number of non-borrowers,	242	
Number of loans secured by first mortgage of real estate,	114	

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Amount of loans secured by first mortgage of real estate,		$111,383 74
Number and amount of loans on shares,	91	8,521 50
Largest loan to any one member,		2,850 00
Smallest loan to any one member,		5 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		398 70
Amount of profits credited to shares during the year,		5,776 50
Amount of cash received during the year,		61,588 78
Amount of cash paid during the year,		62,051 38

Date of examination by commissioner: July 7.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Dec., 1881,	1	155	$135 31	$20,973 05	Dues capital, as per ledger,	$104,869 00
Dec., 1882,	2	104	116 53	12,119 12	Profits capital (all series),	
June, 1883,	3	38	107 61	4,089 18	as per ledger,	14,166 84
Dec., 1883,	4	65	98 88	6,427 20	Unpaid dues,	1,177 00
June, 1884,	5	20	90 45	1,809 00		
Dec., 1884,	6	97	82 08	7,961 76		
June, 1885,	7	58	74 14	4,300 12		
Dec., 1885,	8	62	66 36	4,114 32		
June, 1886,	9	38	58 77	2,233 26		
Dec., 1886,	10	219	51 36	11,247 84		
June, 1887,	11	103	44 22	4,554 66		
Dec., 1887,	12	334	37 24	12,438 16		
June, 1888,	13	162	30 41	4,926 42		
Dec., 1888,	14	500	23 81	11,905 00		
June, 1889,	15	270	17 37	4,689 90		
Dec., 1889,	16	269	11 10	2,985 90		
June, 1890,	17	339	5 00	1,695 00		
Notices of withdrawal given, 41, payable in November,				1,641 95		
Dues paid in advance,				101 00		
Total,				$120,212 84	Total,	$120,212 84

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss. Nov. 17, 1890.

Personally appeared Olin C. Towle, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, ARTHUR S. KNEIL, *Justice of the Peace.*

HAMPDEN, ss. Nov. 17, 1890.

Personally appeared Olin C. Towle, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, ARTHUR S. KNEIL, *Justice of the Peace.*

HAMPDEN, ss. Nov. 17, 1890.

Personally appeared W. P. Breckenridge, President, and N. S Barnes, S. B. Campbell, A. W. Holton, W. S. Kellogg and J. B. Goodrich, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, ARTHUR S. KNEIL, *Justice of the Peace.*

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WEST ROXBURY CO-OPERATIVE BANK — (JAMAICA PLAIN) BOSTON.

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 security committee:
EDWARD M. BREWER, R. S. BARROWS,
HENRY A. WOOD.

Regular meetings the first Thursday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$92,225 00	Dues capital,	$105,682 00
Loans on shares,	14,350 00	Profits capital (all series),	15,189 02
Unpaid dues,	854 00	Surplus,	305 23
Unpaid interest,	220 01	Guaranty fund,	782 68
Unpaid premiums,	8 96	Forfeited share account,	18 44
Unpaid fines,	44 02	Advance dues,	67 00
Town of Watertown, Mass., bonds,	5,043 75	Due borrowers on real estate loans,	3,300 00
Town of Andover, Mass., bonds,	5,200 00		
Loan on Town of Winchester, Mass., bonds,	7,000 00		
Cash in hands of treasurer,	398 63		
	$125,344 37		$125,344 37

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	1,106	
Number of shares now in force,	3,431	
Number of shares now borrowed upon,	949	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	576	
Amount of dues received during the year,		$40,288 00
Highest per centum of interest received during the year:	7.	
Lowest per centum of interest received during the year:	6.	
Number of members withdrawn during the year,	77	
Present number of members,	423	
Present number of borrowers,	94	

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Present number of non-borrowers,	329	
Number of loans secured by first mortgage of real estate,	50	
Amount of loans secured by first mortgage of real estate,		$92,225 00
Number and amount of loans on shares,	44	14,350 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		755 98
Amount of profits credited to shares during the year,		6,087 98
Amount of cash received during the year,		55,977 24
Amount of cash paid during the year,		59,612 08

Date of examination by commissioner: September 30.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1881,	1	10	$157 64	$1,576 40	Dues capital, as per ledger,	$104,895 00
Sept., 1881,	2	18	147 40	2,653 20	Profits capital (all series),	
Mar., 1882,	3	28	137 40	3,847 20	as per ledger,	15,189 02
Sept., 1882,	4	9	127 60	1,148 40	Unpaid dues,	854 00
Mar., 1883,	5	99	117 92	11,674 08		
Nov., 1883,	6	51	105 56	5,383 56		
May, 1884,	7	10	96 36	963 60		
Nov., 1884,	8	24	87 44	2,098 56		
May, 1885,	9	73	78 84	5,755 32		
Nov., 1885,	10	165	70 48	11,629 20		
May, 1886,	11	111	62 36	6,921 96		
Nov., 1886,	12	216	54 52	11,776 32		
May, 1887,	13	143	46 92	6,709 56		
Nov., 1887,	14	222	39 60	8,791 20		
May, 1888,	15	399	32 48	12,959 52		
Nov., 1888,	16	307	25 56	7,846 92		
May, 1889,	17	509	18 88	9,609 92		
Nov., 1889,	18	508	12 40	6,299 20		
May, 1890,	19	529	6 10	3,226 90		
Dues paid in advance,				67 00		
Total,				$120,938 02	Total,	$120,938 02

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 6, 1890.

