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# TWENTIETH ANNUAL REPORT

HISTORICAL SOCIETY OF MISSOURI

OF THE

# BOARD OF COMMISSIONERS

Mass

OF

# SAVINGS BANKS.

## 1895.

## PART I.

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

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# Commonwealth of Massachusetts.

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OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE EXTENSION, BOSTON, Jan. 6, 1895.

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

As required by the statutes of the Commonwealth, the Board of Commissioners of Savings Banks has the honor to present its twentieth annual report relating to the condition of the institutions under its supervision.

The number of such institutions is at present 344, with assets of about $607,500,000. Since the date of the last report two savings banks, seven trust companies and two co-operative banks have commenced business.

By the provisions of chapter 126 of the Acts of 1890 the report is made in two parts.

Part I., herewith submitted, gives the condition and statistics of the following institutions, viz. : —

| | | |
|---|---|---|
| 187 | savings banks and institutions for savings, with assets of . . . . | $466,426,722 72 |
| 32 | trust companies, with assets of . . | 119,043,157 21 |
| 1 | trust company in hands of receiver.* | |
| 1 | savings bank in hands of receiver.† | |

Part II., to be presented later in the session, will include the statements of: —

119 co-operative banks.
2 collateral loan companies.
2 mortgage loan companies.

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* For statement of this institution see page xx.
† For statement of this institution see page xiv.

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## New Institutions.

The institutions which have commenced business since the last report, with the date of their incorporation and the time when they commenced business, are as follows: —

| Name. | Date of Incorporation. | Date of Commencement of Business. |
|---|---|---|
| *Savings Banks.* | | |
| Bay State Savings Bank, Worcester, | March 9, 1895. | July 1, 1895. |
| People's Savings Bank, Brockton, | Feb. 8, 1895. | Aug. 1, 1895. |
| *Trust Companies.* | | |
| Berkshire Loan and Trust Company, Pittsfield, | March 27, 1895. | July 11, 1895. |
| Columbia Trust Company, East Boston, | June 14, 1892. | March 25, 1895. |
| Hampden Loan and Trust Company, Springfield, | June 1, 1887. | March 6, 1895. |
| Manufacturers' Trust Company, Holyoke, | April 26, 1887. | March 25, 1895. |
| Puritan Trust Company, Boston, | June 14, 1892. | March 23, 1895. |
| Union Loan and Trust Company, Boston, | May 29, 1888. | March 25, 1895. |
| United States Trust Company, Boston, | April 15, 1887. | March 4, 1895, |
| *Co-operative Banks.* | | |
| Brookline Co-operative Bank, Brookline, | March 13, 1895. | May 2, 1895. |
| Roger Conant Co-operative Bank, Salem, | Nov. 9, 1894. | Nov. 13, 1894. |

## Institutions Chartered but not yet Commenced Business.

The Markets Savings Bank, incorporated March 25, 1893, and the Dorchester Savings Bank, incorporated April 16, 1894, both to be located in Boston, have not organized. In the case of the bank first named, the failure to organize within two years from the date of the passage of the act of incorporation has rendered the charter void.

Authority to organize the Groveland Co-operative Bank at Groveland was given in October, but it did not commence business until November, consequently no returns therefrom have yet been made. Authority has also been given to organize the Adams Co-operative Bank in Adams, but no action in regard thereto has yet been taken.

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## Increase in Business.

The duties of the Board have been increased not merely by the time and labor required in the supervision of the new institutions but also by additional work necessitated by the enlarged business of the older ones.

The increased demand for investments continually involves questions as to the legality, as savings bank investments, of new securities, and these often require considerable time for investigation and decision.

The legislation of last year, whereby an increased appropriation was authorized, has enabled the Board to permanently employ a stenographer, who aids also in the general clerical work of the office, and both expert and clerical assistance as at times seemed required has also been employed.

Under the rules of the Civil Service Commission this Board cannot employ additional clerical assistance for a term exceeding ten days at any one time except such as may be obtained through the medium of that commission.

The clerks in this department have not merely to perform office work; they are required frequently to accompany the Commissioners on their visits to the institutions, and to aid in the examinations thereof. This involves accuracy in accounts, careful handling of securities, discretion in action, and above all honesty. Strict reticence as to the business transactions coming under their notice is also an absolute necessity for the safety of that portion of the business community whose affairs are brought so plainly to the knowledge of the Board.

Under these circumstances the Board is of the opinion that it should have the privilege of selecting its assistants from the community at large, rather than to be limited to such as may be applicants under the civil service rules.

## Dividends.

The following table shows the rates of dividends paid during the year in comparison with those paid for the year ending Oct. 31, 1894: —

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| Ordinary Dividends Paid during the Year ending Oct. 31, 1895. | | | | | | | | | | | Increase. | Decrease. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 | savings | banks | paid | at | the | rate | of | . . | 5 | per cent. | No change. | |
| 0 | " | " | " | " | " | | | . . | $4\frac{3}{4}$ | " | – | 4 |
| 13 | " | " | " | " | " | | | . . | $4\frac{1}{2}$ | " | – | 2 |
| 2 | " | " | " | " | " | | | . . | $4\frac{3}{8}$ | " | 2 | – |
| 2 | " | " | " | " | " | | | . . | $4\frac{1}{4}$ | " | – | 3 |
| 1 | " | " | " | " | " | | | . . | $4\frac{1}{8}$ | " | 1 | – |
| 158 | " | " | " | " | " | | | . . | 4 | " | 3 | – |
| 5 | " | " | " | " | " | | | . . | $3\frac{1}{2}$ | " | 2 | – |
| 1 | " | " | " | " | " | | | . . | $3\frac{1}{4}$ | " | 1 | – |
| 1 | " | " | " | " | " | | | . . | 3 | " | 1 | – |

Those banks which declared dividends at rates other than the general rate of two per cent. each half year paid as follows: —

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | bank | paid | the | first | term | $1\frac{1}{2}$ | per cent., | the | second | term | $1\frac{1}{2}$ per cent. |
| 1 | " | " | " | $1\frac{1}{2}$ | " | " | " | " | $1\frac{3}{4}$ | " | |
| 4 | " | " | " | $1\frac{1}{2}$ | " | " | " | " | 2 | " | |
| 1 | " | " | " | 2 | " | " | " | " | $1\frac{1}{2}$ | " | |
| 1 | " | " | " | 2 | " | " | " | " | $2\frac{1}{8}$ | " | |
| 1 | " | " | " | 2 | " | " | " | " | $2\frac{1}{4}$ | " | |
| 1 | " | " | " | 2 | " | " | " | " | $2\frac{1}{2}$ | " | |
| 1 | " | " | " | $2\frac{1}{4}$ | " | " | " | " | 2 | " | |
| 2 | " | " | " | $2\frac{1}{4}$ | " | " | " | " | $2\frac{1}{8}$ | " | |
| 9 | " | " | " | $2\frac{1}{4}$ | " | " | " | " | $2\frac{1}{4}$ | " | |
| 3 | " | " | " | $2\frac{1}{2}$ | " | " | " | " | 2 | " | |
| 2 | " | " | " | $2\frac{1}{2}$ | " | " | " | " | $2\frac{1}{2}$ | " | |

Two banks paid extra dividends amounting to $121,826.71.

During the year seven banks have reduced their dividends below four per cent. per annum. What the result of such a reduction might be was a matter of doubt and discussion among savings bank officials, and as a matter of interest in connection with the subject the following presentation of facts is offered. The deposits and withdrawals in one of the seven banks were so much affected by local business matters that the statistics of this particular institution are not taken into account in the consideration of the question.

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In the other six banks the *number* of deposits made during the year ending Oct. 31, 1895, was 299,696, as against 270,165 the preceding year; the *amount* deposited was $18,617,862.86 in 1895, as against $18,861,610.99 the previous year, — an increase in *number* of 29,531, and a *decrease* in amount of $243,748.13 in 1895, as compared with the previous year.

The average of the deposits in 1894 was $69.81; in 1895, $62.12; this would appear to indicate that the reduction in rate of dividends did not deter the smaller depositors, for whose benefit the banks are intended, from making deposits, so much as it did larger ones, who have heretofore taken advantage of the banks to secure a larger net return than could be obtained from most other equally safe investments.

In the same banks the withdrawals in 1895 were 259,463, amounting to $19,084,582.05; the withdrawals in 1894 were 243,107, amounting to $18,049,674.85, an increase in number of 16,356 and in amount $1,034,907.20, the average sum withdrawn being in 1895 $73.51, as against $74.24 in 1894.

The fact that the average of the withdrawals in all the banks of the Commonwealth was $77.23, or $3.72 more than the average in the banks referred to, is an added proof that these banks are being used by the class of smaller depositors.

The six banks referred to are in Boston or its suburbs. Whether the same results would follow a reduction of dividends in banks located more remote from business centres must still be a matter of conjecture.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

*Showing Increase or Decrease as compared with the Year ending Oct. 31, 1894.*

Liabilities.

| CLASSIFICATION. | Amount Oct. 31, 1895. | Increase. | Percentage of Increase. |
|---|---|---|---|
| Deposits, | $439,269,861 15 | $22,491,843 62 | 5.40 |
| Guaranty fund, | 18,061,542 48 | 1,210,325 82 | 7.18 |
| Undivided earnings, | 8,861,434 70 | | |
| Due on incomplete mortgage loans, | 161,344 35 | 333,288 47 | 3.80 |
| Sundry liabilities, | 72,540 04 | | |
| | $466,426,722 72 | - | - |

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Assets.

| Classification. | | Amount Oct. 31, 1895. | Increase. | Decrease. | Percentage of Investments to Total Assets. |
|---|---|---|---|---|---|
| Public funds, | | $67,827,426 46 | $3,261,245 51 | - | 14.54 |
| Loans on public funds, | | 1,359,531 65 | 2,991 65 | - | .30 |
| Bank stock, | | 28,988,921 18 | 224,466 38 | - | 6.22 |
| Loans on bank stock, | | 1,875,297 26 | - | $35,572 47 | .40 |
| Railroad bonds, | | 48,576,552 23 | 1,112,139 68 | - | 10.41 |
| Loans on railroad bonds, | | 204,350 00 | - | 782,800 00 | .04 |
| Loans on railroad stock, | | 830,600 00 | 200 00 | - | .18 |
| Railroad notes, | | 450,000 00 | - | 25,000 00 | .10 |
| Real estate for banking purposes, | | 3,824,401 13 | 266,460 90 | - | .82 |
| Real estate by foreclosure, | | 1,539,190 76 | 178,629 19 | - | .33 |
| Loans on real estate, | | 193,328,835 04 | 9,984,776 36 | - | 41.45 |
| Loans on personal security, | | 89,746,536 36 | 10,828,933 60 | - | 19.24 |
| Loans to counties, cities or towns (notes), | | 11,261,742 23 | 967,122 09 | - | 2.41 |
| Loans on depositors' books, | | 53,944 25 | 9,371 25 | - | .01 |
| Sundry assets, | | 512,798 37 | 56,782 46 | - | .15 |
| Expense account, | | 176,656 54 | | | |
| Cash on hand: — | | | | | |
| In banks, on interest, | $14,158,720 58 | | | | |
| In banks, not on interest, | 481,442 86 | | | | |
| In office, | 1,229,775 82 | | | | |
| | | 15,869,939 26 | - | 2,014,288 69 | 3.40 |
| | | $466,426,722 72 | - | - | - |

The statement of liabilities shows an increase in aggregate deposits of $22,491,843.62, the largest (with the exception of 1892) in any year since 1878, and an excess over the increase of 1894 of $5,709,395.90.

The total number of open accounts by which the aggregate deposits of $439,269,861.15 are represented on the books of the banks is 1,302,479, an average to each account of $337.25.

Last year the average was $334.20 and the total number of open accounts was 1,247,090.

The number of deposits made during the year was 1,214,171, the amount deposited being $80,768,468.89, an average of $66.52 to each. As compared with the previous year, these figures indicate an increase of 169,522 in number and of $5,821,898.88 in amount of deposits and a decrease of $5.22 in the average, which tends to prove that it is the persons of

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limited means who are now seeking the savings banks as the depositories of their savings.

The number of withdrawals during the year was 962,205 and the sum withdrawn $74,309,785.76, an average of $77.23 to each, a decrease in number of 6,372, an increase of $185,088.43 in amount, and of $0.70 in the average, as compared with the year preceding.

The amount deposited exceeded the amount withdrawn by $6,458,683.13.

Dividends to the amount of $16,025,893.44 have been credited to depositors during the year, an excess of $254,929.55, as compared with the previous year.

The total assets of the banks are $466,426,722.72, an increase from last year of $24,035,457.91.

## Investments.

It will be seen that the major part of the increase in investments is covered by the items of public funds, railroad bonds, loans on real estate and loans to counties, cities and towns, all of which classes are considered among the safest and best of investments.

The increase in loans on personal security is but little in excess of the decrease of the previous year, and the proportion which this class of investments bears to the whole amount of assets is smaller than for several years prior to 1894. Of the total loans on personal security nearly one-half the amount, in addition to the sureties required by statute, is supported by collateral of various descriptions, mostly bonds and stocks of ready sale, but not such as the banks could hold for investment.

The following table shows a comparison of this item with the return of one year ago: —

| | 1894. | 1895. |
|---|---|---|
| Amount loaned on personal security, with collateral, | $39,049,808 80 | $44,352,154 00 |
| Amount loaned on personal security, without collateral, | 39,867,793 96 | 45,394,382 36 |
| | $78,917,602 76 | $89,746,536 36 |

The considerable increase in amount invested in real estate arises from the fact that several banks have erected buildings

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for their own occupancy, generally of moderate cost. We are pleased to say that the disposition to build large business blocks which at one time prevailed, and which proved an unwise course, has almost entirely disappeared.

During the year 55 banks have made purchases of bank stock, to the extent in all of 3,793 shares; 15 banks have been sellers, the number of shares sold being 501; several national banks have reduced their capital and this action eliminated 1,081 shares.

Investments in bank stock have been, as a rule, a prolific source of income to the savings banks, but the reduction in rate of dividends makes such investments less desirable at present, while the personal liability of holders of such stock is an element not attached to any other class of investment.

As compared with the previous year the cash on hand and on deposit in banks shows a decrease of over $2,000,000.

The business of the banks, as compared with the year previous, is given in tabulated form herewith: —

| | Oct. 31, 1895. | Increase. | Decrease. |
|---|---|---|---|
| Number of open accounts, | 1,302,479 | 55,389 | - |
| Average amount to the credit of each account, | $337 25 | $3 05 | - |
| Number of deposits, | 1,214,171 | 169,522 | - |
| Number of withdrawals, | 962,205 | - | 6,372 |
| Amount deposited (not including dividends), | $80,768,468 89 | $5,821,898 88 | - |
| Average of deposits, | 66 52 | - | $5 22 |
| Amount withdrawn (including dividends), | 74,309,785 76 | 185,088 43 | - |
| Average of withdrawals, | 77 23 | 0 70 | - |
| Amount of expenses, | 1,080,611 70 | 51,773 69 | - |
| Total earnings, | 20,596,223 22 | - | 39,190 46 |
| Total ordinary dividends, | 15,904,066 73 | 238,854 86 | - |
| Total extra dividends, | 121,826 71 | 16,074 69 | - |
| Number of loans of an amount less than $3,000, | 61,800 | 2,281 | - |
| Number of loans upon real estate security, | 69,920 | 3,238 | - |

## Banks in the Hands of Receivers.

### *Stockbridge Savings Bank.*

Considerable progress has been made in the liquidation of the affairs of this bank, some real estate having been disposed of and some claims collected. The bond of the former treasurer, Willis, has been settled for a much less amount than was

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expected to be recovered when the former receiver, Hobbs, was appointed, his neglect and delay in the matter thus causing loss to the depositors.

The claims in litigation, referred to in our last report, are still unsettled, having been delayed from no fault of the receiver, but it is expected will soon be brought up for adjudication. A payment has been made by the Fidelity and Casualty Company on account of its liability on the bond of the former receiver, Hobbs.

A dividend of ten per cent. was declared Nov. 28, 1895, payable on and after Dec. 16, 1895. If the legal complications are adjusted early in the present year there appears now to be no reason why a final dividend cannot be made before another report by this Board is called for.

The following statement shows the condition of the bank at close of business Oct. 31, 1894; also the receipts and disbursements during the year and its condition at close of business October 31 last.

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## *Stockbridge Savings Bank Statement — October 31, 1895.*

| CHARACTER OF ASSETS. | Assets Oct. 31, 1894. | Disposition of Assets. | | | | Amount Oct. 31, 1895. |
|---|---|---|---|---|---|---|
| | | Received in Cash. | Charged off. | Interest Collected. | Credits on Principal. | |
| Loans on personal security, | $22,293 04 | $2,587 00 | - | $778 94 | $2,587 00 | $19,706 04 |
| Loans on real estate security, | 23,426 79 | 7,736 00 | $4,110 00 | 224 13 | 11,846 00 | 11,580 79 |
| Real estate by foreclosure, | 20,025 32 | 6,038 58 | 8,383 00 | - | 14,421 58 | 5,603 74 |
| Suspense account, | 47,794 06 | 4,198 55 | - | - | 4,198 55 | 43,595 51 |
| Cash, | 49,545 97 | 49,545 97 | - | - | - | - |
| Amount of assets, | $163,085 18 | - | $12,493 00 | $1,003 07 | $33,053 13 | |
| Interest on deposits, | | 194 10 | | | | - |
| Interest on loans, | | 1,003 07 | | | | - |
| Rents collected, | | 95 00 | | | | - |
| Lathes sold, | | 225 00 | | | | - |
| Special notes collected, | | 152 50 | | | | - |
| "French lot" sold, | | 20 00 | | | | - |
| First and second dividends paid twice, | | 181 05 | | | | - |
| Amount of cash received, | | $71,976 82 | | | | - |
| Less payments for:— | | | | | | |
| Expenses of former years, | $293 25 | - | | | | - |
| Ordinary expenses this year, | 531 42 | - | | | | - |
| Insurance, | 42 50 | - | | | | - |
| Taxes, | 354 80 | - | | | | - |
| On first dividend of 33⅓ per cent., | 516 24 | - | | | | - |
| On second dividend of 16⅔ per cent., | 459 61 | - | | | | - |
| On third dividend of 15 per cent., | 45,435 37 | - | | | | - |
| Amount of payments, | $47,635 19 | 47,635 19 | | | | - |
| Balance, cash, | | $24,341 63 | | | | 24,341 63 |
| | | | | | | $104,827 71 |

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Dividends amounting to seventy-five per cent. of the claims against this bank have now been declared.

At the date of the foregoing statement there remained unpaid, of the first dividend of 33⅓ per cent., $52.73; of the second dividend of 16⅔ per cent., $26.38; of the third dividend of 15 per cent., $26.06. The fourth dividend of 10 per cent. is now in course of payment.

### Brookfield Savings Bank.

The books of this institution on Oct. 31, 1894, showed deposits amounting to $62,047.41; during the year ending October 31 last these had been reduced to $45,314.57.

A special examination of the bank was made on the third day of December, which disclosed loose methods in conducting the business of the bank.

In view of this, and the drafts on the bank still continuing, it was determined to apply to the Supreme Judicial Court for an injunction. Accordingly, the application was made on the fifth day of December, and George W. Johnson was appointed receiver.

On the seventeenth day of December, upon taking possession of the bank, the receiver at once entered upon the task of ascertaining its exact condition, and in order that he might arrive at the amount of liabilities, called upon depositors to present their books for proof of claims. While it was discovered that the late treasurer had been negligent in the performance of his duties, the Board did not apprehend that he had been dishonest. When the pass books held by the depositors began to be presented, however, it was at once discovered that glaring discrepancies existed in many of the depositors' accounts.

Thereupon two of the Commissioners went to Brookfield, and becoming satisfied that considerable variation existed in the depositors' accounts, made complaint to the trial justice of the town, but not in time for the apprehension and arrest of the treasurer. Precautions were taken by the receiver to protect the interests of the depositors, and an attachment was levied on all the real estate of the defaulting treasurer. The amount of the discrepancy cannot at present be given, but the receiver is still at work making comparisons of the depositors' books

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with the depositors' ledgers, and when this is finally done the amount of the deficiency will be disclosed and the liabilities of the bank fixed.

### Verification of Depositors' Books.

The year just closed witnessed the third examination of books under the provisions of the statute of 1888, which requires every savings bank each third year to "call in the books of deposit of their depositors for verification, in such manner as their respective boards of trustees may direct."

The trustees and treasurers of many of the banks fully realize the advantage of a strict compliance with the intent of the statute, and special efforts have been made to have the books brought in, also to have them verified by some person not regularly employed in the bank. In other institutions it is considered as needless trouble, and beyond posting a notice in the banking room and advertising in the local paper no effort is made to secure the presentation of the books, and those which are received go immediately into the hands of the official by whom the entries were originally made, and in some cases are seen only by that official. In other cases the books are retained in the bank until some one of the trustees designated to perform that duty finds it convenient to call and compare the pass books with the depositors' ledgers.

Both the methods last mentioned fail to meet the desired object of the law, which is twofold.

*First.* To discover errors which are liable to occur in any bank; and

*Second.* To detect any criminal action, which is likely to occur in but few instances.

A thorough verification is as much, therefore, in the interest and benefit of the many honest officials as it is for the security of the depositors.

If an official is disposed to be dishonest he finds no channel open in which to cover his peculations so readily available and so likely to remain undiscovered as the depositors accounts. This was illustrated a few years ago in the case of the Stockbridge Savings Bank, and the developments of the last few days in the case of the Brookfield Savings Bank have disclosed a similar condition.

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In the examinations made by this Board, tampering with the depositors' accounts, if it existed in a bank, is not likely to be discovered and the only sure detection of such action is arrived at by calling in the depositors' books and having them verified by some person disconnected with the clerical work of the bank. This course seems especially requisite in those institutions where one person performs all the clerical work of the office, as was the case in the two banks referred to. If, in those two instances, the verification of depositors' books had been made in the manner heretofore suggested the dishonest acts of the treasurers would have been at once detected.

Added experience and the observation of the past year give added weight to and strengthen the Board in the opinion expressed in its report of 1893 that, "however great confidence trustees may have in the integrity of their officials, it is no excuse for neglect fully to comply with the intent of the law, and they should seriously consider whether, with the present law on the statute book, they may not be justly charged with a breach of their trust should any extensive peculations hereafter occur in this way."

This matter is brought to the attention of the Legislature for such action as seems required.

## Guaranty Fund.

The legislation of 1876 in relation to savings banks provided in section 13 of the Acts of that year that "every such corporation shall, at the time of making each semi-annual dividend, as hereinafter provided, reserve from the net profits which may have accumulated during the six months then next preceding not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits as a guarantee fund, until such guarantee fund shall amount to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities or otherwise."

There are now twenty-one banks in which the guaranty fund has reached the limit fixed by statute, to wit, five per cent. of the deposits. Some of these banks, after the statutory limit had been reached, have continued at each dividend period to

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add to such fund "not less than one-eighth nor more than one-quarter of one per cent. of the deposits," until in some instances it has reached an amount considerably in excess of the limit.

The question of the legality of such action has been submitted to the attorney-general, who gives it as his opinion that "savings banks have no right to maintain and hold more than five per cent. of the total amount of its deposits under the provisions of that section."

The banks which have created a fund exceeding five per cent. of their deposits have been notified to transfer the excess to the credit of the account on their books which represents earnings unappropriated.

### Bonds of Treasurers.

The statute provides that the treasurer of every savings bank "shall give bond for the faithful discharge of his duties."

Formerly these bonds were invariably given with individual sureties, who generally bound themselves in the exact words of the statute, and became responsible for the *faithful* discharge of his duty by the official named in the bond, — in many cases, it seems fair to assume, with the idea that they were bound merely for the *honest* discharge of his duty.

Of late many officials have obtained bonds from some incorporated surety company upon a form prepared some time ago and approved by the attorney-general then in office, which form insures the bank against loss from the fraudulent acts of the employee only, and the question has been raised as to whether such a bond meets the requirements of the statute.

An opinion rendered in the Supreme Judicial Court of this Commonwealth at the March term in 1832, in the case of American Bank *v.* Adams, reported in 12 Pickering, 303, appears to decide this question. The opinion was as follows: —

> The court are of opinion that a bond faithfully to perform the duties of teller binds the obligors to a responsibility for reasonable and competent skill and due and ordinary diligence in the performance of his office; that what is reasonable and competent skill and due and ordinary diligence depends upon the nature of the office; that the obligors were bound, not for the honesty only of Ashur Adams, but for a faithful execution of the duties of his office, which embraced competent skill and due diligence. (American Bank *v.* Adams, 12 Pick. 303.)

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When within the past few years it has become requisite to enforce the collection of a bond signed by individuals, this Board has found that almost invariably bank officials have considered it expedient to compromise with the sureties as to the amount to be paid. Trustees of a bank dislike to enforce a claim upon their neighbors and friends, especially when the payment thereof may impoverish the surety. Again, a bond may be perfectly good when given, but when the time arrives to enforce the same it is found that changed circumstances have made it impossible to collect the same and loss arises.

While it has been demonstrated that an incorporated company is ready to delay and sometimes to resist the payment of a claim, yet, when the sum to be paid is definitely determined, it can be collected, and reasons which might influence the officers of a bank to compromise in the case of an individual bond would not have consideration were the bond issued by a surety company.

The Board is of the opinion that, all things considered, a bond issued by a surety company will generally be found in the end to furnish as good results for the bank as one given by individuals, and action on the part of the Legislature authorizing the acceptance of such bonds is suggested.

## Trust Company in Hands of Receiver.

### *Suffolk Trust Company.*

Very little progress has been made during the year in the settlement of the affairs of this company. Its assets are of such a character and the complications of its business are such that a long time must elapse before the end is reached.

The receiver states that a creditor of the company has taken steps to enforce the statutory liability of the stockholders in this company by an action in the Supreme Court.

The amount of dividends remaining unpaid Oct. 31, 1895, was $5,773.43.

The following statement gives the result of the year's business as it affects the assets of the company.

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deral Reserve Bank of St. Louis

*Changes in Assets of Suffolk Trust Company, Nov. 1, 1894, to Oct. 31, 1895.*

| CHARACTER OF ASSETS. | Amount Oct. 31, 1894. | Disposition of Assets as shown by Reports of Receiver. | | | | Amount Oct. 31, 1895. |
|---|---|---|---|---|---|---|
| | | Received in Cash. | Charged off. | Interest Collected. | Total Credits on Principal. | |
| Time loans, | $44,633 35 | $100 00 | - | - | $100 00 | $44,533 35 |
| Demand loans, | 30,696 37 | 50 00 | - | - | 50 00 | 30,646 37 |
| Tax sale certificates, | 3,380 15 | 6 40 | - | - | 6 40 | 3,373 75 |
| Coupon account, | 24,273 21 | - | - | - | - | 24,273 21 |
| Mortgage loans, | 6,400 00 | 2,000 00 | - | $64 00 | 2,000 00 | 4,400 00 |
| Bills receivable, | 532 25 | - | - | - | - | 532 25 |
| Overdrafts, | 777 85 | - | - | - | - | 777 85 |
| Furniture, etc., | 4,167 40 | 26 25 | - | - | 26 25 | 4,141 15 |
| Teller's memoranda, | 446 88 | - | - | - | - | 446 88 |
| Real estate equities, | 10,965 30 | 26 10 | - | - | 26 10 | 10,939 20 |
| Due from agents, | 3,347 52 | - | - | - | - | 3,347 52 |
| Foreclosure account, | 18,890 48 | 533 00 | - | - | 533 00 | 18,357 48 |
| Maverick National Bank, | 279 52 | - | - | - | - | 279 52 |
| Cash, | 2,478 20 | 2,478 20 | - | - | - | - |
| | $151,268 48 | | - | $64 00 | $2,741 75 | |
| Received interest on deposits, | | 281 06 | | | | - |
| Received from assignment of mortgages, | | 36 00 | | | | - |
| Received from interest on loans, etc., | | 64 00 | | | | - |
| Transferred from dividend account, | | 4,200 00 | | | | - |
| Insurance repaid, | | 13 23 | | | | - |
| Repayment of fees, etc., incurred in legal actions, | | 330 74 | | | | - |
| Total receipts for year, | | $10,144 98 | | | | - |
| Less expenses for year, | | 1,382 74 | | | | - |
| Cash balance Oct. 31, 1895, | | $8,762 24 | | | | 8,762 24 |
| | | | | | | $154,810 77 |

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## Trust Companies.

During the year seven companies have commenced business, as shown by the table on page vi.

A reference to this table will show that of this number three were incorporated in 1887, one in 1888 and two in 1892. Under the provisions of chapter 114, Acts of 1893, approved March 25, these companies were required to commence business within two years from the passage of that act or their charters would become void. One of the number began business March 4, one on March 6, one on March 23 and three on March 25, barely in time to save their charters. Of the companies incorporated at the last session of the General Court but one has commenced business.

Of the seven new companies two have established trust departments; the others intend, apparently, to simply receive deposits, discount paper and make loans, in the same manner as do the national banks of this Commonwealth and the State banks of other States.

The opinion of this Board remains, as has so often been expressed in previous reports, that too many trust companies have been incorporated, and this statement appears to be borne out by the subjoined table, which shows the companies incorporated whose charters have lapsed or which have not yet commenced business.

| Name of Company. | Date of Incorporation. | Date when Charter Lapsed. |
|---|---|---|
| Chelsea Safe Deposit and Trust Company, Chelsea, | May 29, 1888, | March 25, 1895. |
| Essex County Safe Deposit and Trust Company, Salem, | June 14, 1892, | March 25, 1895. |
| Fall River Loan and Trust Company, Fall River, | March 7, 1891, | March 25, 1895. |
| Fidelity Trust Company, Boston, | March 13, 1895, | * |
| Fitchburg Loan, Trust and Safety Deposit Co., Fitchburg, | March 30, 1895, | * |
| Jamaica Plain Trust Company, Boston, | April 20, 1893, | April 20, 1895. |
| Lawrence Trust Company, Lawrence, | April 24, 1893, | April 24, 1895. |
| Lawyers' Loan and Trust Company, Boston, | June 3, 1890, | March 25, 1895. |
| Newtonville Trust Company, Newtonville, | March 24, 1894, | * |
| North Essex Trust Company, Newburyport, | April 9, 1891, | March 25, 1895. |
| Pynchon Safe Deposit and Trust Company, Springfield, | March 27, 1895, | * |
| Somerville Trust Company, Somerville, | May 14, 1891, | March 25, 1895. |
| West Lynn Trust Company, Lynn, | June 14, 1892, | March 25, 1895. |
| Winthrop Loan and Trust Company, Boston, | March 17, 1891, | March 25, 1895. |

* Not yet organized.

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If it is deemed advisable to further increase the banking capital of the Commonwealth some provision should be made to permit the organization of banks of deposit and discount, but they should not bear the name nor be entitled to the extended powers and privileges of trust companies; the name "*trust* company" in itself indicates, and is generally understood to mean, that the institution bearing the name is something more than simply a commercial bank.

The Board is also of the opinion that if any more trust companies are incorporated the capital should be fixed at a sum not less than five hundred thousand dollars.

The enactment of laws bearing upon these questions is recommended.

Under the provisions of chapter 266 of the Acts of 1893, no city or town shall have or place on deposit at any time in any trust company, an amount exceeding sixty per cent. of the capital and surplus of such company, unless such company shall give satisfactory security for such deposit in excess of said sixty per cent.

One city has availed itself of the provisions of this law and deposited in a trust company an amount considerably in excess of the limit, receiving from the trust company security therefor. This Board is of the opinion that the giving of security in this way is not, as a rule, in accordance with good business principles, and while it does not recommend any relaxation in the provisions of the statute referred to, believes that no trust company should be permitted to give security for any of its deposits, but that each depositor should have his deposits at the same risk as all others; any other course it is considered might in time result in great danger alike to the company as to its depositors.

## False Returns.

The experience of the past year has revealed the fact that if false returns are made to this Board no ready means is available to prosecute or punish the guilty parties, and it is recommended that such legislation as may be required to meet such an exigency be enacted at the present session.

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## Conclusion.

The Board has had occasion to frequently consult the attorney-general during the year, and desires to hereby express its appreciation of the valuable services rendered by him and his assistants.

The following pages contain statements of the several savings banks and trust companies, as compiled from the annual returns of the various institutions.

The table on pages 668 and 669 gives the number, condition and progress of the banks in each year since 1834, at which date returns were first required.

In the Appendix will be found the statutes governing the savings banks, also those in relation to trust companies.

STARKES WHITON,
WILLIAM D. T. TREFRY,
WARREN E. LOCKE,
*Board of Commissioners of Savings Banks.*

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# ABSTRACT OF ANNUAL REPORTS

OF THE

# SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS,

SHOWING THEIR

## CONDITION AT THE CLOSE OF BUSINESS
OCTOBER 31, 1895.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 317 OF THE ACTS OF 1894.

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## ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 61.

OTIS W. SOULE, *President.* GEORGE A. BEAL, *Treasurer.*

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

Names of committee charged with the investment of its funds:

SILAS B. DICKERMAN, JOHN W. SPROUL,
OTIS W. SOULE, GEO L. RICHARDSON,
JOSEPH L. GREENWOOD, ADONIRAM VAUGHAN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $70,000 00 | Deposits, | $1,847,159 09 |
| Bank stock as per schedule, | 130,100 00 | Guaranty fund, | 83,500 00 |
| Loans on bank stock, | 1,100 00 | Interest account, | 9,496 37 |
| Railroad bonds as per schedule, | 193,000 00 | Profit and loss account, | 16,094 20 |
| Real estate (for banking purposes), | 42,000 00 | | |
| Real estate by foreclosure, | 6,161 07 | | |
| Loans on real estate, | 1,098,325 75 | | |
| Loans on personal security, | 301,339 16 | | |
| Loans to counties, cities or towns (notes), | 39,600 00 | | |
| Loans on depositors' books, | 1,421 25 | | |
| Deposits in banks, on interest, | 63,831 69 | | |
| Individual insurance, | 9 00 | | |
| Expense account, | 251 58 | | |
| Real estate income, | 500 17 | | |
| Lawrence Duck Co. stock,* | 6,000 00 | | |
| Furniture and fixtures, | 1,000 00 | | |
| Store fixtures, | 1,000 00 | | |
| Cash on hand, | 609 99 | | |
| | $1,956,249 66 | | $1,956,249 66 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Abington National Bank, Abington, | $21,193 90 |
| National Bank of Redemption, Boston, | 42,637 79 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares National Granite Bank, Quincy, | $300 00 |
| On 10 shares First National Bank, Rockland, | 800 00 |

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**Abington Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich , 5s, . . | $10,000 | $10,250 00 | $10,000 00 |
| of Fort Wayne, Ind., 6s, . . | 5,000 | 5,337 50 | 5,000 00 |
| of Grand Rapids, Mich., 5s, . | 3,000 | 3,285 00 | 3,000 00 |
| of New Britain, Conn., 4s, . | 10,000 | 10,300 00 | 10,000 00 |
| of Springfield, Ohio, 4½s, . . | 5,000 | 5,375 00 | 5,000 00 |
| of Springfield, Ohio, 5s, . . | 5,000 | 5,400 00 | 5,000 00 |
| Town of Abington, Mass., 4s, . . | 22,000 | 22,500 00 | 22,000 00 |
| of Middleborough, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| | $70,000 | $72,947 50 | $70,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 62 | Abington N'l Bank, Abington, | $6,200 | $7,440 00 | $6,200 00 |
| 40 | First National Bank, Adams, . | 4,000 | 6,000 00 | 4,000 00 |
| 50 | Blackstone N'l Bank, Boston, . | 5,000 | 5,012 50 | 5,000 00 |
| 74 | Boston Nat'l Bank, Boston, . | 7,400 | 7,446 25 | 7,400 00 |
| 12 | Central Nat'l Bank, Boston, . | 1,200 | 1,560 00 | 1,200 00 |
| 25 | Continenal N'l Bank, Boston, . | 2,500 | 2,700 00 | 2,500 00 |
| 59 | Eliot National Bank, Boston, . | 5,900 | 7,670 00 | 5,900 00 |
| 50 | Globe National Bank, Boston, . | 5,000 | 4,256 25 | 5,000 00 |
| 50 | Hamilton Nat'l Bank, Boston, . | 5,000 | 5,362 50 | 5,000 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,100 00 | 15,000 00 |
| 100 | Merchants' N'l Bank, Boston, . | 10,000 | 16,025 00 | 10,000 00 |
| 100 | Metropolitan N'l B'k, Boston, . | 10,000 | 9,325 00 | 10,000 00 |
| 38 | Mt. Vernon N'l Bank, Boston, | 3,800 | 4,180 00 | 3,800 00 |
| 110 | N'l B'k of Redemption, Boston, | 11,000 | 13,310 00 | 11,000 00 |
| 45 | N'l B'k of the Republic, Boston, | 4,500 | 6,840 00 | 4,500 00 |
| 19 | National Eagle Bank, Boston, | 1,900 | 1,572 25 | 1,900 00 |
| 68 | N'l Hide & Leather B'k, Boston, | 6,800 | 7,225 00 | 6,800 00 |
| 31 | Nat'l Webster Bank, Boston, . | 3,100 | 3,224 00 | 3,100 00 |
| 22 | North National Bank, Boston, | 2,200 | 2,356 75 | 2,200 00 |
| 50 | Second National Bank, Boston, | 5,000 | 8,912 50 | 5,000 00 |
| 10 | Shoe & Leather N'l B'k, Boston, | 1,000 | 905 00 | 1,000 00 |
| 50 | South End Nat'l Bank, Boston, | 5,000 | 3,750 00 | 5,000 00 |
| 32 | State National Bank, Boston, . | 3,200 | 3,616 00 | 3,200 00 |
| 20 | Brockton Nat'l B'k, Brockton, . | 2,000 | 2,300 00 | 2,000 00 |
| 32 | Old Colony N'l B'k, Plymouth, | 3,200 | 4,800 00 | 3,200 00 |
| 2 | First Nat'l Bank, Rockland, . | 200 | 220 00 | 200 00 |
| | | $130,100 | $150,109 00 | $130,100 00 |

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**Abington Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $22,000 | $22,385 00 | $22,000 00 |
| Boston & Maine R.R. 4s, | 39,000 | 40,635 00 | 39,000 00 |
| Concord & Montreal R.R. 4s, | 30,000 | 31,200 00 | 30,000 00 |
| Eastern R R. 6s, | 25,000 | 30,000 00 | 25,000 00 |
| Fitchburg R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| Leeds & Farmington R.R. 6s, | 1,000 | 1,010 00 | 1,000 00 |
| Maine Central R.R. 4½s, | 10,000 | 10,700 00 | 10,000 00 |
| Old Colony R.R. 4s, | 15,000 | 16,050 00 | 15,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Penobscot Shore Line R.R. 4s, | 20,000 | 20,200 00 | 20,000 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,450 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,375 00 | 5,000 00 |
| | $193,000 | $204,035 00 | $193,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $42,637 79 | 2 per cent. | $15,000 00 | 4⅜ per cent. | $200 00 | 5¼ per cent. |
| 21,193 90 | 2½ " | 45,000 00 | 4½ " | 78,650 00 | 5½ " |
| 151,000 00 | 4 " | 207,480 00 | 5 " | 899,456 16 | 6 " |
| 45,000 00 | 4¼ " | | | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $42,000 00 |
| Estimated value of the same, | 42,000 00 |
| Assessed value of the same, | 39,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | 1,697 05 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 6,161 07 |
| Assessed value of the same, | 7,225 00 |
| Net income received from same during year ending Oct. 31, 1895, | 84 54 |
| Number of loans which are of an amount not exceeding $3,000 each, | 755 |
| Aggregate amount of the same, | 806,411 16 |
| Total number of loans upon real estate, | 771 |
| Amount of investments from which no income is received, | 5,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 91,595 05 |

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

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Federal Reserve Bank of St. Louis

## Abington Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $37,778 09<br>2¼ per cent., 39,765 40 | $77,543 49 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 478 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 302 | |
| Total number of open accounts Oct. 31, 1895, | 3,946 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,060 28 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 284,778 58 |
| Number of same, | 2,166 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 219,604 12 |
| Number of same, | 2,447 | |

Date of examination by commissioners: April 29.

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## AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 14.

E. F. Cook, *President.* E. D. Bangs, *Treasurer.*

Geo. Cutler, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. F. Cook, W. E. Bridgman,
L. D. Hills, B. F. Kendrick.

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

Balance Sheet October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| Public funds as per schedule, | $168,718 60 | Deposits, | $2,028,364 10 |
| Bank stock as per schedule, | 210,656 33 | Guaranty fund, | 84,582 00 |
| Loans on bank stock, | 2,550 00 | Profit and loss account, | 50,564 04 |
| Railroad bonds as per schedule, | 169,800 00 | | |
| Real estate (for banking purposes), | 15,000 00 | | |
| Loans on real estate, | 1,250,985 00 | | |
| Loans on personal security, | 123,607 99 | | |
| Loans to counties, cities or towns (notes), | 121,150 00 | | |
| Loans on depositors' books, | 1,100 00 | | |
| Deposits in banks, on interest, | 94,033 21 | | |
| Deposits in banks, not on interest, | 5,000 00 | | |
| Cash on hand, | 909 01 | | |
| | $2,163,510 14 | | $2,163,510 14 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| First National Bank, Amherst, | $49,033 21 |
| City National Bank, Holyoke, | 15,000 00 |
| Manufacturers' Trust Company, Holyoke, | 5,000 00 |
| First National Bank, Northampton, | 5,000 00 |
| Agawam National Bank, Springfield, | 10,000 00 |
| Pynchon National Bank, Springfield, | 10,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 5 shares Palmer National Bank, Palmer, | $500 00 |
| On 21 shares City National Bank, Worcester, On 28 shares Ware National Bank, Ware, | 1,150 00 |
| On 3 shares First National Bank, Amherst, On 8 shares First National Bank, Easthampton, | 900 00 |

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**Amherst Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $25,900 | $26,547 50 | $25,900 00 |
| of Chicago, Ill., 4s, | 20,000 | 20,400 00 | 19,875 00* |
| of Cleveland, Ohio, 5s, | 7,000 | 7,245 00 | 7,000 00 |
| of Northampton, Mass., 4s, | 3,000 | 3,000 00 | 2,943 60 |
| of Pawtucket, R. I., 5s, | 3,000 | 3,097 50 | 3,000 00* |
| of Rutland, Vt., 4s, | 20,000 | 20,500 00 | 20,000 00 |
| of Saginaw, Mich., 4½s, | 20,000 | 20,900 00 | 20,000 00 |
| Town of Beverly, Mass., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of Clinton, Mass., 4s, | 20,000 | 20,400 00 | 20,000 00 |
| of Marblehead, Mass., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| of Springfield, Vt., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| United States 5s, | 15,000 | 17,193 75 | 15,000 00 |
| | $168,900 | $175,433 75 | $168,718 60 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | First National Bank, Amherst, | $10,000 | $15,000 00 | $14,910 00 |
| 34 | First National Bank, Barre, | 3,400 | 3,570 00 | 3,400 00 |
| 80 | N'l B'k of the Republic, Boston, | 8,000 | 12,400 00 | 10,095 50 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,120 00 | 1,000 00 |
| 23 | Suffolk National Bank, Boston, | 2,300 | 2,415 00 | 2,300 00 |
| 45 | Conway Nat'l Bank, Conway, | 4,500 | 4,950 00 | 4,493 33 |
| 28 | National Pahquioque Bank, Danbury, Ct., | 2,800 | 3,920 00 | 3,870 00 |
| 94 | First N'l Bank, Easthampton, | 9,400 | 13,160 00 | 10,928 00 |
| 56 | Franklin Co. N'l B'k, Greenfield, | 5,600 | 6,160 00 | 5,600 00 |
| 100 | City National Bank, Holyoke, | 10,000 | 11,500 00 | 10,930 00 |
| 100 | Holyoke Nat'l Bank, Holyoke, | 10,000 | 16,500 00 | 10,800 00 |
| 30 | National Bank of Commerce, New London, Ct., | 3,000 | 3,900 00 | 3,660 00 |
| 5 | Berkshire N'l B'k, No. Adams, | 500 | 500 00 | 500 00 |
| 78 | First Nat'l B'k, Northampton, | 7,800 | 9,750 00 | 9,380 00 |
| 130 | Hampshire Co. National Bank, Northampton, | 13,000 | 14,300 00 | 13,000 00 |
| 133 | Northampton National Bank, Northampton, | 13,300 | 19,285 00 | 13,504 00 |
| 80 | First Nat'l Bank, Norwich, Ct., | 8,000 | 10,000 00 | 8,000 00 |
| 125 | Second N'l Bank, Norwich, Ct., | 12,500 | 15,000 00 | 14,825 00 |
| 117 | Thames N'l B'k, Norwich, Ct., | 11,700 | 18,135 00 | 16,101 00 |
| 38 | Palmer Nat'l Bank, Palmer, | 3,800 | 5,700 00 | 5,306 50 |
| 116 | Agawam N'l B'k, Springfield, | 11,600 | 12,180 00 | 11,600 00 |

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**Amherst Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Chapin N'l Bank, Springfield, | $10,000 | $15,000 00 | $12,703 00 |
| 70 | First Nat'l Bank, Springfield, | 7,000 | 8,400 00 | 8,730 00 |
| 56 | Crocker N'l B'k, Turner's Falls, | 5,600 | 6,720 00 | 5,600 00 |
| 8 | Ware National Bank, Ware, | 800 | 920 00 | 800 00 |
| 25 | Citizens' N'l Bank, Worcester, | 2,500 | 3,250 00 | 2,500 00 |
| 40 | City Nat'l Bank, Worcester, | 4,000 | 5,800 00 | 5,120 00 |
| 10 | Mechanics' N'l B'k, Worcester, | 1,000 | 1,000 00 | 1,000 00 |
| | | $183,100 | $240,535 00 | $210,656 33 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $43,000 | $43,852 50 | $43,000 00 |
| Boston & Lowell R.R. 6s, | 7,000 | 7,175 00 | 7,000 00 |
| Boston & Maine R.R 4s, | 35,000 | 36,750 00 | 34,800 00 |
| Boston & Maine R R. 4½s, | 10,000 | 11,600 00 | 10,000 00 |
| Boston, Revere Beach & Lynn R R. 6s, | 25,000 | 25,937 50 | 25,000 00 |
| Fitchburg R R. 4½s, | 10,000 | 10,075 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 40,000 | 42,150 00 | 40,000 00 |
| | $170,000 | $177,540 00 | $169,800 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $49,033 21 | 3 per cent. | $40,700 00 | 4¾ per cent. | $30,500 00 | 5½ per cent. |
| 99,450 00 | 4 " | 1,228,975 05 | 5 " | 74,727 00 | 6 " |
| 70,040 94 | 4½ " | | | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $15,000 00 |
| Estimated value of the same, | 15,000 00 |
| Assessed value of the same, | 9,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | 794 98 |
| Number of loans which are of an amount not exceeding $3,000 each, | 637 |
| Aggregate amount of the same, | 587,451 44 |
| Total number of loans upon real estate, | 694 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 99,555 16 |

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

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## Amherst Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $36,224 43<br>2½ per cent., 42,059 30 | $78,283 73 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 613 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 447 | |
| Total number of accounts Oct. 31, 1895, | 4,695 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,888 17 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 355,721 12 |
| Number of same, | 3,345 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 267,707 73 |
| Number of same, | 3,191 | |

Date of examination by commissioners: September 13.

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## ANDOVER SAVINGS BANK — ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 37.