Personally appeared Benj. H. Jones, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, CHAS. G. KEYES, *Justice of the Peace.*

SUFFOLK, ss. Nov. 6, 1890.

Personally appeared Edward M. Brewer, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, CHAS. G. KEYES, *Justice of the Peace.*

SUFFOLK, ss. Nov. 12, 1890.

Personally appeared John Pearce, President, and Bailey L. Page, Leopold Vogel Roswell S. Barrows, Henry A. Wood and Daniel A. Brown, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, CHAS. G. KEYES, *Justice of the Peace.*

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WHITMAN CO-OPERATIVE BANK — WHITMAN.

Incorporated March 6, 1889. Commenced business March 11, 1889.
Capital to be accumulated, $1,000,000.

AMOS S. STETSON, *President.* GEO. D. SOULE, *Secretary.*
GEO. D. SOULE, *Treasurer.*

Names of security committee:
ARTHUR COLEMAN, ISAAC W. GILES,
CHAS. D. NASH.

Regular meetings the second Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$11,700 00	Dues capital,	$11,436 00
Permanent expense account,	155 00	Profits capital (all series),	351 12
Temporary expense account,	11 13	Interest,	102 00
Cash in hands of treasurer,	49 81	Premiums,	6 00
		Fines,	3 62
		Transfer fees,	50
		Surplus,	5 58
		Guaranty fund,	6 19
		Withdrawal profits,	4 93
	$11,915 94		$11,915 94

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	544	
Number of shares now in force,	1,002	
Number of shares now borrowed upon,	60	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	110	
Amount of dues received during the year,		$9,224 00
Highest premium received during the year,		05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	26	
Present number of members,	187	
Present number of borrowers,	11	

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Present number of non-borrowers,	176
Number of loans secured by first mortgage of real estate,	11
Amount of loans secured by first mortgage of real estate,	$11,700 00
Largest loan to any one member,	1,600 00
Smallest loan to any one member,	200 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	67 15
Amount of profits credited to shares during the year,	345 37
Amount of cash received during the year,	9,699 99
Amount of cash paid during the year,	11,415 78

Date of examination by commissioner: August 5.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1889,	1	330	$20 83	$6,873 90	Dues capital, as per ledger,	$11,436 00
Sept., 1889,	2	140	14 36	2,010 40	Profits capital (all series),	
Mar., 1890,	3	298	8 09	2,410 82	as per ledger,	351 12
Sept., 1890,	4	234	2 00	468 00	Unpaid dues,	118 00
Dues paid in advance,				142 00		
Total,				$11,905 12	Total,	$11,905 12

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss. Nov. 24, 1890.

Personally appeared George D. Soule, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JOSEPH PETTEE, Jr., *Notary Public.*

PLYMOUTH, ss. Nov. 24, 1890.

Personally appeared George D. Soule, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JOSEPH PETTEE, Jr., *Notary Public.*

PLYMOUTH, ss. Nov. 24, 1890.

Personally appeared Amos S. Stetson, President, and F. W. Osborne, W. H. Cook, I. W. Giles, Arthur Coleman and Edward Grigor, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOSEPH PETTEE, Jr., *Notary Public.*

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WOBURN CO-OPERATIVE BANK — WOBURN.

Incorporated Feb. 21, 1887. Commenced business March 10, 1887.
Capital to be accumulated, $1,000,000.

JAMES SKINNER, *President.* A. W. WHITCHER, *Secretary.*
A. W. WHITCHER, *Treasurer.*

Names of security committee:

J. W. HAMMOND, MARTIN HAYWARD,
GEO. BUCHANAN, THOMAS SALMON,
S. B. GODDARD.

Regular meetings the second Thursday of the month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$56,425 00	Dues capital,	$54,558 00
Loans on shares,	1,350 00	Profits capital (all series),	4,329 34
Temporary expense account,	18 20	Interest,	240 63
Suspense,	135 25	Premiums,	17 30
Cash in hands of treasurer,	1,934 49	Surplus,	458 99
		Guaranty fund,	142 88
		Forfeited share account,	66 21
		Withdrawal profits,	40 18
		Interest on deposits,	9 41
	$59,862 94		$59,862 94

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	402	
Number of shares now in force,	2,182	
Number of shares now borrowed upon,	415	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	339	
Number of shares forfeited during the year,	3	
Amount of dues received during the year,		$26,232 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	48	
Present number of members,	380	

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Present number of borrowers,	66	
Present number of non-borrowers,	314	
Number of loans secured by first mortgage of real estate,	56	
Amount of loans secured by first mortgage of real estate,		$56,425 00
Number and amount of loans on shares,	10	1,350 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		331 33
Amount of profits credited to shares during the year,		2,702 73
Amount of cash received during the year,		34,973 32
Amount of cash paid during the year,		33,438 02

Date of examination by commissioner: April 2.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Mar., 1887,	1	482	$48 82	$23,531 24	Dues capital, as per ledger,	$54,558 00
Oct., 1887,	2	242	40 33	9,759 86	Profits capital (all series),	
April, 1888,	3	210	33 28	6,988 80	as per ledger,	4,329 34
Oct., 1888,	4	210	26 44	5,552 40	Unpaid dues,	425 00
April, 1889,	5	293	19 81	5,804 33		
Oct., 1889,	6	458	13 36	6,118 88		
April, 1890,	7	187	7 09	1,325 83		
Oct., 1890,	8	100	1 00	100 00		
Dues paid in advance,				131 00		
Total,				$59,312 34	Total,	$59,312 34

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. Nov. 13, 1890.

Personally appeared Arthur W. Whitcher, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, JOHN G. MAGUIRE, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 13, 1890.

Personally appeared Arthur W. Whitcher, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, JOHN G. MAGUIRE, *Justice of the Peace.*

MIDDLESEX, ss. Nov. 13, 1890.

Personally appeared James Skinner, President, and S. B. Goddard, Martin Hayward, S. F. Trull, H. E. Smith and George Buchanan, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, JOHN G. MAGUIRE, *Justice of the Peace.*

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WOLLASTON CO-OPERATIVE BANK — (WOLLASTON) QUINCY.

Incorporated April 8, 1889. Commenced business April 16, 1889.
Capital to be accumulated, $1,000,000.

WENDELL G. CORTHELL, *President.* HERBERT W. PINKHAM, *Secretary.*
HERBERT W. PINKHAM, *Treasurer.*

Names of security committee:
HERBERT T. WHITMAN, QUINCY A. FAUNCE,
ALBERT G. OLNEY.

Regular meetings the third Tuesday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$20,800 00	Dues capital,	$23,181 00
Loans on shares,	50 00	Profits capital (all series),	877 34
Permanent expense account,	157 50	Interest,	115 14
Fines,	12 58	Premiums,	13 70
Cash in hands of treasurer,	3,224 61	Surplus,	23 42
		Guaranty fund,	25 00
		Withdrawal profits,	9 09
	$24,244 69		$24,244 69

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	841	
Number of shares now in force,	1,907	
Number of shares now borrowed upon,	114	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	442	
Number of shares forfeited during the year,	5	
Amount of dues received during the year,		$19,333 00
Highest premium received during the year,		40
Lowest premium received during the year,		05
Number of members withdrawn during the year,	54	
Present number of members,	267	
Present number of borrowers,	13	

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Present number of non-borrowers,	254	
Number of loans secured by first mortgage of real estate,	13	
Amount of loans secured by first mortgage of real estate,		$20,800 00
Number and amount of loans on shares,	1	50 00
Largest loan to any one member,		3,250 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		264 93
Amount of profits credited to shares during the year,		877 34
Amount of cash received during the year,		25,671 82
Amount of cash paid during the year,		22,494 73

Date of examination by commissioner: May 2.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
April, 1889,	1	776	$19 86	$15,411 36	Dues capital, as per ledger,	$23,181 00
Oct., 1889,	2	461	13 38	6,168 18	Profits capital (all series), as per ledger,	877 34
April, 1890,	3	348	7 10	2,470 80	Unpaid dues,	381 00
Oct., 1890,	4	322	1 00	322 00		
Dues paid in advance,				67 00		
Total,				$24,439 34	Total,	$24,439 34

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Herbert W. Pinkham, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, FREDERICK E. LITCHFIELD, *Justice of the Peace.*

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Herbert W. Pinkham, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, FREDERICK E. LITCHFIELD, *Justice of the Peace.*

NORFOLK, ss. Nov. 18, 1890.

Personally appeared Wendell G. Corthell, President, and Smith B. Harrington, I. W. Faunce, Wm. Fenton, A. L. Baker and W. E. Simmons, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, FREDERICK E. LITCHFIELD, *Justice of the Peace.*

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WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business Oct. 19, 1877.
Capital to be accumulated, $1,000,000.