MOSES T. STEVENS, *President.* JOHN F. KIMBALL, *Treasurer.*
JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES P. BUTTERFIELD, PETER D. SMITH,
LEWIS T. HARDY, J. TYLER KIMBALL.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $384,500 00 | Deposits, | $2,546,804 87 |
| Loans on public funds, | 80 00 | Guaranty fund, | 113,000 00 |
| Bank stock as per schedule, | 286,568 00 | Interest account, | 48,383 23 |
| Loans on bank stock, | 1,662 50 | Profit and loss account, | 75,330 02 |
| Railroad bonds as per schedule, | 758,987 50 | | |
| Real estate by foreclosure, | 2,750 00 | | |
| Loans on real estate, | 1,251,344 10 | | |
| Loans on personal security, | 30,202 00 | | |
| Loans on depositors' books, | 100 00 | | |
| Deposits in banks, on interest, | 42,084 98 | | |
| Deposits in banks, not on interest, | 10,500 02 | | |
| Expense account, | 1,829 64 | | |
| Cash on hand, | 12,909 38 | | |
| | $2,783,518 12 | | $2,783,518 12 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Andover National Bank, Andover, | $13,500 02 |
| Blackstone National Bank, Boston, | 39,084 98 |

Loan on Public Funds: —

| | |
|---|---|
| On $100 City of Boston 4s, | $80 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 10 shares National Bank of the Republic, Boston, | $512 50 |
| On 32 shares Andover National Bank, Andover, | 1,150 00 |

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**Andover Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Belfast, Me., 6s, | $17,000 | $17,800 00 | $17,000 00* |
| of Boston, Mass., 4s, | 50,000 | 53,000 00 | 50,000 00 |
| of Brockton, Mass., 4s, | 23,000 | 23,900 00 | 23,000 00 |
| of Cambridge, Mass., 6s, | 2,000 | 2,000 00 | 2,000 00 |
| of Chicago, Ill., 4s, | 75,500 | 80,000 00 | 75,500 00* |
| of Fall River, Mass., 6s, | 11,000 | 11,900 00 | 11,000 00 |
| of Gloucester, Mass., 4s, | 9,000 | 9,350 00 | 9,000 00 |
| of Lewiston, Me., 6s, | 4,000 | 4,200 00 | 4,000 00 |
| of Lynn, Mass., 4s, | 25,000 | 26,200 00 | 25,000 00 |
| of Norwich, Ct., 6s, | 30,000 | 31,500 00 | 30,000 00 |
| of Portland, Me, 6s, | 21,000 | 24,000 00 | 21,000 00 |
| of Salem, Mass., 6s, | 3,000 | 3,100 00 | 3,000 00 |
| of Sioux City, Iowa, 4½s, | 15,000 | 15,300 00 | 15,000 00 |
| Town of Andover, Mass, 4s, | 8,000 | 8,500 00 | 8,000 00 |
| of Arlington, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Marblehead, Mass., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Melrose, Mass., 4s, | 26,000 | 27,560 00 | 26,000 00 |
| of Peabody, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,600 00 | 10,000 00* |
| of Rockingham, N. H., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| | $384,500 | $406,510 00 | $384,500 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 140½ | Andover Nat'l Bank, Andover, | $14,050 | $14,050 00 | $14,050 00 |
| 40 | Atlas National Bank, Boston, | 4,000 | 4,800 00 | 4,000 00 |
| 115 | Blackstone N'l Bank, Boston, | 11,500 | 11,500 00 | 11,493 00 |
| 27 | Boylston Nat'l Bank, Boston, | 2,700 | 3,500 00 | 2,700 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 10,500 00 | 10,000 00 |
| 84 | Everett Nat'l Bank, Boston, | 8,400 | 6,700 00 | 8,400 00 |
| 112 | Freeman's Nat'l Bank, Boston, | 11,200 | 10,000 00 | 11,200 00 |
| 100 | Market Nat'l Bank, Boston, | 10,000 | 8,000 00 | 10,000 00 |
| 100 | Massachusetts N'l B'k, Boston, | 10,000 | 8,500 00 | 10,000 00 |
| 50 | Merchants' N'l Bank, Boston, | 5,000 | 8,000 00 | 5,000 00 |
| 120 | Metropolitan N'l B'k, Boston, | 12,000 | 10,500 00 | 12,000 00 |
| 300 | National Bank of the Commonwealth, Boston, | 30,000 | 40,500 00 | 30,000 00 |
| 225 | N'l B'k of the Republic, Boston, | 22,500 | 33,750 00 | 22,500 00 |
| 100 | National City Bank, Boston, | 10,000 | 8,000 00 | 10,000 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,000 00 | 10,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,500 00 | 10,000 00 |

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**Andover Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 263 | National Revere Bank, Boston, | $26,300 | $23,600 00 | $26,300 00 |
| 6 | National Security B'k, Boston, | 600 | 1,050 00 | 600 00 |
| 60 | National Union Bank, Boston, | 6,000 | 8,100 00 | 6,000 00 |
| 128 | Nat'l Webster Bank, Boston, . | 12,800 | 13,000 00 | 12,800 00 |
| 58 | New England N'l B'k, Boston, | 5,800 | 8,900 00 | 5,800 00 |
| 41 | North National Bank, Boston, . | 4,100 | 4,300 00 | 4,100 00 |
| 79 | Old Boston Nat'l Bank, Boston, | 7,900 | 8,200 00 | 7,900 00 |
| 110 | Second National Bank, Boston, | 11,000 | 19,000 00 | 11,000 00 |
| 35 | Shawmut Nat'l Bank, Boston, . | 3,500 | 3,800 00 | 3,500 00 |
| 50 | South End Nat'l Bank, Boston, | 5,000 | 3,750 00 | 5,000 00 |
| 52 | State National Bank, Boston, . | 5,200 | 5,700 00 | 5,200 00 |
| 18 | Tremont Nat'l Bank, Boston, . | 1,800 | 1,500 00 | 1,800 00 |
| 3 | First National Bank, Danvers, | 225 | 225 00 | 225 00 |
| 50 | Wachusett N'l B'k, Fitchburg, | 5,000 | 10,000 00 | 5,000 00 |
| 100 | Bay State N'l Bank, Lawrence, | 7,500 | 10,000 00 | 7,500 00 |
| 25 | Union Nat'l Bank, Weymouth, | 2,500 | 2,500 00 | 2,500 00 |
| | | $286,575 | $320,425 00 | $286,568 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R R. 4s, . . | $50,000 | $51,500 00 | $50,000 00 |
| Boston & Lowell R.R. 5s, . . | 2,000 | 2,100 00 | 2,000 00 |
| Boston & Lowell R.R. 6s, . . | 7,000 | 7,150 00 | 7,000 00 |
| Boston & Maine R.R 4s, . . . | 110,000 | 116,500 00 | 110,000 00 |
| Boston & Maine R.R. 4½s, . . | 30,000 | 34,500 00 | 30,000 00 |
| Concord & Montreal R.R. 4s, . . | 100,000 | 103,000 00 | 99,987 50 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Danbury & Norwalk R.R. 5s, . . | 25,000 | 27,500 00 | 25,000 00 |
| Fitchburg R.R 4s, . . . . . | 75,000 | 76,900 00 | 75,000 00 |
| Fitchburg R.R. 5s, . . . . . | 50,000 | 54,000 00 | 50,000 00 |
| Maine Central R.R. 4½s, . . . . | 25,000 | 27,000 00 | 25,000 00 |
| Maine Central R.R. 4s, . . . . | 5,000 | 5,200 00 | 5,000 00 |
| Manchester & Lawrence R.R. 4s, . | 25,000 | 26,400 00 | 25,000 00 |
| Newport & Richford R.R. 5s, . . | 13,000 | 13,500 00 | 13,000 00* |
| Old Colony R.R. 4s, . . . . . | 142,000 | 148,000 00 | 142,000 00 |
| Old Colony R.R. 6s, . . . . . | 5,000 | 5,500 00 | 5,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 25,000 | 27,000 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 51,500 00 | 50,000 00 |
| | $759,000 | $798,050 00 | $758,987 50 |

* A legal investment when made.

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## Andover Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $39,084 98 | 2 per cent. | $290,787 00 | 5 per cent. | $802.879 50 | 6 per cent. |
| 6,001 00 | 4 " | 184,413 50 | 5½ " | 1,157 60 | 7 " |
| 1,150 00 | 4½ " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, . | | $2,750 00 |
| Assessed value of the same, . . . . . | | 2,650 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 42 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 551 | |
| Aggregate amount of the same, . . . . . | | 870,009 60 |
| Total number of loans upon real estate, . . . . . | 624 | |
| Amount of investments from which no income is received, . . . . | | 6,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 133,133 42 |
| Times for the dividends fixed by the by-laws: third Wednesday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $46,685 78<br>2 per cent., 48,048 58 | 94,734 36 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 669 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 459 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 5,898 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 5,244 10 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 338,985 28 |
| Number of same, . . . . . | 4,201 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 300,321 96 |
| Number of same, . . . . . | 2,992 | |
| Date of examination by commissioners: November 1. | | |

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## ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 29.

WILLIAM G. PECK, *President.* JOSEPH W. WHITAKER, *Treasurer.*
JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
WILLIAM G. PECK, B. DELMONT LOCKE.

Open for business every business day, 3 P.M to 5.30 P.M.; Wednesday and Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $303,000 00 | Deposits, | $1,362,469 07 |
| Bank stock as per schedule, | 27,400 00 | Guaranty fund, | 49,531 39 |
| Loans on bank stock, | 6,000 00 | Interest account, | 10,423 83 |
| Railroad bonds as per schedule, | 183,000 00 | Profit and loss account, | 6,492 37 |
| Real estate (for banking purposes), | 100 00 | Surplus, | 5,252 89 |
| Loans on real estate, | 847,221 56 | Rent account, | 466 69 |
| Loans to counties, cities or towns (notes), | 14,000 00 | Due on mortgage loans, | 2,800 00 |
| Loans on depositors' books, | 550 00 | Insurance collected, | 3,338 00 |
| Deposits in banks, on interest, | 53,996 12 | | |
| Expense account, | 1,338 29 | | |
| Tax account, | 380 25 | | |
| Insurance account, | 772 19 | | |
| Cash on hand, | 3,015 83 | | |
| | $1,440,774 24 | | $1,440,774 24 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Atlantic National Bank, Boston, | $32,587 09 |
| Faneuil Hall National Bank, Boston, | 21,409 03 |

Loan on Bank Stock: —

| | |
|---|---|
| On 65 shares First Ward National Bank, Boston, | $6,000 00 |

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**Arlington Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $2,000 | $2,160 00 | $2,000 00 |
| of Brockton, Mass., 4s, | 2,000 | 2,120 00 | 2,000 00 |
| of Chelsea, Mass., 4s, | 1,000 | 1,080 00 | 1,000 00 |
| of Cleveland, Ohio, 5s, | 9,000 | 9,900 00 | 9,000 00 |
| of Cleveland, Ohio, 6s, | 6,000 | 6,300 00 | 6,000 00 |
| of Dayton, Ohio, 5s, | 21,000 | 21,690 00 | 21,000 00* |
| of Dayton, Ohio, 6s, | 5,000 | 5,550 00 | 5,000 00* |
| of Fall River, Mass., 6s, | 2,000 | 2,180 00 | 2,000 00 |
| of Grand Rapids, Mich., 5s, | 20,000 | 21,970 00 | 20,000 00 |
| of Holyoke, Mass., 6s, | 5,000 | 5,400 00 | 5,000 00 |
| of Lewiston, Me., 5s, | 1,000 | 1,190 00 | 1,000 00 |
| of Middletown, Conn., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of New London, Conn., 4s, | 16,000 | 16,960 00 | 16,000 00 |
| of Peoria, Ill., 7s, | 13,000 | 14,430 00 | 13,000 00 |
| of Portland, Me., 6s, | 20,000 | 25,000 00 | 20,000 00 |
| of Rochester, N. H., 4s, | 6,000 | 6,240 00 | 6,000 00 |
| of Springfield, Ohio, 4½s, | 12,000 | 12,975 00 | 12,000 00 |
| of Springfield, Ohio, 5s, | 5,000 | 5,075 00 | 5,000 00 |
| of Waterbury, Conn., 4s, | 5,000 | 5,275 00 | 5,000 00 |
| of Woonsocket, R. I., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Town of Arlington, Mass., 4s, | 22,000 | 23,307 50 | 22,000 00 |
| of Arlington, Mass., 5s, | 13,000 | 13,390 00 | 13,000 00 |
| of Attleborough, Mass., 4s, | 5,000 | 5,325 00 | 5,000 00 |
| of Chatham, Mass., 4½s, | 8,000 | 8,640 00 | 8,000 00 |
| of Cranston, R. I., 4s, | 2,000 | 2,080 00 | 2,000 00 |
| of Hull, Mass., 5s, | 10,000 | 11,600 00 | 10,000 00 |
| of Medford, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Methuen, Mass., 4s, | 15,000 | 15,795 00 | 15,000 00 |
| of Rockport, Mass., 4s, | 13,000 | 13,615 00 | 13,000 00 |
| of Wayland, Mass., 5s, | 2,000 | 2,060 00 | 2,000 00 |
| of Wellesley, Mass., 4s, | 10,000 | 10,295 00 | 10,000 00 |
| of Winchester, Mass., 4s, | 4,000 | 4,200 00 | 4,000 00 |
| District of Columbia 6s, | 3,000 | 3,480 00 | 3,000 00 |
| | $303,000 | $326,232 50 | $303,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | First Nat'l Bank, Arlington, | $1,000 | $1,160 00 | $1,000 00 |
| 50 | Atlantic Nat'l Bank, Boston, | 5,000 | 6,300 00 | 5,000 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 5,400 00 | 5,000 00 |
| 50 | Faneuil Hall N'l Bank, Boston, | 5,000 | 6,650 00 | 5,000 00 |
| 22 | First Ward N'l Bank, Boston, | 2,200 | 2,860 00 | 2,200 00 |

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**Arlington Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | N'l B'k of No. America, Boston, | $2,500 | $2,668 75 | $2,500 00 |
| 10 | N'l B'k of Redemption, Boston, | 1,000 | 1,210 00 | 1,000 00 |
| 33 | N'l B'k of the Republic, Boston, | 3,300 | 5,016 00 | 3,300 00 |
| 12 | National Union Bank, Boston, | 1,200 | 1,618 50 | 1,200 00 |
| 12 | Dedham Nat'l Bank, Dedham, | 1,200 | 1,224 00 | 1,200 00 |
| | | $27,400 | $34,107 25 | $27,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg and New Bedford R.R. 5s, | $2,000 | $2,280 00 | $2,000 00 |
| Boston & Lowell R.R. 6s, | 4,000 | 4,040 00 | 4,000 00 |
| Boston, Revere Beach & Lynn R.R 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Cheshire R R 6s, | 27,500 | 28,875 00 | 27,500 00 |
| Concord & Montreal R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Eastern R.R. 6s, | 5,500 | 6,600 00 | 5,500 00 |
| Fitchburg R.R. 6s, | 8,000 | 8,240 00 | 8,000 00 |
| Lowell & Lawrence R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Maine Central R.R. 7s, | 14,000 | 15,050 00 | 14,000 00 |
| Newport & Richford R.R. 5s, | 20,000 | 21,000 00 | 20,000 00* |
| Old Colony R.R. 4s, | 30,000 | 32,100 00 | 30,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Portland & Ogdensburg R.R. 6s, | 4,000 | 4,360 00 | 4,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 15,000 | 17,250 00 | 15,000 00 |
| Salem & Lowell R.R. 6s, | 1,000 | 1,050 00 | 1,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 10,000 | 11,900 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| | $183,000 | $196,605 00 | $183,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $53,996 12 | 2 per cent. | $46,300 00 | 5¼ per cent. | $1,000 00 | 6½ per cent. |
| 20,000 00 | 4½ " | 299,100 00 | 5½ " | 13,250 00 | 7 " |
| 223,260 36 | 5 " | 264,861 20 | 6 " | | |

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## Arlington Five Cents Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $100 00 |
| Estimated value of the same, | | 25,000 00 |
| Assessed value of the same, | | 23,380 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 934 47 |
| Number of loans which are of an amount not exceeding $3,000 each, | 321 | |
| Aggregate amount of the same, | | 359,895 54 |
| Total number of loans upon real estate, | 393 | |
| Amount of investments from which no income is received, | | 1,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 72,293 61 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $24,292 49<br>2 per cent., 25,156 57 | 49,449 06 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 472 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 260 | |
| Total number of open accounts Oct. 31, 1895, | 4,121 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,333 89 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 237,462 40 |
| Number of same, | 3,784 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 191,278 77 |
| Number of same, | 2,505 | |

Date of examination by commissioners: May 7.

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## ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 34.

ALPHEUS HARDING, *President.* WILLIAM D. LUEY, *Treasurer.*
WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALPHEUS HARDING, HENRY R. STOWELL,
SOLON W. LEE, LUCIEN LORD,
LEVI B. FAY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $170,000 00 | Deposits, | $1,848,680 00 |
| Bank stock as per schedule, | 9,400 00 | Guaranty fund, | 80,000 00 |
| Loans on bank stock, | 33,775 00 | Interest account, | 31,915 31 |
| Railroad bonds as per schedule, | 90,000 00 | Profit and loss account, | 53,471 97 |
| Loans on real estate, | 971,350 05 | | |
| Loans on personal security, | 585,300 00 | | |
| Loans to counties, cities or towns (notes), | 80,100 00 | | |
| Deposits in banks, on interest, | 71,480 03 | | |
| Expense account, | 1,870 99 | | |
| Cash on hand, | 791 21 | | |
| | $2,014,067 28 | | $2,014,067 28 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Athol National Bank, Athol, | $10,000 00 |
| Miller's River National Bank, Athol, | 44,241 40 |
| Third National Bank, Boston, | 7,238 63 |
| Holyoke National Bank, Holyoke, | 10,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 100 shares Manufacturers Trust Company, Holyoke, and on 50 shares National Bank of the Commonwealth, Boston, | $15,000 00 |
| On 150 shares Springfield Safe Deposit and Trust Company, Springfield, | 15,000 00 |
| On 36 shares Athol National Bank, Athol, | 2,900 00 |
| On 8 shares Athol National Bank, Athol, | 375 00 |
| On 7 shares Miller's River National Bank, Athol, | 500 00 |

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**Athol Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Chicopee, Mass., 4s, | $8,000 | $8,080 00 | $8,000 00 |
| of Cleveland, Ohio, 5s, | 20,000 | 21,810 00 | 20,000 00 |
| of Holyoke, Mass., 4s, | 25,000 | 25,500 00 | 25,000 00 |
| of Lynn, Mass., 6s, | 5,000 | 5,050 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 20,000 | 20,860 00 | 20,000 00 |
| of Newton, Mass., 4s, | 10,000 | 10,700 00 | 10,000 00 |
| of Newton, Mass., 5s, | 10,000 | 11,100 00 | 10,000 00 |
| of Taunton, Mass., 5s, | 2,000 | 2,120 00 | 2,000 00 |
| of Youngstown, Ohio, 5s, | 20,000 | 21,100 00 | 20,000 00 |
| United States 4s, | 25,000 | 30,500 00 | 25,000 00 |
| United States 5s, | 25,000 | 28,625 00 | 25,000 00 |
| | $170,000 | $185,445 00 | $170,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 27 | Miller's River N'l Bank, Athol, | $2,700 | $4,860 00 | $2,700 00 |
| 7 | Blackstone Nat'l Bank, Boston, | 700 | 700 00 | 700 00 |
| 10 | Eliot National Bank, Boston, | 1,000 | 1,330 00 | 1,000 00 |
| 50 | National Eagle Bank, Boston, | 5,000 | 4,137 50 | 5,000 00 |
| | | $9,400 | $11,027 50 | $9,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R R 4s, | $25,000 | $26,125 00 | $25,000 00 |
| Boston & Providence R.R. 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Fitchburg R.R. 4s, | 20,000 | 21,500 00 | 20,000 00 |
| Vermont & Massachusetts R.R. 5s, | 20,000 | 21,400 00 | 20,000 00 |
| | $90,000 | $95,275 00 | $90,000 00 |

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**Athol Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $51,480 03 | 2 per cent. | $309,500 00 | 4 per cent. | $25,000 00 | 4⅜ per cent. |
| 42,500 00 | 3¾ " | 175,000 00 | 4¼ " | 791,308 08 | 5 " |
| 3,600 00 | 3⅞ " | 121,500 00 | 4½ " | 222,116 97 | 6 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 355 | |
| Aggregate amount of the same, | | $389,226 95 |
| Total number of loans upon real estate, | 429 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 92,768 80 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $33,972 19<br>2 per cent., 35,085 91 | 69,058 10 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 783 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 586 | |
| Total number of open accounts Oct. 31, 1895, | 5,267 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 6,195 05 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 307,402 41 |
| Number of same, | 3,318 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 276,272 44 |
| Number of same, | 3,308 | |
| Date of examination by commissioners: February 18. | | |

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## ATTLEBOROUGH SAVINGS BANK — NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 59.

ABIEL CODDING, *President.* EDWARD R. PRICE, *Treasurer.*
EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE A. DEAN, JOSEPH G. BARDEN,
ABIEL CODDING, B. S. FREEMAN,
RANDOLPH KNAPP, JAS. H. STURDY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $29,500 00 | Deposits, | $1,239,430 22 |
| Bank stock as per schedule, | 11,100 00 | Guaranty fund, | 57,500 00 |
| Railroad bonds as per schedule, | 125,500 00 | Interest account, | 5,499 72 |
| Loans on railroad stock, | 35,000 00 | Profit and loss account, | 22,969 25 |
| Real estate by foreclosure, | 42,995 72 | | |
| Loans on real estate, | 593,850 06 | | |
| Loans on personal security, | 373,759 86 | | |
| Loans to counties, cities or towns (notes), | 62,000 00 | | |
| Deposits in banks, on interest, | 43,560 55 | | |
| Deposits in banks, not on interest, | 8,101 70 | | |
| Expense account, | 45 | | |
| Cash on hand, | 30 85 | | |
| | $1,325,399 19 | | $1,325,399 19 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston National Bank, Boston, | $43,560 55 |
| North Attleborough National Bank, North Attleborough, | 8,101 70 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 150 shares Boston & Maine R R., | $15,000 00 |
| On 200 shares Boston & Maine R.R., | 20,000 00 |

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**Attleborough Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 4s, . . | $4,500 | $4,617 50 | $4,500 00 |
| of Sioux City, Iowa, 4½s, . . | 25,000 | 26,362 50 | 25,000 00 |
| | $29,500 | $30,980 00 | $29,500 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 61 | First N'l Bank, Attleborough, | $6,100 | $9,394 00 | $6,100 00 |
| 50 | Boston National Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| | | $11,100 | $14,394 00 | $11,100 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, . . . . . | $25,000 | $25,125 00 | $23,750 00 |
| Fitchburg R.R. 5s, . . . . . | 75,000 | 79,500 00 | 76,750 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 25,000 | 29,750 00 | 25,000 00 |
| | $125,000 | $134,375 00 | $125,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $43,560 55 | 2 per cent. | $189,400 00 | 5 per cent. | $578,932 97 | 6 per cent. |
| 147,000 00 | 4 " | 98,776 95 | 5½ " | 23,500 00 | 7 " |
| 20,000 00 | 4½ " | 7,000 00 | 5¾ " | | |

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## Attleborough Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $42,995 72 |
| Assessed value of the same, | | 34,750 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 3,877 93 |
| Number of loans which are of an amount not exceeding $3,000 each, | 325 | |
| Aggregate amount of the same, | | 307,497 68 |
| Total number of loans upon real estate, | 338 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 65,011 38 |
| Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $22,276 57<br>2 per cent., 23,333 17 | 45,609 74 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 694 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 400 | |
| Total number of open accounts Oct. 31, 1895, | 3,773 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,020 88 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 272,181 73 |
| Number of same, | 3,495 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 217,984 13 |
| Number of same, | 2,511 | |

Date of examination by commissioners: March 11.

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## BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 42.

CHARLES H. FOLLANSBY, *President.* FRANK A. RICH, *Treasurer.*
FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ESTES HAWES, ORAMEL CLARK,
CHARLES H. FOLLANSBY, GEORGE R. SIMONDS,
J. C. BARTHOLOMEW.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $86,866 00 | Deposits, | $638,869 28 |
| Loans on bank stock, | 2,780 00 | Guaranty fund, | 16,525 00 |
| Railroad bonds as per schedule, | 26,060 00 | Interest account, | 3,643 38 |
| Real estate (for banking purposes), | 10,439 25 | Profit and loss account, | 12,153 52 |
| Real estate by foreclosure, | 12,674 47 | | |
| Loans on real estate, | 435,515 00 | | |
| Loans on personal security, | 82,875 00 | | |
| Loans to counties, cities or towns (notes), | 2,000 00 | | |
| Deposits in banks, on interest, | 5,000 00 | | |
| Deposits in banks, not on interest, | 3,842 56 | | |
| Expense account, | 785 13 | | |
| Suspense account, | 14 82 | | |
| Safe and furniture, | 2,338 95 | | |
| | $671,191 18 | | $671,191 18 |

Cash on Deposit in Bank:—

First National Bank, Barre, . . . . . $8,842 56

Loans on Bank Stock, amount on each:—

On 7 shares First National Bank, Barre, . . . . . $500 00
On 1 share First National Bank, Barre, . . . . . 80 00
On 24 shares First National Bank, Northampton, . . . . . 2,200 00

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**Barre Savings Bank — Continued.**

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 36 | First National Bank, Barre, . | $3,600 | $3,780 00 | $4,425 00 |
| 28 | Blackstone N'l B'k, Boston, . | 2,800 | 2,800 00 | 2,905 00 |
| 62 | Boston National B'k, Boston, . | 6,200 | 6,200 00 | 7,130 00 |
| 20 | Boylston Nat'l Bank, Boston, . | 2,000 | 2,620 00 | 2,260 00 |
| 17 | Continental N'l B'k, Boston, . | 1,700 | 1,836 00 | 1,802 00 |
| 25 | Eliot National Bank, Boston, . | 2,500 | 3,325 00 | 2,950 00 |
| 41 | First National Bank, Boston, . | 4,100 | 9,799 00 | 8,118 00 |
| 32 | N'l B'k of Commerce, Boston, . | 3,200 | 3,552 00 | 3,616 00 |
| 46 | N'l B'k of Redemption, Boston, | 4,600 | 5,566 00 | 5,520 00 |
| 25 | N'l Hide & Leather B'k, Boston, | 2,500 | 2,650 00 | 2,900 00 |
| 9 | National Revere B'k, Boston, . | 900 | 837 00 | 1,035 00 |
| 34 | Second National B'k, Boston, . | 3,400 | 6,086 00 | 5,100 00 |
| 20 | Shoe & Leather N'l B'k, Boston, | 2,000 | 1,820 00 | 1,900 00 |
| 30 | Suffolk National B'k, Boston, . | 3,000 | 3,150 00 | 3,450 00 |
| 60 | Tremont Nat'l Bank, Boston, . | 6,000 | 5,340 00 | 6,360 00 |
| 50 | Nat'l Market B'k, Brighton, . | 5,000 | 4,787 50 | 7,050 00 |
| 7 | Ware National Bank, Ware, . | 700 | 735 00 | 840 00 |
| 52 | Central N'l Bank, Worcester, . | 5,200 | 7,540 00 | 7,280 00 |
| 21 | Citizens' N'l B'k, Worcester, . | 2,100 | 2,730 00 | 2,625 00 |
| 50 | City Nat'l Bank, Worcester, . | 5,000 | 7,250 00 | 6,300 00 |
| 20 | First Nat'l Bank, Worcester, . | 2,000 | 3,300 00 | 3,300 00 |
| | | $68,500 | $85,703 50 | $86,866 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Winthrop & Shore R.R. 5s, . | $5,000 | $5,350 00 | $5,000 00 |
| Eastern R.R. 6s, . . . . . | 5,000 | 6,000 00 | 5,200 00 |
| Rutland R.R. 5s, . . . . . | 1,000 | 1,000 00 | 860 00* |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 15,000 | 17,850 00 | 15,000 00 |
| | $26,000 | $30,200 00 | $26,060 00 |

* A legal investment when made.

*Total Amount of Loans, with each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,000 00 | 2 per cent. | $10,000 00 | 4¾ per cent. | $240,325 00 | 5½ per cent. |
| 22,000 00 | 4 " | 45,200 00 | 5 " | 111,645 00 | 6 " |
| 15,000 00 | 4½ " | 79,000 00 | 5¼ " | | |

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## Barre Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $10,439 25 |
| Estimated value of the same, | | 10,439 25 |
| Assessed value of the same, | | 5,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 192 34 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 12,674 47 |
| Assessed value of the same, | | 9,890 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 81 65 |
| Number of loans which are of an amount not exceeding $3,000 each, | 155 | |
| Aggregate amount of the same, | | 177,270 00 |
| Total number of loans upon real estate, | 176 | |
| Amount of investments from which no income is received, | | 5,374 47 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 30,562 58 |
| Times for the dividends fixed by the by-laws: January 15 and July 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct 31, 1895, | 2¼ per cent., $12,285 40<br>2¼ per cent., 12,971 41 | 25,256 81 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 256 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 140 | |
| Total number of open accounts Oct. 31, 1895, | 1,602 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,155 30 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 125,111 49 |
| Number of same, | 1,045 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 78,297 07 |
| Number of same, | 838 | |
| Date of examination by commissioners: June 20. | | |

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## BASS RIVER SAVINGS BANK — SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 32.

HIRAM LORING, *President.* STEPHEN WING, *Treasurer.*
HIRAM D. LORING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds: *

PELEG P. AIKEN, HIRAM LORING,
ELKANAH CROWELL, HIRAM D. LORING,
CHARLES F. PURRINGTON, EDWIN BAXTER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $44,792 85 | Deposits, | $541,463 57 |
| Bank stock as per schedule, | 79,111 35 | Guaranty fund, | 19,375 41 |
| Loans on bank stock, | 800 00 | Profit and loss account, | 4,187 55 |
| Railroad bonds as per schedule, | 54,030 00 | | |
| Real estate by foreclosure, | 10,740 98 | | |
| Loans on real estate, | 275,184 53 | | |
| Loans on personal security, | 70,103 60 | | |
| Loans to counties, cities or towns (notes), | 20,000 00 | | |
| Loans on depositors' books, | 50 00 | | |
| Deposits in banks, on interest, | 6,884 23 | | |
| Deposits in banks, not on interest, | 1,699 03 | | |
| Cash on hand, | 1,629 96 | | |
| | $565,026 53 | | $565,026 53 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Lincoln National Bank, Boston, | $1,589 43 |
| Manufacturers' National Bank, Boston, | 2,761 99 |
| Maverick National Bank, Boston, | 350 75 |
| First National Bank, Hyannis, | 2,532 81 |
| First National Bank, Yarmouth, | 1,348 28 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 13 shares First National Bank, Yarmouth, | $700 00 |
| On 2 shares Cape Cod National Bank, Harwich, | 100 00 |

* The president and clerk both being members of the Investment Committee, the bank has been notified that one of them must resign.

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**Bass River Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Columbus, Ohio, 4s, | $10,000 | $10,000 00 | $10,000 00* |
| of Lowell, Mass., 4s, | 3,000 | 3,090 00 | 3,000 00 |
| of Providence, R. I., 5s, | 10,000 | 11,500 00 | 11,442 85 |
| Town of Beverly, Mass., 4s, | 5,000 | 5,175 50 | 5,000 00 |
| of Clinton, Mass., 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Spencer, Mass., 4s, | 10,000 | 10,350 00 | 10,350 00 |
| | $43,000 | $45,115 50 | $44,792 85 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Atlas National Bank, Boston, | $3,000 | $3,690 00 | $3,660 00 |
| 5 | Blackstone N'l Bank, Boston, | 500 | 500 00 | 500 00 |
| 30 | Boston National Bank, Boston, | 3,000 | 3,120 00 | 3,270 00 |
| 63 | Everett Nat'l Bank, Boston, | 6,300 | 5,040 00 | 6,615 00 |
| 55 | Faneuil Hall N'l B'k, Boston, | 5,500 | 7,315 00 | 6,765 00 |
| 13 | Market National Bank, Boston, | 1,300 | 1,040 00 | 1,300 00 |
| 50 | Manufacturers' N'l B'k, Boston, | 5,000 | 5,000 00 | 5,241 80 |
| 56 | Merchants' Nat'l B'k, Boston, | 5,600 | 8,960 00 | 7,280 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 6,500 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,600 00 | 5,749 88 |
| 21 | National Eagle Bank, Boston, | 2,100 | 1,722 00 | 2,205 00 |
| 50 | Nat'l Exchange Bank, Boston, | 5,000 | 6,250 00 | 5,927 00 |
| 7 | Old Boston Nat'l Bank, Boston, | 700 | 763 00 | 756 00 |
| 25 | Second National Bank, Boston, | 2,500 | 4,450 00 | 3,258 00 |
| 25 | Shawmut Nat'l Bank, Boston, | 2,500 | 2,725 00 | 2,750 00 |
| 15 | State National Bank, Boston, | 1,500 | 1,680 00 | 1,770 00 |
| 10 | Suffolk Nat'l Bank, Boston, | 1,000 | 1,040 00 | 1,000 00 |
| 73 | Tremont Nat'l Bank, Boston, | 7,300 | 6,497 00 | 7,780 00 |
| 20 | Citizens' N'l B'k, New Bedford, | 2,000 | 2,440 00 | 2,000 00 |
| 24 | First N'l Bank, New Bedford, | 2,400 | 3,678 00 | 2,400 00 |
| 19 | First Nat'l Bank, Yarmouth, | 1,900 | 2,470 00 | 2,383 67 |
| | | $69,100 | $82,030 00 | $79,111 35 |

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**Bass River Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4½s, | $5,000 | $5,750 00 | $5,837 50 |
| Fitchburg R.R. 4s, | 20,000 | 20,000 00 | 20,600 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,025 00 | 5,000 00 |
| Maine Central R.R. 4s, | 5,000 | 5,000 00 | 5,100 00 |
| Old Colony R. R. 4s, | 6,000 | 6,390 00 | 6,480 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,375 00 | 5,462 50 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,550 00 |
| | $51,000 | $52,890 00 | $54,030 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,122 24 | 1½ per cent. | $13,000 00 | 4¾ per cent. | $33,401 04 | 5½ per cent. |
| 2,761 99 | 2 " | 96,684 00 | 5 " | 176,913 59 | 6 " |
| 2,500 00 | 4 " | 1,200 00 | 5¼ " | 2,639 50 | 7 " |
| 39,800 00 | 4½ " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $10,740 98 |
| Assessed value of the same, | | 9,850 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 53 25 |
| Number of loans which are of an amount not exceeding $3,000 each, | 356 | |
| Aggregate amount of the same, | | 202,520 98 |
| Total number of loans upon real estate, | 257 | |
| Amount of investments from which no income is received, | | 29,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 31,552 04 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 1½ per cent., $8,248 16<br>1½ per cent., 7,847 12 | 16,095 28 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 98 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 345 | |
| Total number of open accounts Oct. 31, 1895, | 1,909 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,928 90 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 72,582 88 |
| Number of same, | 600 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 187,403 04 |
| Number of same, | 1,628 | |
| Date of examination by commissioner: March 18 and 19. | | |

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## BAY STATE SAVINGS BANK—WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 70.

RICHARD HEALY, *President.* GEORGE MCALEER, *Treasurer.*
JOHN B. RATIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM HART, THOMAS BARRETT,
JOHN O'MEARA, THOMAS H. HALL.

Open for business every business day, except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 1 P.M., and 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $2,687 50 | Deposits, | $28,873 17 |
| Loans on real estate, | 17,950 00 | Interest account, | 72 96 |
| Loans to counties, cities or towns (notes), | 6,000 00 | | |
| Deposits in banks, on interest, | 1,146 09 | | |
| Cash on hand, | 1,162 54 | | |
| | $28,946 13 | | $28,946 13 |

Cash on deposit in Bank:—

First National Bank, Worcester, . . . . . $1,146 09

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Boylston Nat'l Bank, Boston, | $500 | $652 50 | $652 50 |
| 12 | Faneuil Hall N'l Bank, Boson, | 1,200 | 1,605 00 | 1,605 00* |
| 5 | Tremont Nat'l Bank, Boston, | 500 | 430 00 | 430 00 |
| | | $2,200 | $2,687 50 | $2,687 50 |

* This investment in excess of the legal limit will be reduced.

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Federal Reserve Bank of St. Louis

**Bay State Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $7,146 09 | 3 per cent. | $15,450 00 | 5 per cent. | $2,500 00 | 5½ per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 11 | |
| Aggregate amount of the same, | | $17,950 00 |
| Total number of loans upon real estate, | 11 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 72 96 |
| Times for the dividends fixed by the by-laws: March 1 and September 1. | | |
| Number of accounts opened during the year ending Oct. 31, 1895, | 159 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1 | |
| Total number of open accounts Oct. 31, 1895, | 158 | |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 30,914 17 |
| Number of same, | 227 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 2,041 00 |
| Number of same, | 29 | |
| Date of examination by commissioners: November 14. | | |

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## BELMONT SAVINGS BANK — BELMONT.

Incorporated March 5, 1885. Present number of corporators, 46.

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

Names of committee charged with the investment of its funds:

J. VARNUM FLETCHER, FREDERIC DODGE,
GUSTAVUS C. HOLT, J. LUCIUS ELLIS,
J. O. WELLINGTON.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $8,000 00 | Deposits, | $138,202 34 |
| Bank stock as per schedule, | 8,848 37 | Guaranty fund, | 1,650 00 |
| Loans on bank stock, | 5,000 00 | Interest account, | 1,953 12 |
| Railroad bonds as per schedule, | 28,237 50 | Profit and loss account, | 469 54 |
| Loans on real estate, | 81,936 60 | | |
| Loans on personal security, | 1,350 00 | | |
| Deposits in banks, on interest, | 6,559 09 | | |
| Deposit in bank, not on interest, | 2,000 00 | | |
| Expense account, | 2 75 | | |
| Cash on hand, | 340 69 | | |
| | $142,275 00 | | $142,275 00 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Faneuil Hall National Bank, Boston, | $6,559 09 |
| Howard National Bank, Boston, | 2,000 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 80 shares Hancock National Bank, Boston, | $5,000 00* |

* Bank notified that this loan, in excess of the legal limit, must be brought within such limit.

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**Belmont Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Chicago, Ill., 4s, . . . | $5,000 | $5,225 00 | $5,000 00* |
| Town of Peabody, Mass., 4s, . . | 2,000 | 2,120 00 | 2,000 00 |
| of Winchester, Mass., 4s, . | 1,000 | 1,025 00 | 1,000 00 |
| | $8,000 | $8,370 00 | $8,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|---|---|---|---|---|
| 14 | Blackstone N'l Bank, Boston, . | $1,400 | $1,400 00 | $1,525 00 |
| 24 | Faneuil Hall N'l Bank, Boston, | 2,400 | 3,204 00 | 3,223 37 |
| 3 | Freeman's N'l Bank, Boston, . | 300 | 267 00 | 300 00 |
| 10 | Howard Nat'l Bank, Boston, . | 1,000 | 940 00 | 1,100 00 |
| 7 | Nat'l Exchange Bank, Boston, | 700 | 875 00 | 800 00 |
| 3 | N'l Hide & Leather B'k, Boston, | 300 | 319 50 | 300 00 |
| 2 | Nat'l Webster Bank, Boston, . | 200 | 208 00 | 200 00 |
| 5 | South End Nat'l Bank, Boston, | 500 | 390 00 | 500 00 |
| 10 | Third National Bank, Boston, . | 1,000 | 910 00 | 900 00 |
| | | $7,800 | $8,513 50 | $8,848 37 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $4,000 | $4,135 00 | $4,000 00 |
| Boston & Maine R.R. 4½s, . . | 3,000 | 3,480 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, . . | 9,000 | 9,405 00 | 9,237 50 |
| Fitchburg R.R. 5s, . . . . . | 5,000 | 5,396 00 | 5,000 00 |
| Maine Central R.R. 4½s, . . . | 5,000 | 5,300 00 | 5,000 00 |
| Upper Coos R.R. 4½s, . . . | 2,000 | 2,120 00 | 2,000 00 |
| | $28,000 | $29,836 00 | $28,237 50 |

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**Belmont Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $6,559 09 | 2 per cent. | $14,200 00 | 5½ per cent. | $40,336 60 | 6 per cent. |
| 33,750 00 | 5 " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 59 | |
| Aggregate amount of the same, | | $69,386 60 |
| Total number of loans upon real estate, | 57 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 6,407 04 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,217 09<br>2 per cent., 2,336 60 | 4,553 69 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 70 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 29 | |
| Total number of open accounts Oct. 31, 1895, | 615 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 369 50 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 33,784 67 |
| Number of same, | 561 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 16,229 58 |
| Number of same, | 202 | |

Date of examination by commissioners: January 29.

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## BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 39.

DAVIS THAYER, Jr., *President.* CHARLES W. STEWART, *Treasurer.*
CHARLES L. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS THAYER, Jr., JAMES M. FREEMAN,
JOSEPH G. RAY, C. J. McKENZIE,
E. P. CHAPMAN, EDWARD H. SHERMAN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $12,115 00 | Deposits, | $486,502 04 |
| Bank stock as per schedule, | 40,270 62 | Guaranty fund, | 25,000 00 |
| Loans on bank stock, | 32,500 00 | Interest account, | 16,715 57 |
| Railroad bonds as per schedule, | 42,450 00 | | |
| Real estate by foreclosure, | 21,295 47 | | |
| Loans on real estate, | 195,542 50 | | |
| Loans on personal security, | 177,175 10* | | |
| Deposits in banks, on interest, | 2,868 89 | | |
| Deposits in banks, not on interest, | 308 21 | | |
| Expense account, | 1,179 99 | | |
| Bank furniture, | 968 68 | | |
| Cash on hand, | 1,543 15 | | |
| | $528,217 61 | | $528,217 61 |

* This amount, in excess of the legal limit, has since been reduced.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Franklin National Bank, Franklin, | $292 59 |
| Hancock National Bank, Boston, | 2,868 89 |
| Maverick National Bank, Boston, | 15 62 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 40 shares Producers' National Bank, Woonsocket, R. I., | $500 00 |
| On 160 shares Hancock National Bank, Boston, | 10,000 00 |
| On 200 shares Fourth National Bank, Boston, | 20,000 00† |
| On 34 shares National Exchange Bank, Providence, R. I., | 2,000 00 |

† Bank notified that this loan must be brought within the legal limit.

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**Benjamin Franklin Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bath, Me., 6s, | $2,000 | $2,180 00 | $1,815 00* |
| of Cleveland, Ohio, 5s, | 10,000 | 10,050 00 | 10,300 00 |
| | $12,000 | $12,230 00 | $12,115 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 14 | Columbian N'l Bank, Boston, | $1,400 | $1,400 00 | $1,442 00 |
| 5 | Continental N'l Bank, Boston, | 500 | 540 00 | 553 75 |
| 70 | Eliot National Bank, Boston, | 7,000 | 9,310 00 | 9,345 00 |
| 30 | Hamilton Nat'l Bank, Boston, | 3,000 | 3,210 00 | 3,322 50 |
| 25 | Howard Nat'l Bank, Boston, | 2,500 | 2,425 00 | 2,412 50 |
| 10 | Market Nat'l Bank, Boston, | 1,000 | 800 00 | 850 00 |
| 27 | N'l B'k of Commerce, Boston, | 2,700 | 2,997 00 | 3,051 00 |
| 15 | N'l B'k of No. America, Boston, | 1,500 | 1,581 25 | 1,708 12 |
| 9 | N'l Hide & Leather B'k, Boston, | 900 | 954 00 | 978 75 |
| 16 | National Revere Bank, Boston, | 1,600 | 1,488 00 | 1,520 00 |
| 8 | Shoe & Leather N'l B'k, Boston, | 800 | 728 00 | 712 00 |
| 31 | Tremont Nat'l Bank, Boston, | 3,100 | 2,759 00 | 2,635 00 |
| 23 | Washington N'l Bank, Boston, | 2,300 | 2,484 00 | 2,530 00 |
| 75 | Franklin N'l Bank, Franklin, | 7,500 | 8,250 00 | 8,250 00 |
| 12 | Wrentham N'l B'k, Wrentham, | 840 | 960 00 | 960 00 |
| | | $36,640 | $39,886 25 | $40,270 62 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R R. 4½s, | $10,000 | $11,550 00 | $10,900 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,300 00 | 10,075 00 |
| Maine Central R.R. 5s, | 10,000 | 10,800 00 | 10,775 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,750 00 | 10,700 00 |
| | $40,000 | $43,400 00 | $42,450 00 |

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**Benjamin Franklin Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,868 89 | 2½ per cent. | $155,845 00 | 5 per cent. | $170,522 60 | 6 per cent. |
| 77,000 00 | 4½ " | 1,850 00 | 5½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $21,295 47 |
| Assessed value of the same, | | 21,900 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 353 50 |
| Number of loans which are of an amount not exceeding $3,000 each, | 275 | |
| Aggregate amount of the same, | | 181,478 96 |
| Total number of loans upon real estate, | 221 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 24,722 21 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $8,837 71<br>2 per cent., 8,923 32 | 17,761 03 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 279 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 195 | |
| Total number of open accounts Oct. 31, 1895, | 2,062 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,283 67 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 97,163 00 |
| Number of same, | 1,708 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 93,991 59 |
| Number of same, | 1,206 | |
| Date of examination by commissioners: January 15. | | |

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## BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 45.

JOSEPH TUCKER, *President.* ROBERT W. ADAM, *Treasurer.*
WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. SLOAN, ROBERT W. ADAM,
CHARLES W. KELLOGG, ALEXANDER KENNEDY,
LEVI A. STEVENS.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $728,500 00 | Deposits, | $3,301,688 70 |
| Bank stock as per schedule, | 191,400 00 | Guaranty fund, | 130,000 00 |
| Loans on bank stock, | 14,680 00 | Profit and loss account, | 18,408 25 |
| Railroad bonds as per schedule, | 265,000 00 | | |
| Real estate (for banking purposes), | 105,370 72 | | |
| Loans on real estate, | 1,863,765 00 | | |
| Loans on personal security, | 187,650 00 | | |
| Loans to counties, cities or towns (notes), | 67,450 00 | | |
| Deposits in banks, on interest, | 9,160 76 | | |
| Deposits in banks, not on interest, | 12,318 92 | | |
| Expense account, | 2,992 05 | | |
| Cash on hand, | 1,809 50 | | |
| | $3,450,096 95 | | $3,450,096 95 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Agricultural National Bank, Pittsfield, | $6,450 13 |
| Pittsfield National Bank, Pittsfield, | 1,978 12 |
| Third National Bank, Pittsfield, | 3,890 67 |
| National Revere Bank, Boston, | 9,160 76 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 40 shares Housatonic National Bank, Stockbridge, | $1,800 00 |
| On 9 shares Berkshire Loan & Trust Company, Pittsfield, | 750 00 |
| On 4 shares Agricultural National Bank, Pittsfield, | 200 00 |
| On 12 shares Agricultural National Bank, Pittsfield, | 200 00 |
| On 8 shares Pittsfield National Bank, Pittsfield, | 800 00 |
| On 20 shares Pittsfield National Bank, Pittsfield, | 2,000 00 |
| On 60 shares Third National Bank, Pittsfield, | 6,000 00 |

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**Berkshire County Savings Bank** — Continued.

| | |
|---|---|
| On 20 shares Third National Bank, Pittsfield, | $1,500 00 |
| On 7 shares Lee National Bank, Lee, | 580 00 |
| On 6 shares Pittsfield National Bank, Pittsfield, } On 5 shares Housatonic National Bank, Stockbridge, | 850 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bath, Me., 6s, | $12,000 | $12,600 00 | $12,000 00* |
| of Boston, Mass., 4s, | 42,000 | 45,360 00 | 42,000 00 |
| of Columbus, Ohio, 4s, | 50,000 | 50,500 00 | 50,000 00* |
| of Dayton, Ohio, 4s, | 90,000 | 90,000 00 | 90,000 00* |
| of East Providence, R. I., 5s, | 2,500 | 2,550 00 | 2,500 00 |
| of Grand Rapids, Mich., 4½s, | 25,000 | 27,500 00 | 25,000 00 |
| of Keene, N. H., 4s, | 20,000 | 20,100 00 | 20,000 00 |
| of Lowell, Mass., 4s, | 50,000 | 52,270 00 | 50,000 00 |
| of Lynn, Mass., 4s, | 25,000 | 26,625 00 | 25,000 00 |
| of Milwaukee, Wis., 7s, | 5,000 | 5,100 00 | 5,000 00 |
| of New Bedford, Mass., 4s, | 25,000 | 25,375 00 | 25,000 00 |
| of Newton, Mass., 4s, | 30,000 | 31,350 00 | 30,000 00 |
| of Pawtucket, R. I., 4s, | 20,000 | 20,600 00 | 20,000 00* |
| of Peoria, Ill., 4s, | 15,000 | 15,150 00 | 15,000 00 |
| of Peoria, Ill., 5s, | 30,000 | 31,500 00 | 30,000 00 |
| of Pittsfield, Mass., 4s, | 45,000 | 46,350 00 | 45,000 00 |
| of Springfield, Ohio, 6s, | 20,000 | 21,200 00 | 20,000 00 |
| of Taunton, Mass., 4s, | 27,000 | 27,945 00 | 27,000 00 |
| Town of Braintree, Mass., 4s, | 22,000 | 23,100 00 | 22,000 00 |
| of Marlborough, Mass., 4s, | 75,000 | 78,750 00 | 75,000 00 |
| of Southbridge, Mass., 4s, | 30,000 | 30,300 00 | 30,000 00 |
| of Spencer, Mass., 4s, | 35,000 | 36,750 00 | 35,000 00 |
| of West Hartford, Conn., 4s, | 18,000 | 18,270 00 | 18,000 00 |
| State of New Hampshire 6s, | 10,000 | 10,700 00 | 10,000 00 |
| United States 6s, | 5,000 | 5,400 00 | 5,000 00 |
| | $728,500 | $755,345 00 | $728,500 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 45 | Atlantic Nat'l Bank, Boston, | $4,500 | $5,670 00 | $4,500 00 |
| 109 | Atlas National Bank, Boston, | 10,900 | 13,407 00 | 10,900 00 |
| 27 | Blackstone N'l Bank, Boston, | 2,700 | 2,700 00 | 2,700 00 |
| 100 | Boston Nat'l Bank, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 57 | First Nat'l Bank, Boston, | 5,700 | 13,680 00 | 5,700 00 |
| 32 | Howard Nat'l Bank, Boston, | 3,200 | 3,104 00 | 3,200 00 |
| 125 | Merchants' N'l Bank, Boston, | 12,500 | 20,000 00 | 12,500 00 |

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**Berkshire County Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 60 | N'l B'k of Commerce, Boston, | $6,000 | $6,660 00 | $6,000 00 |
| 100 | National Bank of the Commonwealth, Boston, . . | 10,000 | 13,800 00 | 10,000 00 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 15,200 00 | 10,000 00 |
| 80 | Nat'l Eagle Bank, Boston, . | 8,000 | 6,560 00 | 8,000 00 |
| 25 | N'l Hide & Leather B'k, Boston, | 2,500 | 2,650 00 | 2,500 00 |
| 120 | Nat'l Revere Bank, Boston, . | 12,000 | 11,040 00 | 12,000 00 |
| 53 | Nat'l Webster Bank, Boston, . | 5,300 | 5,512 00 | 5,300 00 |
| 105 | New England N'l B'k, Boston, | 10,500 | 16,695 00 | 10,500 00 |
| 35 | North National Bank, Boston, | 3,500 | 3,710 00 | 3,500 00 |
| 70 | Second Nat'l Bank, Boston, . | 7,000 | 12,530 00 | 7,000 00 |
| 20 | Shawmut Nat'l Bank, Boston, | 2,000 | 2,200 00 | 2,000 00 |
| 70 | First Nat'l Bank, Chicopee, . | 7,000 | 9,800 00 | 7,000 00 |
| 20 | Hadley Falls N'l B'k, Holyoke, | 2,000 | 3,000 00 | 2,000 00 |
| 70 | Lee National Bank, Lee, . . | 7,000 | 9,800 00 | 7,000 00 |
| 31 | Adams N'l Bank, No. Adams, | 3,100 | 3,875 00 | 3,100 00 |
| 35 | Agricultural N'l B'k, Pittsfield, | 3,500 | 8,750 00 | 3,500 00 |
| 50 | Berkshire Loan & Trust Co., Pittsfield, . . . . | 5,000 | 6,250 00 | 5,000 00 |
| 60 | Pittsfield N'l Bank, Pittsfield, | 6,000 | 9,000 00 | 6,000 00 |
| 50 | Third Nat'l Bank, Pittsfield, . | 5,000 | 10,000 00 | 5,000 00 |
| 10 | Agawam N'l B'k, Springfield, | 1,000 | 1,000 00 | 1,000 00 |
| 50 | Chapin N'l Bank, Springfield, | 5,000 | 6,750 00 | 5,000 00 |
| 100 | Chicopee N'l B'k, Springfield, | 10,000 | 15,800 00 | 10,000 00 |
| 20 | First Nat'l Bank, Springfield, | 2,000 | 2,400 00 | 2,000 00 |
| 25 | John Hancock National Bank, Springfield, . . . . | 2,500 | 3,000 00 | 2,500 00 |
| 50 | Springfield N'l B'k, Springfield, | 5,000 | 6,750 00 | 5,000 00 |
| 10 | Housatonic National Bank, Stockbridge, . . . | 1,000 | 1,500 00 | 1,000 00 |
| | | $191,400 | $262,793 00 | $191,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $50,000 | $52,500 00 | $50,000 00 |
| Boston & Maine R.R. 4½s, . . | 75,000 | 82,500 00 | 75,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . | 20,000 | 21,400 00 | 20,000 00 |
| Concord & Montreal R.R. 4s, . . | 25,000 | 26,000 00 | 25,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 35,000 | 36,000 00 | 35,000 00 |
| Portland & Rumford Falls R.R. 5s, . | 25,000 | 27,250 00 | 25,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 25,000 | 26,750 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 10,150 00 | 10,000 00 |
| | $265,000 | $282,550 00 | $265,000 00 |

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## Berkshire County Savings Bank — Concluded.