STEPHEN C. EARLE, *President.* T. J. HASTINGS, *Secretary.*
T. J. HASTINGS, *Treasurer.*

Names of security committee:
HENRY BRANNON, H. H. BIGELOW,
M. S. BEAMAN.

Regular meetings the third Monday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$326,825 00	Dues capital,	$306,152 00
Loans on shares,	12,675 00	Profits capital (all series),	56,754 86
Temporary expense account,	357 52	Interest,	1,869 50
Real estate by foreclosure,	21,294 39	Fines,	64 53
Suspense account,	2,264 95	Transfer fees,	2 00
Cash in hands of treasurer,	5,299 42	Surplus,	2,495 74
		Guaranty fund,	1,300 00
		Forfeited share account,	77 65
	$368,716 28		$368,716 28

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	2,570	
Number of shares now in force,	9,143	
Number of shares now borrowed upon,	1,640	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,822	
Number of shares forfeited during the year,	8	
Number of shares retired during the year,	284	
Number of shares matured during the year,	101	
Amount of dues received during the year,		$101,937 00
Highest per centum of interest received during the year: 8½.		
Lowest per centum of interest received during the year: 6.		
Number of members withdrawn during the year,	212	
Present number of members,	1,064	
Present number of borrowers,	212	
Present number of non-borrowers,	852	
Number of loans secured by first mortgage of real estate,	238	
Amount of loans secured by first mortgage of real estate,		326,825 00
Number and amount of loans on shares,	66	12,675 00

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Largest loan to any one member,	$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,	1,330 42
Amount of profits credited to shares during the year,	21,243 58
Amount of cash received during the year,	223,076 22
Amount of cash paid during the year,	233,982 28

Date of examination by commissioner: January 17.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
Oct., 1879,	3	80	$195 23	$15,618 40	Dues capital, as per ledger,	$306,152 00
Oct., 1880,	4	75	171 38	12,853 50	Profits capital (all series),	
Oct., 1881,	5	200	148 96	29,792 00	as per ledger,	56,754 86
Oct., 1882,	6	146	127 90	18,673 40	Unpaid dues,	2,541 00
Oct., 1883,	7	101	108 09	10,917 09		
April, 1884,	8	279	98 66	27,526 14		
Oct., 1884,	9	339	89 55	30,357 45		
April, 1885,	10	159	80 75	12,839 25		
Oct., 1885,	11	379	72 23	27,375 17		
April, 1886,	12	408	63 99	26,107 92		
Oct., 1886,	13	468	56 04	26,226 72		
April, 1887,	14	430	48 32	20,777 60		
Oct., 1887,	15	516	40 86	21,083 76		
April, 1888,	16	611	33 65	20,560 15		
Oct., 1888,	17	859	26 67	22,909 53		
April, 1889,	18	858	19 91	17,082 78		
Oct., 1889,	19	1,050	13 40	14,070 00		
April, 1890,	20	1,280	7 10	9,088 00		
Oct., 1890,	21	905	1 00	905 00		
Dues paid in advance,				684 00		
Total,				$365,447 86	Total,	$365,447 86

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 10, 1890.

Personally appeared T. J. Hastings, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, MARVIN M. TAYLOR, *Justice of the Peace.*

WORCESTER, ss. Nov. 10, 1890.

Personally appeared T. J. Hastings, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, MARVIN M. TAYLOR, *Justice of the Peace.*

WORCESTER, ss. Nov. 10, 1890.

Personally appeared David Armitage, Daniel Parlin, J. B. Willard, T. Spencer Jenks and Geo. W. Brooks, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, EDWARD B. GLASGOW, *Justice of the Peace.*

WORCESTER, ss. Nov. 17, 1890.

Personally appeared Stephen C. Earle, President of the Worcester Co-operative Bank, and made solemn affirmation that the above report is correct, to the best of his knowledge and belief.

Before me, EDWARD B. GLASGOW, *Justice of the Peace.*

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WORKINGMEN'S CO-OPERATIVE BANK — BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.
Capital to be accumulated, $1,000,000.

ROB'T TREAT PAINE, *President.* FRANK E. BURBANK, *Secretary.*
FRANCIS B. SEARS, *Treasurer.*

Names of security committee:
GEO. W. POPE, JAS. D. MCLELLAN,
HENRY A. ROOT.