*Total Amount of Loans, with each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9,160 76 | 2 per cent. | $62,450 00 | 4 per cent. | $1,962,695 00 | 5 per cent. |
| 5,000 00 | 3½ " | 100,000 00 | 4½ " | 3,400 00 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $105,370 72 |
| Estimated value of the same, | | 105,370 72 |
| Assessed value of the same, | | 55,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 683 | |
| Aggregate amount of the same, | | 856,295 00 |
| Total number of loans upon real estate, | 768 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 153,247 48 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $60,113 38<br>2 per cent., 61,833 39 | 121,946 77 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,596 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,260 | |
| Total number of open accounts Oct. 31, 1895, | 10,363 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 9,781 35 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 635,182 73 |
| Number of same, | 9,046 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 574,689 72 |
| Number of same, | 7,354 | |
| Date of examination by commissioner: September 17. | | |

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## BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 62.

ROBERT R. ENDICOTT, *President.* CHARLES H. KILHAM, *Treasurer.*
CHARLES H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. ENDICOTT, AUGUSTUS N. CLARK,
SAMUEL J. FOSTER, GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $70,000 00 | Deposits, | $1,880,036 32 |
| Bank stock as per schedule, | 211,510 00 | Guaranty fund, | 57,500 00 |
| Loans on bank stock, | 27,000 00 | Interest account, | 1,748 17 |
| Railroad bonds as per schedule, | 158,000 00 | Profit and loss account, | 2,700 89 |
| Loans on railroad stock, | 45,000 00 | | |
| Real estate (for banking purposes), | 20,000 00 | | |
| Real estate by foreclosure, | 6,087 94 | | |
| Loans on real estate, | 697,320 62 | | |
| Loans on personal security, | 643,550 00 | | |
| Loans to counties, cities or towns (notes), | 700 00 | | |
| Loans on depositors' books, | 35 00 | | |
| Deposits in banks, not on interest, | 61,131 13 | | |
| Expense account, | 166 10 | | |
| Cash on hand, | 1,484 59 | | |
| | $1,941,985 38 | | $1,941,985 38 |

Cash on Deposit in Bank:—

| | |
|---|---|
| Beverly National Bank, Beverly, | $61,131 13 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 150 shares Hancock National Bank, Boston, | $10,000 00 |
| On 15 shares Beverly National Bank, Beverly, | 2,000 00 |
| On 10 shares Gloucester Safe Deposit and Trust Company, Gloucester, | |
| On 24 shares First National Bank, Salem, | 2,000 00 |
| On 270 shares Hancock National Bank, Boston, | 13,000 00 |

Loan on Railroad Stock:—

| | |
|---|---|
| On 323 shares Boston & Maine R.R., | $45,000 00 |

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**Beverly Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Kansas City, Mo., 4½s, | $25,000 | $27,750 00 | $25,000 00 |
| Town of Beverly, Mass., 4s, | 35,000 | 36,440 00 | 35,000 00 |
| of Winchester, Mass., 4s, | 10,000 | 10,700 00 | 10,000 00 |
| | $70,000 | $74,890 00 | $70,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 200 | Beverly Nat'l Bank, Beverly, | $20,000 | $28,000 00 | $20,000 00 |
| 100 | Atlas National Bank, Boston, | 10,000 | 12,300 00 | 10,000 00 |
| 66 | Blackstone N'l Bank, Boston, | 6,600 | 6,600 00 | 6,600 00 |
| 58 | Continental N'l Bank, Boston, | 5,800 | 6,264 00 | 5,800 00 |
| 75 | Freeman's Nat'l Bank, Boston, | 7,500 | 6,750 00 | 7,500 00 |
| 20 | Globe National Bank, Boston, | 2,000 | 1,700 00 | 2,000 00 |
| 57 | Hamilton Nat'l Bank, Boston, | 5,700 | 6,099 00 | 5,700 00 |
| 80 | Howard Nat'l Bank, Boston, | 8,000 | 7,760 00 | 8,000 00 |
| 100 | Massachusetts N'l B'k, Boston, | 10,000 | 8,500 00 | 10,000 00 |
| 20 | Merchants' N'l Bank, Boston, | 2,000 | 3,200 00 | 2,000 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 5,000 00 |
| 61 | N'l B'k of the Republic, Boston, | 6,100 | 9,272 00 | 6,100 00 |
| 100 | National City Bank, Boston, | 10,000 | 8,100 00 | 10,000 00 |
| 75 | National Eagle Bank, Boston, | 7,500 | 6,225 00 | 7,500 00 |
| 30 | Nat'l Exchange Bank, Boston, | 3,000 | 3,750 00 | 3,000 00 |
| 73 | N'l Hide & Leather B'k, Boston, | 7,300 | 7,738 00 | 7,300 00 |
| 50 | National Revere Bank, Boston, | 5,000 | 4,650 00 | 5,000 00 |
| 33 | National Webster B'k, Boston, | 3,300 | 3,432 00 | 3,300 00 |
| 20 | New England N'l B'k, Boston, | 2,000 | 3,180 00 | 2,000 00 |
| 50 | North National Bank, Boston, | 5,000 | 5,250 00 | 5,000 00 |
| 50 | Shawmut Nat'l Bank, Boston, | 5,000 | 5,500 00 | 5,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, | 5,000 | 4,550 00 | 5,000 00 |
| 100 | Suffolk National Bank, Boston, | 10,000 | 10,500 00 | 10,000 00 |
| 50 | Tremont Nat'l Bank, Boston, | 5,000 | 4,450 00 | 5,000 00 |
| 60 | Winthrop Nat'l Bank, Boston, | 6,000 | 7,860 00 | 6,000 00 |
| 50 | First National Bank, Lynn, | 5,000 | 7,000 00 | 5,000 00 |
| 18 | N'l Grand Bank, Marblehead, | 1,800 | 1,988 00 | 1,800 00 |
| 177 | Asiatic National Bank, Salem, | 5,310 | 5,310 00 | 5,310 00 |
| 71 | First National Bank, Salem, | 7,100 | 6,390 00 | 7,100 00 |
| 67 | Mercantile Nat'l Bank, Salem, | 6,700 | 7,236 00 | 6,700 00 |
| 28 | Merchants' Nat'l Bank, Salem, | 1,400 | 1,736 00 | 1,400 00 |
| 87 | Nat'l Exchange Bank, Salem, | 8,700 | 8,700 00 | 8,700 00 |
| 60 | Naumkeag Nat'l Bank, Salem, | 6,000 | 7,200 00 | 6,000 00 |
| 67 | Salem National Bank, Salem, | 6,700 | 7,605 00 | 6,700 00 |
| | | $211,510 | $230,845 00 | $211,510 00 |

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**Beverly Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $10,000 | $10,300 00 | $10,000 00 |
| Boston & Lowell R.R. 5s, | 11,000 | 11,440 00 | 11,000 00 |
| Dexter & Piscataquis R.R. 4s, | 10,000 | 10,200 00 | 10,000 00 |
| Eastern R.R. 6s, | 2,000 | 2,400 00 | 2,000 00 |
| Fitchburg R.R. 4s, | 30,000 | 30,600 00 | 30,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 21,500 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| Maine Central R.R. 4s, | 15,000 | 15,150 00 | 15,000 00 |
| Upper Coos R R. 4½s, | 25,000 | 26,250 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| | $158,000 | $164,540 00 | $158,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $169,500 00 | 4 per cent. | $25,000 00 | 4⅜ per cent. | $94,083 47 | 5½ per cent. |
| 25,000 00 | 4⅛ " | 65,000 00 | 4¾ " | 1,100 00 | 5¾ " |
| 100,000 00 | 4¼ " | 175,050 00 | 5 " | 478,372 15 | 6 " |
| 270,500 00 | 4½ " | 10,000 00 | 5¼ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $20,000 00 |
| Estimated value of the same, | | 25,000 00 |
| Assessed value of the same, | | 26,625 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 509 80 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 6,087 94 |
| Assessed value of the same, | | 4,875 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 275 90 |
| Number of loans which are of an amount not exceeding $3,000 each, | 601 | |
| Aggregate amount of the same, | | 474,998 62 |
| Total number of loans upon real estate, | 636 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 87,896 20 |
| Times for the dividends fixed by the by-laws: fourth Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $34,240 54<br>2 per cent., 35,178 36 | 69,418 90 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 792 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 520 | |
| Total number of open accounts Oct. 31, 1895, | 5,650 | |

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**Beverly Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $4,063 63 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 411,453 72 |
| Number of same, | 4,935 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 348,118 65 |
| Number of same, | 4,346 | |

Date of examination by commissioner: March 5.

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## BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 63.

ALONZO H. EVANS, *President.* CURTIS C. NICHOLS, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALONZO H. EVANS, A. H. DAVENPORT,
LEANDER BEAL, WM. R. DUPEE,
SAMUEL A. CARLETON, WILMOT R. EVANS,
NATHANIEL J. RUST.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $3,194,151 50 | Deposits, | $21,707,443 82 |
| Loans on public funds, | 120,600 00 | Guaranty fund, | 1,082,526 12 |
| Bank stock as per schedule, | 695,300 00 | Interest account, | 36,768 01 |
| Loans on bank stock, | 53,600 00 | Profit and loss account, | 649,599 96 |
| Railroad bonds as per schedule, | 899,685 00 | Suspense account, | 8 73 |
| Loans on railroad bonds, | 1,500 00 | Real estate rents and expenses, | 227 39 |
| Loans on railroad stock, | 87,000 00 | | |
| Real estate (for banking purposes), | 195,000 00 | | |
| Loans on real estate, | 9,939,917 83 | | |
| Loans on personal security, | 6,406,150 00 | | |
| Loans to counties, cities or towns (notes), | 588,700 00 | | |
| Deposits in banks, on interest, | 1,252,612 55 | | |
| Expense account, | 694 48 | | |
| Cash on hand, | 41,662 67 | | |
| | $23,476,574 03 | | $23,476,574 03 |

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## Boston Five Cents Savings Bank — Continued.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Adams, | $15,000 00 |
| Blackstone National Bank, Boston, | 217,541 27 |
| Lincoln National Bank, Boston, | 41,433 85 |
| Mechanics' National Bank, Boston, | 11,529 49 |
| National Bank of the Commonwealth, Boston, | 177,198 52 |
| National Security Bank, Boston, | 111,650 78 |
| North National Bank, Boston, | 181,370 74 |
| Second National Bank, Boston, | 268,543 01 |
| Winthrop National Bank, Boston, | 108,344 89 |
| Pocasset National Bank, Fall River, | 50,000 00 |
| First National Bank, Salem, | 10,000 00 |
| Pynchon National Bank, Springfield, | 40,000 00 |
| Citizens' National Bank, Worcester, | 20,000 00 |

Loans on Public Funds, amount on each: —

| | |
|---|---|
| On $2,000 United States 4s, | $2,000 00 |
| On $2,000 City of Boston, Mass., 5s, | 1,600 00 |
| On $2,000 Town of Winthrop, Mass., 5s, | 3,000 00 |
| On $1,000 Town of Saugus, Mass., 4s, | |
| On $15,000 City of Dover, N. H., 4s, | 14,000 00 |
| On $17,000 Bay City, Mich., 4s, | 100,000 00 |
| On $17,000 Coos County, N. H., 4s, | |
| On $41,000 City of Holyoke, Mass., 4s, | |
| On $5,000 City of Lynn, Mass., 4s, | |
| On $3,000 State of Massachusetts 3½s, | |
| On $7,000 Town of Medford, Mass., 4s, | |
| On $1,000 City of Minneapolis, Minn., 8s, | |
| On $7,000 City of Quincy, Mass., 4s, | |
| On $1,000 United States 4s, | |
| On $7,000 Malden, Mass., 4s, | |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 200 shares City National Bank, Boston, | $13,000 00 |
| On 25 shares First National Bank, South Weymouth, | 2,200 00 |
| On 122 shares Freeman's National Bank, Boston, | 8,700 00 |
| On 84 shares Freeman's National Bank, Boston, | 6,000 00 |
| On 62 shares National Security Bank, Boston, | 6,200 00 |
| On 70 shares Atlas National Bank, Boston, | 6,000 00 |
| On 70 shares National Bank of the Commonwealth, Boston, | 8,000 00 |
| On 10 shares Boston Safe Deposit and Trust Company, Boston, | |
| On 37 shares Home National Bank, Brockton, | 3,500 00 |

Loan on Railroad Bonds: —

| | |
|---|---|
| On $1,500 Maine Central R.R. 7s, | $1,500 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 20 shares Boston & Maine R.R., | $2,000 00 |
| On 100 shares Boston & Maine R.R., | 10,000 00 |
| On 700 shares Boston & Maine R.R., | 75,000 00 |

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**Boston Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Biddeford, Me., 4s, | $50,000 00 | $50,500 00 | $50,000 00 |
| of Boston, Mass., 3½s, | 624,000 00 | 624,000 00 | 624,000 00 |
| of Boston, Mass., 4s, | 240,000 00 | 242,400 00 | 240,000 00 |
| of Boston, Mass., 5s, | 206,151 50 | 213,961 43 | 206,151 50 |
| of Brockton, Mass., 4s, | 15,000 00 | 15,150 00 | 15,000 00 |
| of Cleveland, Ohio, 4½s, | 219,000 00 | 221,190 00 | 219,000 00 |
| of Cleveland, Ohio, 5s, | 200,000 00 | 206,000 00 | 200,000 00 |
| of Chelsea, Mass., 4s, | 109,000 00 | 110,090 00 | 109,000 00 |
| of Chicago, Ill., 7s, | 5,000 00 | 5,400 00 | 5,000 00* |
| of Chicopee, Mass., 4s, | 22,000 00 | 22,000 00 | 22,000 00 |
| of Columbus, Ohio, 4s, | 70,000 00 | 70,350 00 | 70,000 00* |
| of Dayton, Ohio, 6s, | 10,000 00 | 10,100 00 | 10,000 00* |
| of Detroit, Mich., 7s, | 21,000 00 | 23,520 00 | 21,000 00 |
| of East Saginaw, Mich., 5s, | 8,000 00 | 8,160 00 | 8,000 00 |
| of Fort Wayne, Ind., 6s, | 8,000 00 | 8,200 00 | 8,000 00 |
| of Indianapolis, Ind., 4s, | 248,000 00 | 255,440 00 | 248,000 00 |
| of Keene, N H., 4s, | 83,000 00 | 84,395 00 | 83,000 00 |
| of Lynn, Mass., 4s, | 91,000 00 | 91,910 00 | 91,000 00 |
| of Malden, Mass., 4s, | 10,000 00 | 10,100 00 | 10,000 00 |
| of Milwaukee, Wis., 4s, | 62,000 00 | 63,240 00 | 62,000 00 |
| of Milwaukee, Wis., 5s, | 246,000 00 | 258,300 00 | 246,000 00 |
| of Norwich, Conn., 4s, | 60,000 00 | 61,500 00 | 60,000 00 |
| of Salem, Mass., 5s, | 100,000 00 | 106,000 00 | 100,000 00 |
| of Somerville, Mass., 5s, | 30,000 00 | 30,000 00 | 30,000 00 |
| of So. Norwalk, Conn., 4s, | 29,000 00 | 29,290 00 | 29,000 00 |
| Town of Beverly, Mass., 4s, | 21,000 00 | 21,630 00 | 21,000 00 |
| of Brookline, Mass., 5s, | 50,000 00 | 50,500 00 | 50,000 00 |
| of Danvers, Mass., 5s, | 63,000 00 | 66,780 00 | 63,000 00 |
| of No. Attleboro', Mass. (Fire Dist.), 4s, | 72,000 00 | 73,800 00 | 72,000 00 |
| of North Easton, Mass. (Village Dist.), 4s, | 47,000 00 | 47,470 00 | 47,000 00 |
| of Spencer, Mass., 4s, | 5,000 00 | 5,150 00 | 5,000 00 |
| County of Carroll, N H., 4s, | 25,000 00 | 25,500 00 | 25,000 00 |
| Commonwealth of Mass. 3s., | 80,000 00 | 80,000 00 | 80,000 00 |
| District of Columbia 5s, | 65,000 00 | 66,650 00 | 65,000 00 |
| | $3,194,151 50 | $3,258,676 43 | $3,194,151 50 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 250 | Atlas National Bank, Boston, | $25,000 | $30,000 00 | $25,000 00 |
| 274 | Blackstone N'l Bank, Boston, | 27,400 | 26,852 00 | 27,400 00 |
| 234 | Boston Nat'l Bank, Boston, | 23,400 | 23,166 00 | 23,400 00 |
| 130 | Boylston Nat'l Bank, Boston, | 13,000 | 16,250 00 | 13,000 00 |

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**Boston Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 330 | Columbian N'l Bank, Boston, . | $33,000 | $32,670 00 | $33,000 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 250 | First National Bank, Boston, . | 25,000 | 58,000 00 | 25,000 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 8,800 00 | 10,000 00 |
| 350 | Globe National Bank, Boston, | 35,000 | 30,100 00 | 35,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, | 10,000 | 11,000 00 | 10,000 00 |
| 223 | Howard Nat'l Bank, Boston, . | 22,300 | 20,739 00 | 22,300 00 |
| 47 | Merchants' Nat'l Bank, Boston, | 4,700 | 7,238 00 | 4,700 00 |
| 168 | N'l B'k of Commerce, Boston, | 16,800 | 18,312 00 | 16,800 00 |
| 280 | National Bank of the Commonwealth, Boston, . . | 28,000 | 35,280 00 | 28,000 00 |
| 108 | N'l B'k of Redemption, Boston, | 10,800 | 12,636 00 | 10,800 00 |
| 150 | N'l B'k of the Republic, Boston, | 15,000 | 22,650 00 | 15,000 00 |
| 202 | National City Bank, Boston, . | 20,200 | 15,958 00 | 20,200 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,000 00 | 10,000 00 |
| 101 | National Exchange B'k, Boston, | 10,100 | 12,423 00 | 10,100 00 |
| 325 | N'l Hide & Leather B'k, Boston, | 32,500 | 34,125 00 | 32,500 00 |
| 225 | National Revere Bank, Boston, | 22,500 | 20,250 00 | 22,500 00 |
| 200 | Nat'l Rockland Bank, Boston, . | 20,000 | 28,200 00 | 20,000 00 |
| 50 | Nat'l Union Bank, Boston, . | 5,000 | 6,550 00 | 5,000 00 |
| 96 | Nat'l Webster Bank, Boston, . | 9,600 | 9,120 00 | 9,600 00 |
| 297 | North National Bank, Boston, | 29,700 | 30,888 00 | 29,700 00 |
| 515 | Second National Bank, Boston, | 51,500 | 92,185 00 | 51,500 00 |
| 216 | Shawmut Nat'l Bank, Boston, . | 21,600 | 24,408 00 | 21,600 00 |
| 161 | State National Bank, Boston, . | 16,100 | 18,032 00 | 16,100 00 |
| 225 | Suffolk National Bank, Boston, | 22,500 | 22,050 00 | 22,500 00 |
| 71 | Third National Bank, Boston, . | 7,100 | 6,177 00 | 7,100 00 |
| 395 | Tremont Nat'l Bank, Boston, . | 39,500 | 32,390 00 | 39,500 00 |
| 150 | Washington N'l B'k, Boston, . | 15,000 | 16,050 00 | 15,000 00 |
| 380 | Winthrop Nat'l Bank, Boston, | 38,000 | 47,500 00 | 38,000 00 |
| 50 | First N'l Bank, Marlborough, . | 5,000 | 5,000 00 | 5,000 00 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 17,800 00 | 10,000 00 |
| | | $695,300 | $811,399 00 | $695,300 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $300,000 | $315,000 00 | $300,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 6,000 | 6,120 00 | 6,000 00 |
| Boston & Maine R.R. 4s, . . . | 300,000 | 300,000 00 | 300,000 00 |
| Boston & Maine R.R. 4½s, . . | 50,000 | 52,500 00 | 50,000 00 |
| Eastern R.R. 6s, . . . . | 69,685 | 83,622 00 | 69,685 00 |
| Manchester & Lawrence R.R. 4s, . | 174,000 | 176,610 00 | 174,000 00 |
| | $899,685 | $933,852 00 | $899,685 00 |

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**Boston Five Cents Savings Bank**—Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,117,612 55 | 2 per cent. | $5,655,450 00 | 4 per cent. | $5,000 00 | 5⅛ per cent. |
| 130,000 00 | 3 " | 650,000 00 | 4⅛ " | 443,700 00 | 5¼ " |
| 60,000 00 | 3¼ " | 15,000 00 | 4 3/16 " | 2,500 00 | 5⅜ " |
| 300,000 00 | 3 7/16 " | 1,929,000 00 | 4¼ " | 439,317 50 | 5½ " |
| 1,070,000 00 | 3⅜ " | 170,000 00 | 4⅜ " | 40,300 00 | 5¾ " |
| 701,000 00 | 3⅝ " | 2,065,050 00 | 4½ " | 219,734 50 | 6 " |
| 50,000 00 | 3¾ " | 32,500 00 | 4⅝ " | 34,000 00 | 6¼ " |
| 38,100 00 | 3⅞ " | 572,400 00 | 4¾ " | 12,150 00 | 6½ " |
| 50,000 00 | 3 9/10 " | 2,637,716 29 | 5 " | 9,549 54 | 7 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $195,000 00 |
| Estimated value of the same, | | 225,000 00 |
| Assessed value of the same, | | 293,500 00 |
| Number of loans which are of an amonnt not exceeding $3,000 each, | 492 | |
| Aggregate amount of the same, | | 917,876 29 |
| Total number of loans upon real estate, | 969 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 960,031 29 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 1½ per cent., $291,686 81<br>1¾ per cent., 345,196 08 | 636,882 89 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 16,086 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 11,148 | |
| Total number of open accounts Oct. 31, 1895, | 142,232 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 67,570 62 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 5,838,714 08 |
| Number of same, | 134,644 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 5,436,230 79 |
| Number of same, | 112,823 | |
| Date of examination by commissioner: October 29. | | |

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Federal Reserve Bank of St. Louis

## BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 95.

GEORGE W. POPE, *President.* HENRY R. REYNOLDS, *Treasurer.*
LEWIS M. CLARK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. POPE, JOHN GOLDTHWAIT,
JOHN SWEETSER, JOHN A. PRAY,
WILLIAM A. RUST, THOMAS N. HART,
DEXTER N. RICHARDS.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $50,000 00 | Deposits, | $1,678,586 91 |
| Bank stock as per schedule, | 80,764 50 | Guaranty fund, | 56,000 00 |
| Loans on bank stock, | 5,500 00 | Interest account, | 16,290 10 |
| Railroad bonds as per schedule, | 50,000 00 | | |
| Real estate (for banking purposes), | 115,000 00 | | |
| Loans on real estate, | 895,719 35 | | |
| Loans on personal security, | 478,144 73 | | |
| Deposits in banks, on interest, | 70,737 72 | | |
| Expense account, | 551 25 | | |
| Cash on hand, | 4,459 46 | | |
| | $1,750,877 01 | | $1,750,877 01 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Mount Vernon National Bank, Boston, | $40,737 72 |
| National Bank of the Commonwealth, Boston, | 30,000 00 |

Loans on Bank Stock, amount on each:—

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

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**Boston Penny Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Malden, Mass., 4s, . . | $50,000 | $54,500 00 | $50,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 42 | Atlantic Nat'l Bank, Boston, . | $4,200 | $5,302 50 | $6,384 00 |
| 50 | Atlas National Bank, Boston, . | 5,000 | 6,162 50 | 6,300 00 |
| 50 | Boston National Bank, Boston, | 5,000 | 5,031 25 | 6,050 00 |
| 150 | Everett National Bank, Boston, | 15,000 | 12,787 50 | 15,000 00 |
| 50 | Howard Nat'l Bank, Boston, . | 5,000 | 4,700 00 | 6,250 00 |
| 50 | Manufacturers' N'l B'k, Boston, | 5,000 | 5,037 50 | 5,325 00 |
| 25 | Merchants' N'l Bank, Boston, . | 2,500 | 4,006 25 | 3,600 00 |
| 37 | N'l B'k of Commerce, Boston, | 3,700 | 4,144 00 | 4,662 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,300 00 | 5,525 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,625 00 | 11,550 00 |
| 32 | Nat'l Webster Bank, Boston, . | 3,200 | 3,328 00 | 3,632 00 |
| 11 | State National Bank, Boston, . | 1,100 | 1,243 00 | 1,402 50 |
| 41 | Tremont Nat'l Bank, Boston, . | 4,100 | 3,649 00 | 5,084 00 |
| | | $68,800 | $71,316 50 | $80,764 50 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Concord & Montreal R R. 4s, . . | $50,000 | $52,625 00 | $50,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $30,000 00 | 2 per cent. | $50,000 00 | 4¼ per cent. | $111,100 00 | 5½ per cent. |
| 40,737 72 | 2½ " | 297,900 00 | 4½ " | 98,444 73 | 6 " |
| 145,000 00 | 4 " | 673,919 35 | 5 " | 3,000 00 | 7 " |

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## Boston Penny Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $115,000 00 |
| Estimated value of the same, | | 100,000 00 |
| Assessed value of the same, | | 82,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 3,898 87 |
| Number of loans which are of an amount not exceeding $3,000 each, | 69 | |
| Aggregate amount of the same, | | 120,719 35 |
| Total number of loans upon real estate, | 177 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 79,001 18 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $30,055 75<br>2 per cent., 30,847 88 | 60,903 63 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,397 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,240 | |
| Total number of open accounts Oct. 31, 1895, | 7,462 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,877 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 412,995 97 |
| Number of same, | 10,137 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 366,781 39 |
| Number of same, | 6,673 | |

Date of examination by commissioner: January 17.

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## BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 44.

BENJAMIN F. DYER, *President.* C. H. HOBART, *Treasurer.*
C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
BENJAMIN F. DYER, N. H. HUNT,
P. D. HOLBROOK.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $19,000 00 | Deposits, | $230,411 14 |
| Bank stock as per schedule, | 30,500 00 | Guaranty fund, | 6,460 87 |
| Railroad bonds as per schedule, | 55,000 00 | Interest account, | 8,660 73 |
| Loans on real estate, | 132,043 00 | Premium, | 110 00 |
| Loans on personal security, | 350 00 | | |
| Deposit in bank, on interest, | 7,876 37 | | |
| Expense account, | 111 90 | | |
| Cash on hand, | 761 47 | | |
| | $245,642 74 | | $245,642 74 |

Cash on Deposit in Bank.—
Shawmut National Bank, Boston, . . . . . $7,876 37

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of New Bedford, Mass., 5s, | $3,000 | $3,165 00 | $3,000 00 |
| of Worcester, Mass., 4½s, | 2,000 | 2,160 00 | 2,000 00 |
| Town of Braintree, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Brookline, Mass., 5s, | 3,000 | 3,150 00 | 3,000 00 |
| of Chatham, Mass., 4½s, | 1,000 | 1,040 00 | 1,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,250 00 | 5,000 00* |
| | $19,000 | $20,015 00 | $19,000 00 |

* A legal investment when made.

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**Braintree Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | Blackstone N'l Bank, Boston, | $2,000 | $1,995 00 | $2,000 00 |
| 18 | Freeman's Nat'l Bank, Boston, | 1,800 | 1,800 00 | 1,800 00 |
| 5 | Globe National Bank, Boston, | 500 | 425 00 | 500 00 |
| 20 | Manufacturers' N'l B'k, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 7 | Merchants' Nat'l Bank, Boston, | 700 | 1,085 00 | 700 00 |
| 28 | Mt. Vernon N'l Bank, Boston, | 2,800 | 3,192 00 | 2,800 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,067 50 | 1,000 00 |
| 8 | Nat'l Exchage Bank, Boston, . | 800 | 1,000 00 | 800 00 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,062 50 | 1,000 00 |
| 45 | Shawmut Nat'l Bank, Boston, . | 4,500 | 4,950 00 | 4,500 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,275 00 | 2,500 00 |
| 15 | State National Bank, Boston, . | 1,500 | 1,680 00 | 1,500 00 |
| 34 | Tremont Nat'l Bank, Boston, . | 3,400 | 3,026 00 | 3,400 00 |
| 8 | Winthrop Nat'l Bank, Boston, | 800 | 1,048 00 | 800 00 |
| 25 | Brockton N'l Bank, Brockton, . | 2,500 | 2,875 00 | 2,500 00 |
| 16 | Union Market National Bank, Watertown, . . . . | 1,600 | 2,000 00 | 1,600 00 |
| 11 | Union Nat'l Bank, Weymouth, | 1,100 | 1,210 00 | 1,100 00 |
| | | $30,500 | $32,691 00 | $30,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, . . . | $5,000 | $5,215 00 | $5,000 00 |
| Fitchburg R R. 4½s, . . . . | 2,000 | 2,020 00 | 2,000 00 |
| Fitchburg R.R. 5s, . . . . | 3,000 | 3,200 00 | 3,000 00 |
| Maine Central R.R. 4s, . . . | 2,000 | 2,020 00 | 2,000 00 |
| Maine Central R.R. 4½s, . . . | 3,000 | 3,240 00 | 3,000 00 |
| Newport & Richford R.R. 5s, . . | 5,000 | 5,250 00 | 5,000 00* |
| N. Y. & N. E. R.R. (terminal) 4s, . | 5,000 | 5,500 00 | 5,000 00 |
| Old Colony R.R. 4s, . . . . | 10,000 | 10,700 00 | 10,000 00 |
| Portland & Ogdensburg R.R., 6s, . | 5,000 | 5,450 00 | 5,000 00 |
| Upper Coos R.R. 4½s, . . . . | 5,000 | 5,400 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 5,000 | 5,350 00 | 5,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| | $55,000 | $58,545 00 | $55,000 00 |

* A legal investment when made.

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**Braintree Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $7,876 37 | 2½ per cent. | $3,200 00 | 5½ per cent. | $1,400 00 | 7 per cent. |
| 53,300 00 | 5 " | 74,493 00 | 6 " | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 122 | |
| Aggregate amount of the same, | | $117,193 00 |
| Total number of loans upon real estate, | 125 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 10,767 47 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $4,121 33<br>2 per cent., 4,169 13 | 8,290 46 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 157 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 99 | |
| Total number of open accounts Oct. 31, 1895, | 816 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 837 16 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 55,877 15 |
| Number of same, | 915 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 50,203 18 |
| Number of same, | 677 | |
| Date of examination by commissioner: March 5. | | |

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## BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 21.

SPENCER LEONARD, *President.* SAMUEL P. GATES, *Treasurer.*

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

Names of committee charged with the investment of its funds:

LAFAYETTE KEITH, SAMUEL P. GATES,
CHARLES K. PRATT, HOSEA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 P.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $65,000 00 | Deposits, | $516,236 29 |
| Bank stock as per schedule, | 59,176 75 | Guaranty fund, | 24,500 00 |
| Loans on bank stock, | 500 00 | Interest account, | 1,263 81 |
| Railroad bonds as per schedule, | 86,000 00 | Profit and loss account, | 863 69 |
| Loans on railroad stock, | 250 00 | Suspense account, | 56 00 |
| Real estate (for banking purposes), | 5,450 00 | | |
| Real estate by foreclosure, | 10,000 00 | | |
| Loans on real estate, | 217,600 13 | | |
| Loans on personal security, | 85,235 79 | | |
| Loans on depositors' books, | 270 00 | | |
| Deposits in banks, not on interest, | 35 03 | | |
| Expense account, | 124 49 | | |
| Cash on hand, | 13,277 60 | | |
| | $542,919 79 | | $542,919 79 |

Cash on Deposit in Bank: —

First National Bank, Boston, . . . . . $35 03

Loan on Bank Stock: —

On 5 shares Wachusett National Bank, Fitchburg, . . . . . $500 00

Loan on Railroad Stock: —

On 2 shares Old Colony R.R., . . . . . $250 00*

* The bank has been notified that this illegal loan must be eliminated from its assets.

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**Bridgewater Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $5,000 | $5,750 00 | $5,000 00 |
| of Chicago, Ill., 4s, | 5,000 | 5,250 00 | 5,000 00* |
| of Cleveland, Ohio, 5s, | 5,000 | 5,450 00 | 5,000 00 |
| of Dayton, Ohio, 5s, | 5,000 | 5,650 00 | 5,000 00* |
| of Fall River, Mass, 6s, | 4,000 | 4,860 00 | 4,000 00 |
| of Grand Rapids, Mich., 5s, | 5,000 | 5,025 00 | 5,000 00 |
| of Kansas City, Mo., 4½s, | 5,000 | 5,500 00 | 5,000 00 |
| of Lewiston, Me., 5s, | 5,000 | 5,900 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 15,000 | 17,260 00 | 15,000 00 |
| of Saginaw, Mich, 5s, | 1,000 | 1,080 00 | 1,000 00 |
| of Springfield, Ohio, 5s, | 5,000 | 5,750 00 | 5,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,250 00 | 5,000 00* |
| | $65,000 | $72,725 00 | $65,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 13 | Abington N'l Bank, Abington, | $1,300 | $1,560 00 | $1,300 00 |
| 50 | Blackstone N'l Bank, Boston, | 5,000 | 4,987 50 | 5,000 00 |
| 44 | Boylston Nat'l Bank, Boston, | 4,400 | 5,764 00 | 5,546 75 |
| 10 | Faneuil Hall N'l Bank, Boston, | 1,000 | 1,330 00 | 1,000 00 |
| 40 | Fourth National Bank, Boston, | 4,000 | 4,800 00 | 4,000 00 |
| 20 | Freeman's Nat'l Bank, Boston, | 2,000 | 1,800 00 | 2,000 00 |
| 10 | Globe National Bank, Boston, | 1,000 | 850 00 | 1,000 00 |
| 20 | Howard Nat'l Bank, Boston, | 2,000 | 1,940 00 | 2,000 00 |
| 10 | Merchants' N'l Bank, Boston, | 1,000 | 1,550 00 | 1,000 00 |
| 30 | N'l B'k of No. America, Boston, | 3,000 | 3,202 50 | 3,000 00 |
| 30 | N'l B'k of Redemption, Boston, | 3,000 | 3,630 00 | 3,000 00 |
| 20 | National Eagle Bank, Boston, | 2,000 | 1,655 00 | 2,000 00 |
| 6 | National Security B'k, Boston, | 600 | 1,380 00 | 600 00 |
| 20 | Nat'l Rockland Bank, Boston, | 2,000 | 2,840 00 | 2,770 00 |
| 30 | North National Bank, Boston, | 3,000 | 3,150 00 | 4,320 00 |
| 24 | Shawmut Nat'l Bank, Boston, | 2,400 | 2,640 00 | 2,400 00 |
| 10 | South End Nat'l Bank, Boston, | 1,000 | 750 00 | 1,000 00 |
| 30 | State National Bank, Boston, | 3,000 | 3,360 00 | 4,020 00 |
| 10 | Washington N'l Bank, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| 30 | Brockton N'l Bank, Brockton, | 3,000 | 3,450 00 | 3,000 00 |
| 22 | Home Nat'l Bank, Brockton, | 2,200 | 4,180 00 | 2,200 00 |
| 25 | Blue Hill Nat'l Bank, Milton, | 2,500 | 2,775 00 | 2,500 00 |
| 8 | Plymouth N'l B'k, Plymouth, | 800 | 920 00 | 920 00 |
| 36 | Bristol Co. N'l Bank, Taunton, | 3,600 | 4,680 00 | 3,600 00 |
| | | $54,800 | $64,274 00 | $59,176 75 |

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**Bridgewater Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4½s, | $10,000 | $11,550 00 | $10,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 3,000 | 3,090 00 | 3,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 5,025 00 | 5,000 00 |
| Fitchburg R.R. 4½s, | 4,000 | 4,300 00 | 4,000 00 |
| Fitchburg R.R. 5s, | 11,000 | 11,605 00 | 11,000 00 |
| Fitchburg R.R 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Maine Central R.R. 7s, | 20,000 | 27,200 00 | 20,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,700 00 | 10,000 00 |
| Old Colony R.R. 4½s, | 5,000 | 5,225 00 | 5,000 00 |
| Old Colony R.R. 6s, | 3,000 | 3,090 00 | 3,000 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,450 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,400 00 | 5,000 00 |
| | $86,000 | $97,785 00 | $86,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $265 79 | 0 per cent. | $103,200 00 | 5 per cent. | $1,300 00 | 7 per cent. |
| 18,000 00 | 4½ " | 11,100 00 | 5½ " | 200 00 | 8 " |
| 10,000 00 | 4¾ " | 159,790 13 | 6 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $5,450 00 |
| Estimated value of the same, | | 5,450 00 |
| Assessed value of the same, | | 6,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 124 04 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 10,000 00 |
| Assessed value of the same, | | 5,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 187 | |
| Aggregate amount of the same, | | 163,855 92 |
| Total number of loans upon real estate, | 159 | |
| Amount of investments from which no income is received, | | 465 79 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 28,009 54 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $9,514 19<br>2 per cent., 9,797 63 | 19,311 82 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 212 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 115 | |
| Total number of open accounts Oct. 31, 1895, | 1,747 | |

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**Bridgewater Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,078 41 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 105,346 04 |
| Number of same, | 1,274 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 103,142 30 |
| Number of same, | 1,389 | |

Date of examination by commissioner: May 7.

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## BRIGHTON FIVE CENTS SAVINGS BANK—(Ward 25), BOSTON.

Incorporated March 28, 1861. Present number of corporators, 108.

N. WARREN SANBORN, *President.* GEORGE E. BROCK, *Treasurer.*
GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. W. SANBORN, BENJ. M. FISKE,
G. A. FULLER, W. F. WARREN,
F. G. NEWHALL.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $57,287 50 | Deposits, | $598,613 44 |
| Bank stock as per schedule, | 35,635 00 | Guaranty fund, | 14,800 00 |
| Railroad bonds as per schedule, | 144,577 50 | Interest account, | 10,326 95 |
| Loans on real estate, | 371,105 00 | Profit and loss account, | 4,714 47 |
| Loans on personal security, | 17,000 00 | Uncompleted mortgage loans, | 17,800 00 |
| Deposits in banks, on interest, | 17,484 23 | | |
| Expense account, | 746 78 | | |
| Furniture and fixtures, | 500 00 | | |
| Cash on hand, | 1,918 85 | | |
| | $646,254 86 | | $646,254 86 |

Cash on Deposit in Bank:—

National Market Bank of Brighton, Boston, . . . . . $17,484 23

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**Brighton Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $5,000 | $5,550 00 | $5,000 00 |
| of Bridgeport, Conn., 4s, | 5,000 | 5,325 00 | 5,000 00 |
| of Brockton, Mass., 4s, | 8,000 | 8,080 00 | 8,080 00 |
| of Chelsea, Mass., 4s, | 2,000 | 2,125 00 | 2,000 00 |
| of Chicago, Ill., 4s, | 10,000 | 10,400 00 | 10,000 00* |
| of Cleveland, Ohio, 5s, | 3,000 | 3,330 00 | 3,000 00 |
| of Cleveland, Ohio, 6s, | 4,000 | 4,100 00 | 4,145 00 |
| of Everett, Mass., 4s, | 5,000 | 5,350 00 | 5,000 00 |
| of Lynn, Mass., 4s, | 6,000 | 6,240 00 | 6,000 00 |
| Town of Winchester, Mass., 4s, | 4,000 | 4,057 50 | 4,062 50 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,475 00 | 5,000 00* |
| | $57,000 | $60,032 50 | $57,287 50 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 8 | Blackstone N'l Bank, Boston, | $800 | $800 00 | $800 00 |
| 12 | Boylston Nat'l Bank, Boston, | 1,200 | 1,563 00 | 1,200 00 |
| 5 | Central Nat'l Bank, Boston, | 500 | 650 00 | 500 00 |
| 10 | Columbian N'l Bank, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 15 | Eliot National Bank, Boston, | 1,500 | 2,028 75 | 1,500 00 |
| 19 | Everett Nat'l Bank, Boston, | 1,900 | 1,529 50 | 1,900 00 |
| 23 | Freeman's N'l Bank, Boston, | 2,300 | 2,075 75 | 2,300 00 |
| 10 | Howard Nat'l Bank, Boston, | 1,000 | 970 00 | 1,000 00 |
| 25 | Lincoln Nat'l Bank, Boston, | 2,500 | 1,949 75 | 2,500 00 |
| 10 | Merchants' N'l Bank, Boston, | 1,000 | 1,600 00 | 1,000 00 |
| 30 | Metropolitan N'l B'k, Boston, | 3,000 | 2,775 00 | 3,000 00 |
| 15 | N'l Hide & Leather B'k, Boston, | 1,500 | 1,575 00 | 1,500 00 |
| 30 | N'l Market Bank, Brighton, | 3,000 | 2,872 50 | 3,000 00 |
| 5 | Nat'l Revere Bank, Boston, | 500 | 468 75 | 500 00 |
| 18 | Old Boston N'l Bank, Boston, | 1,800 | 1,966 50 | 1,800 00 |
| 21 | Shawmut N'l Bank, Boston, | 2,100 | 2,394 00 | 2,100 00 |
| 13 | Shoe & Leather N'l B'k, Boston, | 1,300 | 1,173 25 | 1,300 00 |
| 10 | State National Bank, Boston, | 1,000 | 1,107 50 | 1,000 00 |
| 10 | Suffolk Nat'l Bank, Boston, | 1,000 | 1,020 00 | 1,000 00 |
| 22 | Third Nat'l Bank, Boston, | 2,200 | 1,958 00 | 2,035 00 |
| 25 | Tremont Nat'l Bank, Boston, | 2,500 | 2,143 75 | 2,500 00 |
| 13 | Nat'l Webster Bank, Boston, | 1,300 | 1,309 75 | 1,300 00 |
| 5 | First National Bank, Lynn, | 500 | 625 00 | 500 00 |
| 4 | Union Market N'l B'k, Watertown, | 400 | 400 00 | 400 00 |
| | | $35,800 | $35,955 75 | $35,635 00 |

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**Brighton Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $10,000 | $10,600 00 | $10,625 00 |
| Boston & Lowell R.R. 4s, | 20,000 | 21,250 00 | 20,000 00 |
| Boston & Maine R.R. 4s, | 7,000 | 7,350 00 | 7,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 3,000 | 3,330 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,197 50 |
| Fitchburg R.R. 4s, | 4,000 | 4,030 00 | 3,990 00 |
| Fitchburg R.R. 4½s, | 4,000 | 4,300 00 | 4,000 00 |
| Fitchburg R.R. 5s, | 13,000 | 14,070 00 | 13,000 00 |
| Fitchburg R.R. 6s, | 3,000 | 3,120 00 | 3,095 00 |
| Leeds & Farmington R.R. 6s, | 4,000 | 4,060 00 | 4,060 00 |
| Maine Central R.R. 4s, | 16,000 | 16,160 00 | 16,110 00 |
| Maine Central R.R. 5s, | 1,500 | 1,695 00 | 1,500 00 |
| Maine Central R.R. 7s, | 11,000 | 13,625 00 | 11,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 3,000 | 3,240 00 | 3,000 00 |
| Old Colony R.R. 4s, | 9,000 | 9,707 50 | 9,000 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,450 00 | 5,000 00 |
| Portsmouth, Gt. Falls & Conway R.R. 4½s, | 10,000 | 11,550 00 | 10,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 10,000 | 12,100 00 | 10,000 00 |
| | $143,500 | $156,037 50 | $144,577 50 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $17,484 23 | 2 per cent. | $32,400 00 | 5½ per cent. | $100 00 | 8 per cent. |
| 182,500 00 | 5 " | 173,105 00 | 6 " | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 123 | |
| Aggregate amount of the same, | | $187,305 00 |
| Total number of loans upon real estate, | 153 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 29,745 58 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $9,559 99<br>2 per cent., 10,413 38 | 19,973 37 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 554 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 241 | |
| Total number of open accounts Oct. 31, 1895, | 2,909 | |

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**Brighton Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,459 87 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 184,088 31 |
| Number of same, | 3,928 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 121,617 39 |
| Number of same, | 2,134 | |

Date of examination by commissioner: March 21.

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Federal Reserve Bank of St. Louis

## BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 83.

JOSEPH E. WILBAR, *President.* ALFRED C. PLACE, *Treasurer.*
ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR, ZACCHEUS SHERMAN,
WILLIAM H. FOX, EZRA DAVOL,
SILAS D. PRESBREY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $1,215,000 00 | Deposits, | $4,221,638 73 |
| Bank stock as per schedule, | 352,500 00 | Guaranty fund, | 186,300 00 |
| Loans on bank stock, | 1,225 00 | Interest account, | 24,452 09 |
| Railroad bonds as per schedule, | 570,000 00 | Profit and loss account, | 2,268 71 |
| Loans on railroad bonds, | 50,000 00 | | |
| Real estate (for banking purposes), | 25,000 00 | | |
| Real estate by foreclosure, | 4,600 00 | | |
| Loans on real estate, | 1,172,905 00 | | |
| Loans on personal security, | 690,550 00 | | |
| Loans to counties, cities or towns (notes), | 211,200 00 | | |
| Loans on depositors' books, | 65 00 | | |
| Deposits in banks, on interest, | 129,204 63 | | |
| Expense account, | 624 46 | | |
| Cash on hand, | 11,785 44 | | |
| | $4,434,659 53 | | $4,434,659 53 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $11,593 79 |
| National Exchange Bank, Boston, | 24,343 08 |
| Holyoke National Bank, Holyoke, | 10,000 00 |
| Pynchon National Bank, Springfield, | 50,000 00 |
| Bristol County National Bank, Taunton, | 33,267 76 |

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**Bristol County Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares Merchants' National Bank, New Bedford, | $1,000 00 |
| On 5 shares First National Bank, New Bedford, | |
| On 3 shares National Bank of Commerce, New Bedford, | |
| On 2 shares Mechanics' National Bank, New Bedford, | |
| On 9 shares Bristol County National Bank, Taunton, | 225 00 |

Loan on Railroad Bonds: —

| | |
|---|---|
| On $16,000 Boston & Maine R.R. 4½s, | $50,000 00 |
| On $10,000 New Britain, Conn., 4s, | |
| On $25,000 Allegheny, Pa., 4s, | |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $50,000 | $51,000 00 | $50,000 00 |
| of Brockton, Mass., 4s, | 30,000 | 51,800 00 | 30,000 00 |
| of Brockton, Mass., 5s, | 20,000 | | 20,000 00 |
| of Chelsea, Mass., 4s, | 50,000 | 51,500 00 | 50,000 00 |
| of Chicago, Ill., 4s, | 100,000 | 101,500 00 | 100,000 00* |
| of Cleveland, Ohio, 4s, | 50,000 | 50,500 00 | 50,000 00 |
| of Columbus, Ohio, 4s, | 50,000 | 50,000 00 | 50,000 00* |
| of Dayton, Ohio, 4s, | 20,000 | 20,000 00 | 20,000 00* |
| of Detroit, Mich., 4s, | 50,000 | 54,000 00 | 50,000 00 |
| of Dover, N. H., 6s, | 10,000 | 10,100 00 | 10,000 00 |
| of Gloucester, Mass., 4s, | 25,000 | 25,500 00 | 25,000 00 |
| of Holyoke, Mass., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| of Haverhill, Mass., 4s, | 50,000 | 52,500 00 | 50,000 00 |
| of Kansas City, Mo., 4s, | 25,000 | 25,250 00 | 25,000 00 |
| of Lynn, Mass., 4s, | 20,000 | 20,400 00 | 20,000 00 |
| of Malden, Mass., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| of Manchester, N. H., 4s, | 25,000 | 25,750 00 | 25,000 00 |
| of Minneapolis, Minn., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of New Bedford, Mass., 4s, | 35,000 | 52,500 00 | 35,000 00 |
| of New Bedford, Mass., 5s, | 15,000 | | 15,000 00 |
| of New London, Conn., 4s, | 30,000 | 30,600 00 | 30,000 00 |
| of Newport, R. I., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Newton, Mass, 4s, | 50,000 | 52,500 00 | 50,000 00 |
| of Pawtucket, R. I., 4s, | 20,000 | 20,000 00 | 20,000 00* |
| of Providence, R. I., 5s, | 50,000 | 52,900 00 | 50,000 00 |
| of Somerville, Mass., 4s, | 20,000 | 20,200 00 | 20,000 00 |
| of Springfield, Ohio, 4½s, | 20,000 | 21,200 00 | 20,000 00 |
| of Taunton, Mass., 4s, | 95,000 | 96,800 00 | 95,000 00 |
| of Woonsocket, R. I., 4s, | 50,000 | 50,500 00 | 50,000 00 |
| Town of Cranston, R. I., 4s, | 50,000 | 50,500 00 | 50,000 00 |
| of Rockland, Mass., 4s, | 20,000 | 20,400 00 | 20,000 00 |
| United States 4s, | 50,000 | 60,500 00 | 50,000 00 |
| | $1,215,000 | $1,256,500 00 | $1,215,000 00 |

* Legal investments when made.