Regular meetings the second Friday of each month.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$363,000 00	Dues capital,	$327,366 00
Loans on shares,	13,950 00	Profits capital (all series),	53,159 09
Temporary expense account,	992 28	Interest,	8,307 18
Real estate by foreclosure,	3,205 66	Premiums,	1,057 15
Cash in hands of treasurer,	11,687 53	Fines,	336 19
Cash in hands of secretary,	1,367 04	Transfer fees,	8 50
		Surplus,	2,285 02
		Guaranty fund,	975 00
		Forfeited share account,	83 61
		Withdrawal profits,	513 77
		Retired share account,	111 00
	$394,202 51		$394,202 51

How are shares issued, — quarterly, semi-annually or annually?	Semi-annually.	
Number of shares issued during the year,	4,016	
Number of shares now in force,	10,503	
Number of shares now borrowed upon,	2,227	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,187	
Number of shares forfeited during the year,	2	
Number of shares retired during the year,	58	
Amount of dues received during the year,		$119,417 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	249	
Present number of members,	1,305	
Present number of borrowers,	266	

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Present number of non-borrowers,	1,039	
Number of loans secured by first mortgage of real estate,	222	
Amount of loans secured by first mortgage of real estate,		$363,000 00
Number and amount of loans on shares,	46	13,950 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		1,982 84
Amount of profits credited to shares during the year,		20,558 20
Amount of cash received during the year,		214,152 47
Amount of cash paid during the year,		217,335 81

Date of examination by commissioner: March 25.

Reconciliation of Share Account with Dues and Profits Capital.

Date of Issue.	Series.	No. of Shares.	Value per Share.	Total Value.		
June, 1880,	1	100	$177 64	$17,764 00	Dues capital, as per ledger,	$327,366 00
Dec., 1880,	2	96	165 90	15,926 40	Profits capital (all series),	
June, 1881,	3	61	154 56	9,428 16	as per ledger,	53,159 09
Dec., 1881,	4	112	143 60	16,083 20	Unpaid dues,	4,324 00
June, 1882,	5	84	133 02	11,173 68		
Dec., 1882,	6	123	122 81	15,105 63		
June, 1883,	7	171	112 92	19,309 32		
Dec., 1883,	8	186	103 37	19,226 82		
June, 1884,	9	210	94 15	19,771 50		
Dec., 1884,	10	230	85 23	19,602 90		
June, 1885,	11	175	76 62	13,408 50		
Dec., 1885,	12	217	68 30	14,821 10		
June, 1886,	13	472	60 26	28,442 72		
Dec., 1886,	14	370	52 50	19,425 00		
June, 1887,	15	363	44 99	16,331 37		
Dec., 1887,	16	580	37 74	21,889 20		
June, 1888,	17	798	30 74	24,530 52		
Dec., 1888,	18	1,148	23 97	27,517 56		
June, 1889,	19	1,528	17 43	26,633 04		
Dec., 1889,	20	1,677	11 11	18,631 47		
June, 1890,	21	1,802	5 00	9,010 00		
Dues paid in advance,				817 00		
Total,				$384,849 09	Total,	$384,849 09

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 8, 1890.

Personally appeared F. E. Burbank, Secretary of said bank, and made oath that the foregoing report, by him subscribed, is true.

Before me, WALTER H. ROBERTS, *Justice of the Peace.*

SUFFOLK, ss. Nov. 28, 1890.

Personally appeared Francis B. Sears, Treasurer of said bank, and made oath that the securities and cash specified in the foregoing report, by him subscribed, were held by him at the date thereof.

Before me, MILAN F. STEVENS, *Justice of the Peace.*

SUFFOLK, ss. Nov. 28, 1890.

Personally appeared G. W. Pope, Vice-President, and M. S. Miller, John Denton, G. N. Miller, Geo. S. Nowell and J. D. McLellan, directors of said bank, and made oath that the above report is correct, according to their best knowledge and belief.

Before me, MILAN F. STEVENS, *Justice of the Peace.*

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CONSOLIDATED BALANCE SHEET,

OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate,	$8,325,922 74	Dues capital,	$8,009,038 20
Loans on shares,	363,793 50	Profits capital (all series),	1,070,812 07
Permanent expense account,	15,410 40	Interest,	86,006 21
Temporary expense account,	8,719 04	Premiums,	7,142 74
Real estate by foreclosure,	49,833 19	Fines,	3,040 05
City and town notes and bonds,	51,778 56	Transfer fees,	72 10
Sundry assets,	54,989 56	Surplus,	25,967 15
Cash on hand,	394,386 35	Guaranty fund,	27,207 37
		Forfeited share account,	4,599 27
		Withdrawal profits,	3,332 69
		Forfeiture profits,	31 73
		Sundry liabilities,	27,583 76
	$9,264,833 34		$9,264,833 34

Number of shares issued during the year,	111,487	
Number of shares now in force,	302,623	
Number of shares now borrowed upon,	56,288	
Number of shares withdrawn during the year,	53,169	
Number of shares forfeited during the year,	1,026	
Number of shares retired during the year,	2,493	
Number of shares matured during the year,	439	
Amount of dues received during the year,		$3,352,534 61
Number of members withdrawn during the year,	7,789	
Present number of members,	43,896	
Present number of borrowers,	7,803	
Present number of non-borrowers,	36,093	
Number of loans secured by first mortgage of real estate,	6,548	
Amount of loans secured by first mortgage of real estate,		8,325,922 74
Number of loans on shares,	1,913	
Amount of loans on shares,		363,793 50
Amount of expenses of the corporation for the year ending Oct. 31, 1890,		51,546 08
Amount of profits credited to shares during the year,		477,400 50
Amount of cash received during the year,		5,495,085 43
Amount of cash paid during the year,		5,413,743 71

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STATEMENTS

OF

COLLATERAL LOAN AND MORTGAGE LOAN

AND

INVESTMENT COMPANIES.

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COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

FRANCIS D. COBB, *President.* LUTHER S. MOORE, *Cashier.*

Directors:

E. H. BATCHELER, FRANCIS D. COBB,
JOHN P. LYMAN, E. A. JONES,
JOHN O. SHAW, Jr.

HARMON HALL, *Director for the State.* A. G. HAPGOOD, *Director for the City.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Cash on hand,	$11,496 30	Capital stock paid in,	$150,000 00
Loans outstanding,	239,577 35	Notes payable,	23,900 00
		Auction reserve,	2,784 25
		Reserve fund,	39,411 53
		Profit and loss,	20,447 95
		Suspense (auction sale),	14,529 92
	$251,073 65		$251,073 65

Date of examination: September 30.

L. S. MOORE, *Cashier.*

Correct. Attest: HARMON HALL, *State Director.*

SUFFOLK, ss. BOSTON, Nov. 8, 1890.

Then personally appeared Luther S. Moore, Cashier, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me, JOHN O. SHAW, Jr., *Notary Public.*

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WORKINGMEN'S LOAN ASSOCIATION — BOSTON.

Incorporated 1888.

ROBERT TREAT PAINE, *President.* CHAS. W. HUBBARD, *Vice-President.*
FRANCIS B. SEARS, *Treasurer.* ARTHUR LYMAN, *Clerk.*
CHAS. H. WASHBURN, *Manager.*

Directors:

EDMUND BILLINGS,	ARTHUR S. JOHNSON,	ROBERT TREAT PAINE,
J. ARTHUR BEEBE,	JOSEPH LEE,	ROBERT TREAT PAINE, 2d,
HENRY B. CABOT,	ARTHUR LYMAN,	FRANCIS B. SEARS,
WM. ENDICOTT, 3d,	JOHN F. MOORS,	SAMUEL CARR, Jr.,
CHAS. W. HUBBARD,	CHAS. C. JACKSON,	CHAS. L. YOUNG.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans,	$102,240 84	Capital stock,	$78,500 00
Expense account,	2,508 54	Notes payable,	25,000 00
Cash on hand,	2,958 52	Profit and loss account,	7,727 84
Dividend Number 4,	2,355 00		
State tax,	1,164 94		
	$111,227 84		$111,227 84

Date of examination: April 30.

FRANCIS B. SEARS, *Treasurer.*

Approved: SAMUEL CARR, *State Director.*

SUFFOLK, ss. BOSTON, Oct. 18, 1890.

Personally appeared the above-named Francis B. Sears, Treasurer, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me, FRANCIS S. TENT, *Justice of the Peace.*

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GLOBE INVESTMENT COMPANY — BOSTON.

ALLISON Z. MASON, *President.* J. LOWELL MOORE, *Treasurer.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans secured by first liens on real estate,	$474,992 54	Capital stock paid in,	$362,500 00
Loans secured by second liens on real estate,	144,394 91	Surplus fund,	31,500 00
Tax sale certificates,	4,765 73	Guaranty fund,	18,360 25
Stocks and bonds,	9,759 37	Undivided profits,	20,174 92
Real estate acquired by foreclosure,	67,928 13	Bills payable,	7,867 01
Furniture and fixtures,	2,605 81	Debenture bonds outstanding,	352,100 00
Current expenses,	40,483 16	Interest paid in advance by borrowers,	3,223 51
Remittances for interest matured within 60 days,	22,279 56	Due on coupons not presented,	780 49
Other past due interest remitted for but not paid to us,	104,848 85	Loans paid but not remitted for,	6,454 33
Past due loans remitted for but not paid to us,	43,570 33	Deposits awaiting investment,	17,046 59
Due from branch offices and agents,	861 19	Due to branch offices and agents,	73,698 71
Due from sundry persons,	19,897 66	Due to banks and bankers,	109,450 00
Cash on hand and in banks,	28,352 84	Due on loans not presented,	2,750 00
Bonds securing guaranty fund,	19,151 25	Interest accrued on debentures, coupons of which are not yet due,	7,042 00
Foreclosure account,	8,961 05		
Accrued interest,	17,512 37		
Notes secured by collateral,	2,183 06		
Chattel note account,	400 00		
	$1,012,947 81		$1,012,947 81

Date of examination: October 14.