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**Bristol County Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlantic Nat'l Bank, Boston, . | $10,000 | $12,500 00 | $10,000 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 12,200 00 | 10,000 00 |
| 100 | Boston Nat'l Bank, Boston, . | 10,000 | 10,000 00 | 10,000 00 |
| 50 | Boylston Nat'l Bank, Boston, . | 5,000 | 6,500 00 | 5,000 00 |
| 50 | Columbian N'l Bank, Boston, . | 5,000 | 5,000 00 | 5,000 00 |
| 25 | Eliot National Bank, Boston, . | 2,500 | 3,300 00 | 2,500 00 |
| 100 | Everett Nat'l Bank, Boston, . | 10,000 | 8,000 00 | 10,000 00 |
| 100 | Faneuil Hall N'l Bank, Boston, | 10,000 | 13,200 00 | 10,000 00 |
| 100 | First National Bank, Boston, . | 10,000 | 23,000 00 | 20,000 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, | 10,000 | 10,700 00 | 10,000 00 |
| 100 | Howard Nat'l Bank, Boston, . | 10,000 | 9,700 00 | 10,000 00 |
| 100 | Metropolitan N'l B'k, Boston, . | 10,000 | 9,300 00 | 10,000 00 |
| 150 | Merchants' N'l Bank, Boston, . | 15,000 | 23,200 00 | 23,000 00 |
| 50 | Mt. Vernon N'l Bank, Boston, | 5,000 | 5,600 00 | 5,000 00 |
| 100 | N'l B'k of Commerce, Boston, . | 10,000 | 11,000 00 | 10,000 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,300 00 | 5,000 00 |
| 100 | N'l B'k of Redemption, Boston, | 10,000 | 12,000 00 | 10,000 00 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 15,000 00 | 10,000 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 8,200 00 | 10,000 00 |
| 100 | Nat'l Exchange Bank, Boston, | 10,000 | 12,400 00 | 10,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 50 | Nat'l Rockland Bank, Boston, . | 5,000 | 7,000 00 | 5,000 00 |
| 100 | National Union Bank, Boston, | 10,000 | 13,300 00 | 10,000 00 |
| 100 | North National Bank, Boston, . | 10,000 | 10,500 00 | 10,000 00 |
| 100 | People's Nat'l Bank, Boston, . | 10,000 | 15,000 00 | 10,000 00 |
| 100 | Second National Bank, Boston, | 10,000 | 17,500 00 | 15,000 00 |
| 50 | Shawmut Nat'l Bank, Boston, . | 5,000 | 5,500 00 | 5,000 00 |
| 100 | State National Bank, Boston, . | 10,000 | 11,200 00 | 10,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,100 00 | 5,000 00 |
| 100 | Washington N'l Bank, Boston, | 10,000 | 10,800 00 | 10,000 00 |
| 50 | First National Bank, Chelsea, . | 5,000 | 5,300 00 | 5,000 00 |
| 100 | Bristol Co. N'l Bank, Taunton, | 10,000 | 12,500 00 | 10,000 00 |
| 150 | Machinists' N'l Bank, Taunton, | 15,000 | 23,200 00 | 22,000 00 |
| 150 | Taunton Nat'l Bank, Taunton, | 15,000 | 21,700 00 | 15,000 00 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 18,000 00 | 10,000 00 |
| | | $322,500 | $406,800 00 | $352,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . | $50,000 | $55,000 00 | $50,000 00 |
| Boston & Lowell R.R. 4s, . . | 50,000 | 50,000 00 | 50,000 00 |
| Boston & Maine R.R. 4s, . . . | 50,000 | 51,000 00 | 50,000 00 |

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**Bristol County Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Providence R.R. 4s, | $50,000 | $52,000 00 | $50,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 15,000 | 15,100 00 | 15,000 00 |
| Concord & Montreal R.R. 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Fitchburg R.R. 5s, | 60,000 | 63,400 00 | 60,000 00 |
| Maine Central R.R. 4½s, | 25,000 | 26,000 00 | 25,000 00 |
| Old Colony R.R. 4s, | 150,000 | 157,500 00 | 150,000 00 |
| Vermont & Massachusetts R.R. 5s, | 20,000 | 21,000 00 | 20,000 00 |
| Worcester, Nashua & Roch. R R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| | $570,000 | $592,000 00 | $570,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $33,267 76 | 1½ per cent. | $213,000 00 | 4 per cent. | $196,575 00 | 5 per cent. |
| 35,936 87 | 2 " | 100,000 00 | 4⅛ " | 2,900 00 | 5¼ " |
| 10,000 00 | 3 " | 425,100 00 | 4¼ " | 91,200 00 | 5½ " |
| 70,000 00 | 3½ " | 275,680 00 | 4½ " | 715,490 00 | 6 " |
| 60,000 00 | 3¾ " | 26,000 00 | 4¾ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $25,000 00 |
| Estimated value of the same, | | 30,000 00 |
| Assessed value of the same, | | 30,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 750 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 4,600 00 |
| Assessed value of the same, | | 4,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 135 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 723 | |
| Aggregate amount of the same, | | 593,140 00 |
| Total number of loans upon real estate, | 752 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 198,817 40 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $79,471 71<br>2 per cent., 80,961 12 | 160,432 83 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,261 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 978 | |
| Total number of open accounts Oct. 31, 1895, | 10,618 | |

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**Bristol County Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $8,415 83 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 605,451 88 |
| Number of same, | 7,767 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 622,262 74 |
| Number of same, | 7,433 | |

Date of examination by commissioners: June 3.

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## BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 24.

ALFRED A. LAMPREY, *President.* GILBERT E. HOOD, *Treasurer.*
GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. A. LAMPREY, WILLIAM P. CLARK,
WM. F. RUTTER, A. A. CURRIER,
J. W. HIGGINS.

Open for business every business day, except Saturdays, 9 A.M to 1 P.M.; Saturdays, 9 A.M. to 12 M. and 2 P.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $197,000 00 | Deposits, | $1,467,731 32 |
| Bank stock as per schedule, | 130,800 00 | Guaranty fund, | 50,600 00 |
| Loans on bank stock, | 66,400 00 | Interest account, | 27,399 24 |
| Railroad bonds as per schedule, | 246,000 00 | Profit and loss account, | 20,627 83 |
| Loans on railroad stock, | 18,000 00 | | |
| Loans on real estate, | 529,648 00 | | |
| Loans on personal security, | 337,750 00 | | |
| Loans on depositors' books, | 500 00 | | |
| Deposits in banks, on interest, | 39,352 35 | | |
| Cash on hand, | 908 04 | | |
| | $1,566,358 39 | | $1,566,358 39 |

Cash on Deposit in Bank: —

| | |
|---|---|
| Lawrence National Bank, Lawrence, | $39,352 35 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 134 shares Bay State National Bank, Lawrence, | $10,000 00 |
| On 50 shares Arlington National Bank, Lawrence, | 3,500 00 |
| On 33 shares Arlington National Bank, Lawrence, | 4,500 00 |
| On 12 shares Lawrence National Bank, Lawrence, | |
| On 200 shares Broadway National Bank, Boston, | 20,000 00 |
| On 30 shares Pacific National Bank, Lawrence, | 3,000 00 |
| On 100 shares Fourth National Bank, Boston, | 9,400 00 |

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**Broadway Savings Bank — Continued.**

| | |
|---|---|
| On 150 shares Hancock National Bank, Boston, | $10,000 00 |
| On 29 shares Lawrence National Bank, Lawrence, | 1,500 00 |
| On 15 shares Lawrence National Bank, Lawrence, | 500 00 |
| On 10 shares Somerville National Bank, Somerville, | 3,500 00 |
| On 25 shares Welden National Bank, St. Albans, Vt., | |
| On 10 shares Bay State National Bank, Lawrence, | 500 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 152 shares Boston & Maine R.R., | $18,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 8s, | $1,000 | $1,035 00 | $1,000 00 |
| of Chicago, Ill., 4s, | 25,000 | 26,000 00 | 25,000 00* |
| of Concord, N. H., 4s, | 25,000 | 26,500 00 | 25,000 00 |
| of East Providence, R. I., 4s, | 65,000 | 65,650 00 | 65,000 00 |
| of Lynn, Mass, 4s, | 15,000 | 16,500 00 | 15,000 00 |
| of Marlborough, Mass., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Peoria, Ill., 4½s, | 24,000 | 25,050 00 | 24,000 00 |
| Town of Ft. Fairfield, Me., 4½s, | 14,000 | 14,350 00 | 14,000 00 |
| of Methuen, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Rockport, Mass., 4s, | 2,000 | 2,020 00 | 2,000 00 |
| of Watertown, Mass., 4s, | 1,000 | 1,015 00 | 1,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,500 00 | 10,000 00* |
| | $197,000 | $204,220 00 | $197,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Eliot Nat'l Bank, Boston, | $5,000 | $6,650 00 | $5,000 00 |
| 50 | Everett Nat'l Bank, Boston, | 5,000 | 4,250 00 | 5,000 00 |
| 33 | Globe Nat'l Bank, Boston, | 3,300 | 2,700 00 | 3,300 00 |
| 50 | Hamilton Nat'l Bank, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 50 | Howard Nat'l Bank, Boston, | 5,000 | 4,850 00 | 5,000 00 |
| 50 | Manufacturers' N'l B'k, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 50 | Market Nat'l Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 100 | N'l B'k of Commerce, Boston, | 10,000 | 11,110 00 | 10,000 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 44 | National City Bank, Boston, | 4,400 | 3,560 00 | 4,400 00 |
| 50 | Nat'l Eagle Bank, Boston, | 5,000 | 4,150 00 | 5,000 00 |
| 15 | N'l Hide & Leather B'k, Boston, | 1,500 | 1,590 00 | 1,500 00 |

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**Broadway Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 33 | Nat'l Webster Bank, Boston, . | $3,300 | $3,430 00 | $3,300 00 |
| 76 | Shawmut N'l Bank, Boston, . | 7,600 | 8,360 00 | 7,600 00 |
| 100 | Shoe & Leather N'l B'k, Boston, | 10,000 | 9,100 00 | 10,000 00 |
| 50 | State Nat'l Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 100 | Suffolk Nat'l Bank, Boston, . | 10,000 | 10,500 00 | 10,000 00 |
| 169 | Tremont Nat'l Bank, Boston, . | 16,900 | 15,040 00 | 16,900 00 |
| 64 | Bay State N'l B'k, Lawrence, . | 4,800 | 7,680 00 | 4,800 00 |
| 140 | Lawrence N'l B'k, Lawrence, . | 14,000 | 17,500 00 | 14,000 00 |
| | | $130,800 | $135,770 00 | $130,800 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $10,000 | $10,550 00 | $10,000 00 |
| Boston & Lowell R.R. 4s, . . | 50,000 | 50,875 00 | 50,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| Boston & Providence R.R. 4s, . . | 50,000 | 52,500 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . | 50,000 | 52,000 00 | 50,000 00 |
| Fitchburg R.R 5s, . . . . | 50,000 | 55,000 00 | 50,000 00 |
| Old Colony R.R. 4s, . . . . | 25,000 | 26,750 00 | 25,000 00 |
| Salem & Lowell R.R. 6s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| | $246,000 | $259,125 00 | $246,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $39,352 35 | 3½ per cent. | $77,500 00 | 4½ per cent. | $10,000 00 | 5¾ per cent. |
| 43,000 00 | 3¾ " | 45,000 00 | 4¾ " | 61,640 00 | 6 " |
| 160,000 00 | 4 " | 425,475 00 | 5 " | 95 00 | 6½ " |
| 106,400 00 | 4¼ " | 20,300 00 | 5½ " | 2,888 00 | 7 " |

Number of loans which are of an amount not exceeding $3,000 each, 213
Aggregate amount of the same, . . . . . $297,898 00
Total number of loans upon real estate, . . . . . 249
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 67,104 08
Times for the dividends fixed by the by-laws: third Wednesday in April and October.

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## Broadway Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $26,228 06<br>2 per cent., 27,021 40 | $53,249 46 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 847 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 581 | |
| Total number of open accounts Oct. 31, 1895, | 3,487 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,705 11 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 360,716 94 |
| Number of same, | 4,198 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 297,669 48 |
| Number of same, | 2,462 | |

Date of examination by commissioner: January 15.

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## BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 50.

BAALIS SANFORD, *President.* CHARLES C. CROOKER, *Treasurer.*
WILLIAM W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVIS S. PACKARD, ENOS H. REYNOLDS,
A. CRANSTON THOMPSON, BRADFORD E. JONES,
GARDNER J. KINGMAN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $340,060 00 | Deposits, | $1,948,957 16 |
| Bank stock as per schedule, | 20,800 00 | Guaranty fund, | 60,500 00 |
| Railroad bonds as per schedule, | 233,000 00 | Interest account, | 2,124 31 |
| Real estate (for banking purposes), | 88,000 00 | Profit and loss account, | 10,000 00 |
| Loans on real estate, | 966,875 00 | Uncompleted mortgage loans, | 19,150 00 |
| Loans on personal security, | 316,350 00 | Real estate, income account, | 144 09 |
| Deposits in banks, on interest, | 55,000 00 | | |
| Expense account, | 376 34 | | |
| Premiums, | 12,700 88 | | |
| Furniture and fixtures, | 5,500 00 | | |
| Suspense account, | 239 17 | | |
| Cash on hand, | 1,974 17 | | |
| | $2,040,875 56 | | $2,040,875 56 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Brockton National Bank, Brockton, | $13,000 00 |
| Home National Bank, Brockton, | 12,000 00 |
| Massachusetts Loan and Trust Company, Boston, | 30,000 00 |

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**Brockton Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Biddeford, Me., 4s, | $1,000 | $1,000 00 | $1,000 00 |
| of Brockton, Mass., 4s, | 170,360 | 174,262 45 | 170,360 00 |
| of Brockton, Mass., 5s, | 5,700 | 6,013 50 | 5,700 00 |
| of Cleveland, Ohio, 5s, | 25,000 | 27,375 00 | 25,000 00 |
| of Cleveland, Ohio, 6s, | 5,000 | 5,130 00 | 5,000 00 |
| of Fall River, Mass., 4s, | 25,000 | 27,750 00 | 25,000 00 |
| of Indianapolis, Ind., 4s, | 35,000 | 36,175 00 | 35,000 00 |
| of Somerville, Mass., 4s, | 21,000 | 21,822 50 | 21,000 00 |
| County of Aroostook, Me., 4½s, | 12,000 | 12,600 00 | 12,000 00* |
| of Middlesex, Mass, 4s, | 30,000 | 30,375 00 | 30,000 00 |
| District of Columbia 6s, | 7,000 | 8,120 00 | 7,000 00 |
| District of Columbia 7s, | 3,000 | 3,570 00 | 3,000 00 |
| | $340,060 | $354,193 45 | $340,060 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | N'l B'k of No. America, Boston, | $1,000 | $1,067 50 | $1,000 00 |
| 10 | Shawmut Nat'l Bank, Boston, | 1,000 | 1,100 00 | 1,000 00 |
| 100 | Third National Bank, Boston, | 10,000 | 9,100 00 | 10,000 00 |
| 18 | Tremont Nat'l Bank, Boston, | 1,800 | 1,602 00 | 1,800 00 |
| 50 | Brockton N'l Bank, Brockton, | 5,000 | 6,250 00 | 5,000 00 |
| 20 | Home Nat'l Bank, Brockton, | 2,000 | 3,800 00 | 2,000 00 |
| | | $20,800 | $22,919 50 | $20,800 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R 5s, | $1,000 | $1,140 00 | $1,000 00 |
| Boston & Lowell R.R. 4s, | 10,000 | 10,300 00 | 10,000 00 |
| Boston & Lowell R.R. 5s, | 1,000 | 1,040 00 | 1,000 00 |
| Boston & Lowell R.R. 6s, | 17,000 | 17,170 00 | 17,000 00 |
| Boston & Maine R.R. 4s, | 30,000 | 30,950 00 | 30,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 4,000 | 4,120 00 | 4,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 21,200 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 40,000 | 42,160 00 | 40,000 00 |
| Maine Central R.R. 6s, | 3,000 | 3,270 00 | 3,000 00 |

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**Brockton Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Maine Central R R. 7s, . . . | $25,000 | $34,000 00 | $25,000 00 |
| Newport & Richford R.R. 5s, . . | 6,000 | 6,300 00 | 6,000 00* |
| Old Colony R.R. 4s, . . . . | 20,000 | 21,400 00 | 20,000 00 |
| Old Colony R.R 6s, . . . . | 9,000 | 9,190 00 | 9,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 25,000 | 29,750 00 | 25,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 9,000 | 9,630 00 | 9,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 13,000 | 13,420 00 | 13,000 00 |
| | $233,000 | $255,040 00 | $233,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $25,000 00 | 2 per cent. | $148,000 00 | 4½ per cent. | $296,000 00 | 6 per cent. |
| 30,000 00 | 2½ " | 703,100 00 | 5 " | 1,500 00 | 6½ " |
| 120,000 00 | 4¼ " | 14,625 00 | 5½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $93,500 00 |
| Estimated value of the same, . . . . . | | 100,000 00 |
| Assessed value of the same, . . . . . | | 88,750 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 2,936 31 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 427 | |
| Aggregate amount of the same, . . . . . | | 486,575 00 |
| Total number of loans upon real estate, . . . . . | 461 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 91,426 57 |
| Times for the dividends fixed by the by-laws: April 15 and October 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $31,949 34<br>2 per cent., 34,901 23 | 66,850 57 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,044 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,226 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 9,039 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 6,170 31 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 746,195 07 |
| Number of same, . . . . . | 12,139 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 544,019 86 |
| Number of same, . . . . . | 8,521 | |
| Date of examination by commissioner: February 7. | | |

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## BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 3, 1872. Present number of corporators, 25.

GEORGE W. JOHNSON, *President.* HIRAM P. GERALD, *Treasurer.*
HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
H. V. CROSBY, FRANK E. PROUTY,
J. W. LIVERMORE.

Open for business every business day, 8 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Real estate by foreclosure, | $400 00 | Deposits, | $45,314 57 |
| Loans on real estate, | 34,845 50 | Guaranty fund, | 2,559 53 |
| Loans on personal security, | 11,615 00 | Interest account, | 1,274 87 |
| Loans to counties, cities or towns (notes), | 2,000 00 | | |
| Deposits in banks, on interest, | 63 38 | | |
| Expense account, | 217 81 | | |
| Cash on hand, | 7 28 | | |
| | $49,148 97 | | $49,148 97 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston Safe Deposit and Trust Company, Boston, | $4 03 |
| First National Bank, Worcester, | 52 78 |
| Mechanics' National Bank, Worcester, | 6 57 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $63 38 | 2 per cent. | $7,000 00 | 5 per cent. | $35,810 50 | 6 per cent. |
| 2,000 00 | 4½ " | 3,650 00 | 5½ " | | |

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## Brookfield Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $400 00 |
| Assessed value of the same, | | 450 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 79 | |
| Aggregate amount of the same, | | 48,460 50 |
| Total number of loans upon real estate, | 50 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 2,454 76 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $1,163 84<br>2 per cent., 1,023 18 | 2,187 02 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 50 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 181 | |
| Total number of open accounts Oct. 31, 1895, | 363 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 242 81 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 12,331 06 |
| Number of same, | 229 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 31,250 92 |
| Number of same, | 445 | |

Date of examination by commissioner: April 25.

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## BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 39.

WILLIAM H. LINCOLN, *President.* WILLIAM E. LINCOLN, *Treasurer.*
WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. H. STEARNS, B. W. NEAL,
THOMAS P. RICHIE, BENJ. F. BAKER,
NATHANIEL LYFORD, WILLIAM E. LINCOLN.

Open for business every business day, 9 A.M. to 1 P.M.; also Mondays and Wednesdays, 3 to 5 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $78,900 00 | Deposits, | $978,228 46 |
| Bank stock as per schedule, | 30,175 75 | Guaranty fund, | 16,805 00 |
| Railroad bonds as per schedule, | 45,000 00 | Interest account, | 8,615 06 |
| Real estate (for banking purposes), | 7,231 36 | Uncompleted mortgage loans, | 3,500 00 |
| Loans on real estate, | 643,116 50 | | |
| Loans on personal security, | 152,300 00 | | |
| Loans to counties, cities or towns (notes), | 25,000 00 | | |
| Deposits in banks, on interest, | 22,562 51 | | |
| Expense account, | 465 85 | | |
| Taxes paid, | 482 04 | | |
| Cash on hand, | 1,914 51 | | |
| | $1,007,148 52 | | $1,007,148 52 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Central National Bank, Boston, | $3,981 20 |
| Shawmut National Bank, Boston, | 5,917 46 |
| Brookline National Bank, Brookline, | 12,663 85 |

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**Brookline Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Brookline, Mass., 3½s, . | $2,000 | $2,000 00 | $2,000 00 |
| of Brookline, Mass., 3⅝s, . | 18,500 | 18,500 00 | 18,500 00 |
| of Brookline, Mass., 4s, . | 54,400 | 55,181 50 | 54,400 00 |
| of Brookline, Mass., 7s, . | 4,000 | 4,260 00 | 4,000 00 |
| | $78,900 | $79,941 50 | $78,900 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 75 | Central Nat'l Bank, Boston, . | $7,500 | $9,750 00 | $11,400 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,050 00 | 5,000 00 |
| 12 | National Eagle Bank, Boston, | 1,200 | 990 00 | 1,200 00 |
| 37 | Nat'l Revere Bank, Boston, . | 3,700 | 3,446 00 | 3,700 00 |
| 30 | Tremont Nat'l Bank, Boston, . | 3,000 | 2,670 00 | 3,000 00 |
| 43 | Third Nat'l Bank, Boston, . | 4,300 | 3,913 00 | 3,875 75 |
| 20 | Brookline N'l B'k, Brookline, | 2,000 | 2,400 00 | 2,000 00 |
| | | $26,700 | $27,219 00 | $30,175 75 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4½s, . . | $10,000 | $11,550 00 | $10,000 00 |
| Fitchburg R.R. 4s, . . . . | 10,000 | 10,050 00 | 10,000 00 |
| Fitchburg R.R. 5s, . . . . | 15,000 | 16,150 00 | 15,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 10,000 | 11,900 00 | 10,000 00 |
| | $45,000 | $49,650 00 | $45,000 00 |

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**Brookline Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $22,562 51 | 2 per cent. | $15,000 00 | 4¼ per cent. | $575,716 50 | 5 per cent. |
| 25,000 00 | 3 8/10 " | 69,000 00 | 4½ " | 26,900 00 | 5½ " |
| 45,000 00 | 4 " | 30,000 00 | 4¾ " | 33,800 00 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $7,231 36 |
| Estimated value of the same, | | 7,500 00 |
| Assessed value of the same, | | 6,100 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 240 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 86 | |
| Aggregate amount of the same, | | 135,500 00 |
| Total number of loans upon real estate, | 158 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 40,923 73 |
| Times for the dividends fixed by the by-laws: second Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,057 10<br>2 per cent., 17,165 60 | 33,222 70 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,012 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 546 | |
| Total number of open accounts Oct. 31, 1895, | 5,255 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,286 68 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 289,643 38 |
| Number of same, | 7,701 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 212,941 54 |
| Number of same, | 547 | |
| Date of examination by commissioner: March 1. | | |

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## CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 40.

CHARLES W. SEVER, *President.* OSCAR F. ALLEN, *Treasurer.*
JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ANDREW S. WAITT, CHARLES W. SEVER,
WILLIAM KIMBALL, JOHN T. G. NICHOLS,
EDWIN DRESSER, EDW. R. COGSWELL.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $387,500 00 | Deposits, | $3,352,933 12 |
| Bank stock as per schedule, | 250,000 00 | Guaranty fund, | 116,500 00 |
| Railroad bonds as per schedule, | 376,233 00 | Interest account, | 40,340 08 |
| Loans on railroad bonds, | 8,800 00 | Profit and loss account, | 22,237 48 |
| Loans on railroad stock, | 6,200 00 | | |
| Real estate by foreclosure, | 13,907 69 | | |
| Loans on real estate, | 2,041,999 00 | | |
| Loans on personal security, | 336,900 00 | | |
| Loans to counties, cities or towns (notes), | 5,000 00 | | |
| Loans on depositors' books, | 575 00 | | |
| Deposits in banks, on interest, | 94,625 78 | | |
| Expense account, | 2,224 75 | | |
| Suspense account, | 5 00 | | |
| Cash on hand, | 8,040 46 | | |
| | $3,532,010 68 | | $3,532,010 68 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Exchange Bank, Boston, | $13,000 00 |
| Charles River National Bank, Cambridge, | 36,625 78 |
| National City Bank, Cambridge, | 25,000 00 |
| Cambridge Safe Deposit and Trust Company, Cambridge, | 20,000 00 |

Loans on Railroad Bonds, amount on each: —

| | |
|---|---|
| On $1,000 Old Colony R.R. 6s, | $800 00 |
| On $3,000 Maine Central R.R. 7s, | |
| On $4,000 City of Bangor 6s, | 8,000 00 |
| On $1,000 City of Cincinnati 7s,* | |

Loan on Railroad Stock: —

| | |
|---|---|
| On 60 shares Boston & Maine R.R., | $6,200 00 |

* The bank has been notified that this security is not legal, and must be changed.