Description of Stocks and Bonds.

	Par Value.	Market Value.	Book Value.
Glenwood Springs, Col., bonds,	$6,000	$6,720 00	$6,304 38
Trinidad, Col., warrants,	3,500	3,500 00	3,454 99
Fitchburg R.R. 1st mortgage 6s,	2,000	2,180 00	2,200 00
Fitchburg R R. 1st mortgage 5s,	3,000	3,180 00	3,105 00
City of Newton 4s,	3,000	3,120 00	3,180 00
of Minneapolis 4s,	6,000	6,000 00	5,820 00
of Cleveland 6s,	2,000	2,230 00	2,350 00
Eastern R.R. 6s,	2,000	2,500 00	2,496 25
	$27,500	$29,430 00	$28,910 62

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How much of its capital stock is owned by officers of the company? 223 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

State the sections of country in which loans are made, giving the principal counties: Eastern half of Kansas; North-western Missouri, including Kansas City; the following counties in Nebraska, — Antelope, Madison, Wheeler, Custer; eight counties in Minnesota, of which Douglas is the centre, all known as the "Park Region;" irrigated portions of Colorado; Northern third of Arkansas; Northern half of Mississippi.

Total amount loaned to date,			$4,742,368 98
Total amount of loans paid,			516,705 90
Number and amount of loans extended the past two years,		15	7,401 67
Total amount of loans unpaid and outstanding	Guaranteed,		2,611,255 56
	Unguaranteed,		1,614,407 52
Total amount in process of foreclosure,			36,584 24
Total amount of debentures certified,			352,600 00
Less amount on hand and with agents,			500 00
Total liability for debenture bonds,			352,100 00

I, J. Lowell Moore, treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. Lowell Moore, *Treasurer.*

Commonwealth of Massachusetts.

Suffolk, ss.

Subscribed and sworn to before me, this tenth day of December, eighteen hundred and ninety.

Arthur Carroll, *Notary Public.*

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NATIONAL MORTGAGE AND DEBENTURE COMPANY—BOSTON.

CARROLL N. BEAL, *President.* GEORGE MAY, *Treasurer.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans secured by first liens on real estate,	$703,314 40	Capital stock paid in,	$258,900 00
Matured interest due on same,	23,348 33	Guaranty fund,	3,300 00
Commission notes secured by second liens on real estate,	47,671 97	Undivided profits,	6,872 08
Tax sale certificates,	13,738 51	Reserve against depreciation,	25,368 36
Stocks and bonds,	25,366 66	Bills payable,	63,000 00
Real estate acquired by foreclosure,	31,999 78	Debenture bonds outstanding,	515,038 00
Other real estate,	1,440 00	Interest due on coupons not presented,	672 86
Expenses on account of foreclosure,	500 05	Due borrowers on loans in process of completion,	1,888 79
Loans in process of foreclosure,	18,790 21	Certificates of deposit bearing interest,	48,657 09
Furniture and fixtures,	4,210 49	Deposits awaiting investment,	495 00
Current expenses,	15,042 67	Due to branch offices and agents,	12,293 59
Premiums paid,	4,738 32	Due to banks and bankers,	282 89
Commission and exchange account,	950 70	Due to sundry persons,	6,632 05
Past due interest remitted for, but not paid to us,	37,997 25	Suspense account,	1,686 01
Due from branch offices and agents,	7,910 71	Mortgage loans held for collection,	1,514 52
Bills receivable,	1,019 31		
Due from sundry persons,	5,194 28		
Due from banks and bankers,	933 38		
Cash,	182 73		
Insurance premiums advanced for clients,	828 99		
Attorney fees advanced for clients,	1,422 50		
	$946,601 24		$946,601 24

Date of examination: November 1.

Description of Stocks and Bonds.

	Par Value.	Market Value.	Book Value.
Kansas Land and Loan Co. stock,	$76,100	–	$25,366 66

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How much of its capital stock is owned by officers of the company? $49,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

State the sections of country in which loans are made, giving the principal counties: COLORADO, — Arapahoe, Boulder, Carbon, Delta, Garfield, Grand, Grover, La Plata, Morgan, Rio Blanco, Weld, Yuma; DAKOTA, — Beadle, Brookings, Brown, Clark, Codington, Davison, Day, Edmunds, Hamlin, Lake, Lincoln, Marshall, McPherson, Spink; KANSAS, — Allen, Anderson, Butte, Chautauqua, Cherokee, Clark, Clay, Coffey, Cowley, Crawford, Dickinson, Douglas, Edwards, Elk, Ellsworth, Ellis, Ford, Garfield, Graham, Gray, Harvey, Harper, Hodgeman, Jackson, Jefferson, Kingman, Kiowa, Lincoln, Lyon, Marion, Meade, Mitchell, Morris, Neosha, Osborn, Ottawa, Pawnee, Pottawattomie, Pratt, Reno, Rice, Rooks, Rush, Russell, Saline, Shawnee, Stafford, Wilson, Woodson; FLORIDA, — Putnam; MASSACHUSETTS, — Middlesex; MICHIGAN, — Delta, Mackinaw, Schoolcraft; MINNESOTA, — Murray, Pipestone; MISSOURI, — Holt; NEBRASKA, — Butler, Dodge, Hayes, Holt; WYOMING, — Laramie.

Total amount loaned to date, approximating,		$3,500,000 00
Total amount of loans paid, approximating,		1,250,000 00
Number and amount of loans extended the past two years: Cannot answer.		
Total amount of loans unpaid and outstanding,	Guaranteed,	None.
	Unguaranteed, approximating,	2,250,000 00
Total amount in process of foreclosure,		18,790 21
Total amount of debentures certified,		535,038 00
Less amount on hand and with agents,		20,000 00
Total liability for debenture bonds,		515,038 00

I, George May, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

GEORGE MAY, *Treasurer.*

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Subscribed and sworn to before me, this twelfth day of November, 1890.

CHAS. ALMY, Jr., *Justice of the Peace.*

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APPENDIX.

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STATUTES

RELATING TO

CO-OPERATIVE BANKS.

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[Chapter 310, Acts of 1890.]

An Act in relation to the business of co-operative banking.

Be it enacted, etc, as follows:

Section 1. Except as is hereinafter provided, no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank within this Commonwealth, unless incorporated under the laws thereof for such purpose.

Sect. 2. The board of commissioners of savings banks may authorize any such association or corporation duly established under the laws of another state to carry on such business in the Commonwealth, but said association or corporation shall not transact such business in this Commonwealth unless it shall first deposit with the treasurer of the Commonwealth the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent. of the deposits made in such association or corporation by citizens of the Commonwealth, the amount of percentage of deposits so required to be determined from time to time by said board of commissioners of savings banks; or in lieu thereof the whole or any part of said sum may consist of any of the securities named in the first, second and third clauses of section twenty of chapter one hundred and sixteen of the Public Statutes and acts amendatory thereof, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the Commonwealth with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction made on due notice to the attorney-general of the Commonwealth, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, said board may make examinations of such associations or corporations at such times and at such places as said board may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made to them in such form and at such times as they may elect. Whenever, upon examination or otherwise, it is the opinion of said board that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to said association or corporation, but this section shall not prevent such a bank or institution, incorporated under the laws of another state, from loaning money upon mortgages of real estate located within the Commonwealth.

Sect. 3. Every such person, association or corporation transacting business in the Commonwealth at the time of the passage of this act shall, within sixty days after such passage, conform to the requirements of this act.

Sect. 4. Whoever violates any provision of the preceding sections shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

Sect. 5. This act shall take effect upon its passage.

Approved May 21, 1890.

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P. S., CHAPTER 117.

[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN MARGIN.]

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Corporations for accumulation of savings of members and lending funds to members. 1877, 224, § 1. 1890, 243.

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, by and with the consent of the board of commissioners of savings banks, become a corporation upon complying with the provisions of the three following sections.

Agreement, what to set forth. 1877, 224, § 2.

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.

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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

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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 successors are elected. 1877, 224, §§ 6, 16.

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 meetings. Dues. 1877, 224, §§ 5, 7, 9. 1881, 271, § 1, cl. 3.

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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.

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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.

Shares, when matured. 1881, 271, § 1, cl. 3. 1887, 216, § 5.

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.

Amendment. 1882, 251.

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."

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Moneys to be lent by monthly sales; how invested, if unsold.
1877, 224, § 7.
1881, 271, § 1, cl. 4.
1890, 78.

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, or may loan the same upon the shares of the corporation, on the approval of the directors or investing committee thereof, at the highest rate paid at the last preceding monthly sale of such moneys.

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.

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Security. 1877, 224, § 8. 1881, 271, § 1, cl. 1. 1889, 159.

SECT. 13. For every loan made, a note secured by first mortgage of real estate situated in this Commonwealth 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.

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.

Payment. 1877, 224, § 11. 1887, 216, § 4.

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

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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

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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.

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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

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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 relating to co-operative banks.

(Section 2 of Chapter 159, Acts of 1889.)

Every co-operative bank shall annually within twenty days after the last business day of October make a return to the commissioners of savings banks in such form as may be prescribed by them, showing accurately the condition thereof at close of business on said day, which return shall be signed and sworn to by the secretary and treasurer of such corporation. The president and five or more of the directors shall certify and make oath that the report is correct according to their best knowledge and belief.

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STATUTES

RELATING TO

MORTGAGE LOAN AND INVESTMENT COMPANIES.

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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

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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 cor-

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poration 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

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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,

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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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