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**Cambridge Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $2,000 | $2,280 00 | $2,000 00 |
| of Bridgeport, Conn., 4s, | 25,000 | 26,500 00 | 25,000 00 |
| of Cambridge, Mass., 4s, | 25,000 | 27,750 00 | 25,000 00 |
| of Cambridge, Mass., 6s, | 8,000 | 9,270 00 | 8,000 00 |
| of Chicago, Ill., 6s, | 5,000 | 5,250 00 | 5,000 00* |
| of Chicago, Ill., 7s, | 8,000 | 8,780 00 | 8,000 00* |
| of Cleveland, Ohio, 5s, | 9,000 | 9,720 00 | 9,000 00 |
| of Cleveland, Ohio, 6s, | 2,000 | 2,010 00 | 2,000 00 |
| of Dover, N. H., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 20,000 | 23,200 00 | 20,000 00 |
| of Fort Wayne, Ind., 6s, | 1,000 | 1,060 00 | 1,000 00 |
| of Grand Rapids, Mich., 4½s, | 25,000 | 27,500 00 | 25,000 00 |
| of Indianapolis, Ind., 4s, | 40,000 | 40,600 00 | 40,000 00 |
| of Medford, Mass., 4s, | 13,000 | 13,000 00 | 13,000 00 |
| of Portsmouth, N. H., 4s, | 25,000 | 25,625 00 | 25,000 00 |
| of Providence, R. I., 5s, | 27,000 | 29,050 00 | 27,000 00 |
| of Saginaw, Mich., 4½s, | 25,000 | 26,685 00 | 25,000 00 |
| of Saginaw, Mich., 5s, | 1,000 | 1,090 00 | 1,000 00 |
| of Springfield, Mass., 7s, | 1,000 | 1,210 00 | 1,000 00 |
| of Waltham, Mass., 4s, | 7,000 | 7,035 00 | 7,000 00 |
| Town of Brookline, Mass., 4s, | 11,000 | 11,165 00 | 11,000 00 |
| of Mansfield, Mass., 4s, | 9,500 | 9,975 00 | 9,500 00 |
| of Marblehead, Mass., 4s, | 1,000 | 1,045 00 | 1,000 00 |
| of Marshfield, Mass., 4s, | 55,000 | 55,550 00 | 55,000 00 |
| of Westborough, Mass., 5s, | 14,000 | 15,680 00 | 14,000 00 |
| of Westport, Mass., 4s, | 18,000 | 18,050 00 | 18,000 00 |
| | $387,500 | $409,280 00 | $387,500 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 159 | Atlas National Bank, Boston, | $15,900 | $19,557 00 | $19,054 25 |
| 225 | Boston National Bank, Boston, | 22,500 | 22,500 00 | 24,740 62 |
| 18 | Continental N'l Bank, Boston, | 1,800 | 1,944 00 | 2,203 25 |
| 107 | Eliot National Bank, Boston, | 10,700 | 14,231 00 | 12,489 12 |
| 42 | Faneuil Hall N'l B'k, Boston, | 4,200 | 5,586 00 | 5,484 75 |
| 9 | Freeman's Nat'l Bank, Boston, | 900 | 810 00 | 900 00 |
| 69 | Globe National Bank, Boston, | 6,900 | 5,865 00 | 6,900 00 |
| 93 | Hamilton Nat'l Bank, Boston, | 9,300 | 9,951 00 | 11,590 00 |
| 126 | Howard Nat'l Bank, Boston, | 12,600 | 12,222 00 | 14,067 49 |
| 58 | Market Nat'l Bank, Boston, | 5,800 | 4,640 00 | 5,800 00 |
| 194 | Merchants' N'l Bank, Boston, | 19,400 | 31,040 00 | 27,402 25 |

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**Cambridge Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 125 | N'l B'k of Commerce, Boston, . | $12,500 | $13,875 00 | $15,309 99 |
| 11 | National Eagle Bank, Boston, | 1,100 | 913 00 | 1,100 00 |
| 11 | Nat'l Exchange Bank, Boston, | 1,100 | 1,375 00 | 1,575 75 |
| 28 | N'l Hide & Leather B'k, Boston, | 2,800 | 2,968 00 | 3,144 00 |
| 146 | National Revere Bank, Boston, | 14,600 | 13,578 00 | 16,723 28 |
| 30 | Nat'l Rockland Bank, Boston, . | 3,000 | 4,260 00 | 4,625 25 |
| 5 | National Union Bank, Boston, | 500 | 675 00 | 719 00 |
| 10 | Shawmut Nat'l Bank, Boston, . | 1,000 | 1,100 00 | 1,206 25 |
| 50 | State National Bank, Boston, . | 5,000 | 5,600 00 | 5,481 25 |
| 145 | Suffolk National Bank, Boston, | 14,500 | 15,225 00 | 17,836 50 |
| 100 | Third National Bank, Boston, . | 10,000 | 9,100 00 | 10,000 00 |
| 117 | Tremont Nat'l Bank, Boston, . | 11,700 | 10,413 00 | 11,700 00 |
| 42 | Charles River National Bank, Cambridge, . . . . | 4,200 | 6,300 00 | 5,127 00 |
| 60 | First N'l Bank, New Bedford, | 6,000 | 9,180 00 | 7,420 00 |
| 50 | National Bank of Commerce, New Bedford, . . . | 5,000 | 4,250 00 | 5,000 00 |
| 46 | Newton Nat'l Bank, Newton, . | 4,600 | 3,680 00 | 4,600 00 |
| 50 | Naumkeag Nat'l Bank, Salem, | 5,000 | 6,000 00 | 7,800 00 |
| | | $212,600 | $236,838 00 | $250,000 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R R. 5s, . . | $3,000 | $3,120 00 | $3,000 00 |
| Boston & Lowell R.R. 6s, . . | 4,000 | 4,040 00 | 4,000 00 |
| Boston & Maine R.R. 4s, . . . | 25,000 | 26,000 00 | 25,000 00 |
| Concord & Montreal R R. 4s, . . | 26,000 | 27,040 00 | 26,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 25,000 | 26,375 00 | 25,000 00 |
| Eastern R R. 6s, . . . . | 9,733 | 11,680 00 | 9,733 00 |
| Fitchburg R.R. 4½s, . . . . | 50,000 | 51,500 00 | 50,000 00 |
| Fitchburg R.R. 5s, . . . . | 125,000 | 137,500 00 | 125,000 00 |
| Lowell & Lawrence R.R 6s, . . | 6,000 | 6,180 00 | 6,000 00 |
| Maine Central R.R. 4½s, . . . | 25,000 | 27,000 00 | 25,000 00 |
| Maine Central R.R. 7s, . . . . | 16,500 | 22,440 00 | 16,500 00 |
| Penobscot Shore Line R.R. 4s, . | 25,000 | 25,000 00 | 25,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 9,000 | 9,765 00 | 9,000 00 |
| Upper Coos R R. 4½s, . . . | 25,000 | 27,125 00 | 25,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 2,000 | 2,140 00 | 2,000 00 |
| | $376,233 | $406,905 00 | $376,233 00 |

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## Cambridge Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $94,625 78 | 2 per cent. | $804,000 00 | 4½ per cent. | $1,675 00 | 6½ per cent. |
| 61,750 00 | 4 " | 1,045,577 00 | 5 " | 150 00 | 7 " |
| 30,000 00 | 4⅛ " | 54,821 00 | 5½ " | 1,000 00 | 7½ " |
| 348,000 00 | 4¼ " | 52,501 00 | 6 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $13,907 69 |
| Assessed value of the same, | | 19,400 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 341 | |
| Aggregate amount of the same, | | 412,053 00 |
| Total number of loans upon real estate, | 466 | |
| Amount of investments from which no income is received, | | 20,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 155,412 40 |
| Times for the dividends fixed by the by-laws: fourth Thursday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $62,246 55<br>½ per cent., 47,418 33 | 109,664 88 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,199 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 906 | |
| Total number of open accounts Oct. 31, 1895, | 9,490 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,085 44 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 624,990 91 |
| Number of same, | 10,253 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 648,898 28 |
| Number of same, | 8,924 | |
| Date of examination by commissioner: April 8. | | |

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## CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 23.

DANIEL U. CHAMBERLIN, *President.* HENRY W. BULLARD, *Treasurer.*
JOSIAH F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ASA P. MORSE, DANA W. HYDE,
DANIEL U. CHAMBERLIN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.; also 6 to 8 P.M. the first Saturday of each month.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $1,853,264 50 | Deposits, | $3,815,517 78 |
| Bank stock as per schedule, | 102,725 00 | Guaranty fund, | 165,000 00 |
| Railroad bonds as per schedule, | 233,872 55 | Interest account, | 44,042 07 |
| Real estate by foreclosure, | 35,247 98 | | |
| Loans on real estate, | 1,434,794 94 | | |
| Loans on personal security, | 233,175 00 | | |
| Loans to counties, cities or towns (notes), | 33,500 00 | | |
| Depo its in banks, on interest, | 92,500 00 | | |
| Expense account, | 2,179 32 | | |
| Cash on hand, | 3,300 56 | | |
| | $4,024,559 85 | | $4,024,559 85 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Cambridgeport National Bank, Cambridge, | $30,000 00 |
| First National Bank, Cambridge, | 25,000 00 |
| National City Bank, Cambridge, | 37,500 00 |

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**Cambridgeport Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 4s, | $50,000 00 | $51,500 00 | $50,000 00 |
| of Boston, Mass., 5s, | 76,264 50 | 81,028 90 | 76,264 50 |
| of Boston, Mass., 6s, | 9,000 00 | 10,473 75 | 9,000 00 |
| of Cambridge, Mass., 4s, | 277,000 00 | 289,875 00 | 277,000 00 |
| of Cambridge, Mass., 6s, | 6,000 00 | 6,082 50 | 6,000 00 |
| of Chicago, Ill., 7s, | 2,000 00 | 2,122 50 | 2,000 00* |
| of Cleveland, Ohio, 3.65s, | 7,000 00 | 7,052 50 | 7,000 00 |
| of Cleveland, Ohio, 4s, | 14,000 00 | 14,420 00 | 14,000 00 |
| of Cleveland, Ohio, 5s, | 50,000 00 | 54,625 00 | 50,000 00 |
| of Cleveland, Ohio, 6s, | 4,000 00 | 4,235 00 | 4,000 00 |
| of Columbus, Ohio, 4s, | 40,000 00 | 40,400 00 | 40,000 00* |
| of Dayton, Ohio, 4s, | 50,000 00 | 50,500 00 | 50,000 00* |
| of Dayton, Ohio, 6s, | 40,000 00 | 43,356 25 | 40,000 00* |
| of Dover, N. H., 4s, | 22,000 00 | 22,632 50 | 22,000 00 |
| of Fall River, Mass., 4½s, | 40,000 00 | 41,600 00 | 40,000 00 |
| of Grand Rapids, Mich., 4s, | 19,000 00 | 19,380 00 | 19,000 00 |
| of Grand Rapids, Mich., 4½s, | 50,000 00 | 54,500 00 | 50,000 00 |
| of Lawrence, Mass., 4s, | 58,000 00 | 59,885 00 | 58,000 00 |
| of Lynn, Mass., 4s, | 50,000 00 | 51,437 50 | 50,000 00 |
| of Lowell, Mass., 4s, | 50,000 00 | 53,000 00 | 50,000 00 |
| of Middletown, Conn., 4s, | 25,000 00 | 26,000 00 | 25,000 00 |
| of New Bedford, Mass., 5s, | 5,000 00 | 5,400 00 | 5,000 00 |
| of New Britain, Conn., 4s, | 5,000 00 | 5,100 00 | 5,000 00 |
| of Newton, Mass., 6s, | 3,000 00 | 3,570 00 | 3,000 00 |
| of Pawtucket, R. I., 4s, | 100,000 00 | 103,425 00 | 100,000 00* |
| of Peoria, Ill., 4½s, | 50,000 00 | 52,500 00 | 50,000 00 |
| of Providence, R. I., 5s, | 100,000 00 | 114,000 00 | 100,000 00 |
| of Reading, Pa., 4s, | 55,000 00 | 55,962 50 | 55,000 00 |
| of Somerville, Mass., 4s, | 40,000 00 | 41,000 00 | 40,000 00 |
| of Springfield, Mass., 7s, | 15,000 00 | 16,200 00 | 15,000 00 |
| of Springfield, Ohio, 4½s, | 50,000 00 | 54,875 00 | 50,000 00 |
| of Woburn, Mass., 4s, | 53,000 00 | 54,101 25 | 53,000 00 |
| of Worcester, Mass., 5s, | 20,000 00 | 22,600 00 | 20,000 00 |
| Town of Arlington, Mass., 4s, | 11,000 00 | 11,495 00 | 11,000 00 |
| of Beverly, Mass., 4s, | 116,000 00 | 119,920 00 | 116,000 00 |
| of East Providence, R.I., 4s, | 50,000 00 | 50,875 00 | 50,000 00 |
| of Kingston, Mass., 4s, | 28,000 00 | 29,260 00 | 28,000 00 |
| of Lincoln, R. I., 4s, | 25,000 00 | 25,500 00 | 25,000 00 |
| of Maynard, Mass., 4s, | 40,000 00 | 42,200 00 | 40,000 00 |
| of Rockland, Mass., 4s, | 48,000 00 | 49,200 00 | 48,000 00 |
| of So. Abington, Mass., 4s, | 19,000 00 | 19,760 00 | 19,000 00 |
| of Weymouth, Mass., 4s, | 31,000 00 | 32,240 00 | 31,000 00 |
| of Woonsocket, R. I., 4s, | 50,000 00 | 51,250 00 | 50,000 00 |
| | $1,853,264 50 | $1,944,540 15 | $1,853,264 50 |

* Legal investments when made.

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**Cambridgeport Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 33 | Blackstone N'l Bank, Boston, | $3,300 | $3,308 25 | $3,300 00 |
| 40 | Eliot National Bank, Boston, . | 4,000 | 5,200 00 | 4,000 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,256 25 | 5,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, | 10,000 | 10,725 00 | 10,000 00 |
| 56 | N'l B'k of Commerce, Boston, | 5,600 | 6,272 00 | 5,600 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| 206 | National Union Bank, Boston, | 20,600 | 27,810 00 | 20,600 00 |
| 150 | Suffolk National Bank, Boston, | 15,000 | 15,787 50 | 15,000 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 8,900 00 | 10,000 00 |
| 50 | Washington N'l Bank, Boston, | 5,000 | 5,400 00 | 5,000 00 |
| 40 | Cambridgeport National Bank, Cambridge, . . . . | 4,000 | 5,000 00 | 4,000 00 |
| 100 | First Nat'l Bank, Cambridge, . | 10,000 | 18,000 00 | 13,825 00 |
| 14 | National City B'k, Cambridge, | 1,400 | 2,380 00 | 1,400 00 |
| | | $98,900 | $118,289 00 | $102,725 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, . . | $25,000 00 | $26,250 00 | $25,000 00 |
| Eastern R R. 6s, . . . . | 22,872 55 | 27,561 42 | 22,872 55 |
| Fitchburg R.R. 4s, . . . | 50,000 00 | 50,500 00 | 50,000 00 |
| Fitchburg R.R. 5s, . . . | 22,000 00 | 23,625 00 | 22,000 00 |
| Old Colony R.R. 4s, . . . | 50,000 00 | 51,250 00 | 50,000 00 |
| Old Colony R.R. 6s, . . . | 4,000 00 | 4,050 00 | 4,000 00 |
| Vermont & Massachusetts R.R. 5s, | 60,000 00 | 64,800 00 | 60,000 00 |
| | $233,872 55 | $248,036 42 | $233,872 55 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $55,000 00 | 1½ per cent. | $220,300 00 | 4 per cent. | $14,300 00 | 5½ per cent. |
| 37,500 00 | 2 " | 149,000 00 | 4½ " | 38,004 81 | 6 " |
| 50,000 00 | 3½ " | 1,229,315 13 | 5 " | 550 00 | 6½ " |

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## Cambridgeport Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $35,247 98 |
| Assessed value of the same, | | 44,900 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 428 | |
| Aggregate amount of the same, | | 606,474 42 |
| Total number of loans upon real estate, | 537 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 178,125 81 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $69,564 16<br>2 per cent., 71,821 31 | 141,385 47 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,383 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 787 | |
| Total number of open accounts Oct. 31, 1895, | 12,029 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 6,557 44 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 676,900 77 |
| Number of same, | 12,536 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 625,458 19 |
| Number of same, | 8,824 | |

Date of examination by commissioner: April 22.

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## CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 14, 1835. Present number of corporators, 29.

CHARLES ENDICOTT, *President.* NATHANIEL W. DUNBAR, *Treasurer.*
NATHANIEL W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIS S. SHEPARD, NATHANIEL W. DUNBAR,
FRANCIS D. DUNBAR, WILLIAM O. CHAPMAN,
THOMAS E. GROVER.

Open for business every business day, except Saturdays, 8 A.M. to 12 M.; 1.30 to 4 P.M. Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $131,100 00 | Deposits, | $694,140 85 |
| Bank stock as per schedule, | 51,225 00 | Guaranty fund, | 30,500 00 |
| Loans on bank stock, | 4,000 00 | Interest account, | 954 04 |
| Railroad bonds as per schedule, | 105,500 00 | Profit and loss account, | 8,686 78 |
| Real estate by foreclosure, | 6,620 00 | | |
| Loans on real estate, | 279,220 00 | | |
| Loans on personal security, | 62,775 00 | | |
| Loans to counties, cities or towns (notes), | 69,400 00 | | |
| Deposits in banks, on interest, | 23,300 00 | | |
| Cash on hand, | 1,141 67 | | |
| | $734,281 67 | | $734,281 67 |

Cash on Deposit in Bank: —

Neponset National Bank, Canton, . . . . . $23,300 00

Loan on Bank Stock: —

On 43 shares Neponset National Bank, Canton, . . . . . $4,000 00

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**Canton Institution for Savings** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Lawrence, Mass., 4s, | $15,000 | $15,450 00 | $15,000 00 |
| of Lynn, Mass., 3½s, | 13,500 | 13,500 00 | 13,500 00 |
| of New Bedford, Mass, 3½s, | 10,000 | 10,000 00 | 10,000 00 |
| of Providence, R. I., 5s, | 10,000 | 11,500 00 | 10,000 00 |
| of Waltham, Mass., 4s, | 8,000 | 8,000 00 | 8,000 00 |
| of Woonsocket, R. I., 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Town of Canton, Mass., 4s, | 35,000 | 36,500 00 | 35,000 00 |
| of Orange, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| County of Hampden, Mass., 3s, | 10,000 | 9,600 00 | 9,600 00 |
| | $131,500 | $135,850 00 | $131,100 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Atlas Nat'l Bank, Boston, | $2,500 | $3,075 00 | $2,500 00 |
| 17 | Blackstone N'l Bank, Boston, | 1,700 | 1,700 00 | 1,700 00 |
| 25 | Central Nat'l Bank, Boston, | 2,500 | 3,250 00 | 2,500 00 |
| 40 | Freeman's N'l Bank, Boston, | 4,000 | 3,600 00 | 4,000 00 |
| 33 | Globe Nat'l Bank, Boston, | 3,300 | 2,605 00 | 3,300 00 |
| 50 | Market Nat'l Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 50 | N'l B'k of No America, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 25 | Nat'l Eagle Bank, Boston, | 2,500 | 2,075 00 | 2,500 00 |
| 17 | Nat'l Webster Bank, Boston, | 1,700 | 1,768 00 | 1,700 00 |
| 17 | North Nat'l Bank, Boston, | 1,700 | 1,785 00 | 1,700 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,275 00 | 2,500 00 |
| 127 | Neponset N'l Bank, Canton, | 12,700 | 15,240 00 | 13,825 00 |
| 50 | Dedham N'l Bank, Dedham, | 5,000 | 5,100 00 | 5,000 00 |
| | | $50,100 | $51,823 00 | $51,225 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $20,000 | $21,000 00 | $20,000 00 |
| Boston & Maine R.R. 4s. | 20,000 | 20,800 00 | 20,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Eastern R.R. 6s, | 5,500 | 6,600 00 | 5,500 00 |

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**Canton Institution for Savings** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R R. 4½s, . . . . | $20,000 | $20,200 00 | $20,000 00 |
| Maine Central & European & North American R.R. 4s, . . . . | 20,000 | 20,600 00 | 20,000 00 |
| Old Colony R.R. 4s, . . . . | 10,000 | 10,700 00 | 10,000 00 |
| | $105,500 | $110,300 00 | $105,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $23 300 00<br>69,400 00 | 2 per cent.<br>4 " | $135,500 00 | 5 per cent. | $210,495 00 | 6 per cent. |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $6,620 00 |
| Assessed value of the same, . . . . . | | 11,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 219 | |
| Aggregate amount of the same, . . . . . | | 202,595 00 |
| Total number of loans upon real estate, . . . . . | 216 | |
| Amount of investments from which no income is received, . . . . . | | 820 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1895, . . . . . | | 32,172 55 |
| Times for the dividends fixed by the by-laws: first Tuesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $12,727 73<br>2 per cent, 13,031 20 | 25,758 93 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 338 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 237 | |
| Total number of open accounts Oct. 31, 1895, . . . . | 2,436 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 1,228 08 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 105,009 26 |
| Number of same, . . . . . | 1,449 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 100,991 07 |
| Number of same, . . . . . | 1,329 | |
| Date of examination by commissioner: February 8. | | |

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## CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 36.

(Vacancy), *President.* GEORGE J. MARSH, *Treasurer.*

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

Names of committee charged with the investment of its funds:

ROBERT R. FEARS, SYLVESTER CUNNINGHAM,
JOHN E. SOMES, JOHN CORLISS,
GEORGE J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; during August, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $4,000 00 | Deposits, | $3,300,217 87 |
| Bank stock as per schedule, | 271,100 00 | Guaranty fund, | 170,000 00 |
| Loans on bank stock, | 1,000 00 | Interest account, | 27,387 22 |
| Real estate (for banking purposes), | 64,910 05 | Surplus, | 86,737 66 |
| Real estate by foreclosure, | 136,735 25 | Taxes, | 440 50 |
| Loans on real estate, | 1,983,527 00 | Due on mortgage loans, | 60,667 04 |
| Loans on personal security, | 1,164,248 00 | Sundry accounts, | 682 57 |
| Loans on depositors' books, | 200 00 | | |
| Deposits in banks, on interest, | 13,866 20 | | |
| Deposits in banks, not on interest, | 976 36 | | |
| Expense account, | 623 83 | | |
| Miscellaneous, | 874 40 | | |
| Cash on hand, | 4,071 77 | | |
| | $3,646,132 86 | | $3,646,132 86 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Third National Bank, Boston, | $13,866 20 |
| Gloucester National Bank, Gloucester, | 976 36 |

Loan on Bank Stock:—

| | |
|---|---|
| On 10 shares First National Bank, Gloucester, | $1,000 00 |

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**Cape Ann Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Brookline, Mass., 7s, . | $4,000 | $4,000 00 | $4,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlantic Nat'l Bank, Boston, . | $10,000 | $12,400 00 | $10,000 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 12,300 00 | 10,000 00 |
| 74 | Blackstone N'l Bank, Boston, . | 7,400 | 7,400 00 | 7,400 00 |
| 100 | Central Nat'l Bank, Boston, . | 10,000 | 12,900 00 | 10,000 00 |
| 30 | Everett Nat'l Bank, Boston, . | 3,000 | 2,520 00 | 3,000 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 8,800 00 | 9,000 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,300 00 | 4,500 00 |
| 50 | Hamilton Nat'l Bank, Boston, | 5,000 | 5,500 00 | 5,000 00 |
| 70 | Howard Nat'l Bank, Boston, . | 7,000 | 6,720 00 | 7,000 00 |
| 200 | Merchants' N'l Bank, Boston, . | 20,000 | 31,000 00 | 20,000 00 |
| 100 | N'l B'k of Commerce, Boston, | 10,000 | 11,000 00 | 10,000 00 |
| 200 | National Bank of the Commonwealth, Boston, . . . | 20,000 | 25,800 00 | 20,000 00 |
| 100 | N'l B'k of No. America, Boston, | 10,000 | 10,700 00 | 10,000 00 |
| 166 | N'l B'k of Redemption, Boston, | 16,600 | 19,422 00 | 16,600 00 |
| 150 | N'l B'k of the Republic, Boston, | 15,000 | 23,100 00 | 15,000 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,000 00 | 5,000 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 8,100 00 | 10,000 00 |
| 50 | Nat'l Exchange Bank, Boston, | 5,000 | 6,100 00 | 5,000 00 |
| 50 | New England N'l B'k, Boston, | 5,000 | 7,850 00 | 5,000 00 |
| 100 | North National Bank, Boston, | 10,000 | 10,400 00 | 10,000 00 |
| 25 | Old Boston Nat'l Bank, Boston, | 2,500 | 2,600 00 | 2,500 00 |
| 50 | Second National Bank, Boston, | 5,000 | 8,950 00 | 5,000 00 |
| 100 | Shawmut Nat'l Bank, Boston, | 10,000 | 11,300 00 | 10,000 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 200 | Third National Bank, Boston, . | 20,000 | 17,600 00 | 20,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,200 00 | 5,000 00 |
| 61 | Cape Ann N'l B'k, Gloucester, | 6,100 | 8,540 00 | 6,100 00 |
| 100 | City Nat'l Bank, Gloucester, . | 10,000 | 16,000 00 | 10,000 00 |
| 50 | Gloucester N'l B'k, Gloucester, | 5,000 | 6,750 00 | 5,000 00 |
| 100 | Rockport N'l Bank, Rockport, | 10,000 | 12,500 00 | 10,000 00 |
| | | $272,600 | $324,352 00 | $271,100 00 |

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## Cape Ann Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $13,866 20 | 2 per cent. | $340,925 00 | 5 per cent. | $2,734,750 00 | 6 per cent. |
| 28,300 00 | 4 " | 25,000 00 | 5½ " | 20,000 00 | 7 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $64,910 05 |
| Estimated value of the same, | | 61,000 00 |
| Assessed value of the same, | | 46,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 850 24 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 136,735 25 |
| Assessed value of the same, | | 110,250 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 6,409 63 |
| Number of loans which are of an amount not exceeding $3,000 each, | 1,089 | |
| Aggregate amount of the same, | | 890,950 00 |
| Total number of loans upon real estate, | 1,181 | |
| Amount of investments from which no income is received, | | 67,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 173,094 39 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $70,240 47<br>2¼ per cent., 71,336 63 | 141,577 10 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,406 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,230 | |
| Total number of open accounts Oct. 31, 1895, | 9,586 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,498 34 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 465,286 63 |
| Number of same, | 7,736 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 575,381 18 |
| Number of same, | 7,746 | |
| Date of examination by commissioner: September 12. | | |

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## CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 60.

LEVI ELDREDGE, *President.* AUGUSTUS C. SNOW, *Treasurer.*
AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI ELDREDGE, LUTHER FISK,
ALEXANDER T. NEWCOMB, ELEAZER K. CROWELL,
GODFREY HOPKINS.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $10,000 00 | Deposits, | $730,159 79 |
| Loans on public funds, | 25,721 65 | Guaranty fund, | 22,000 00 |
| Bank stock as per schedule, | 60,889 75 | Profit and loss account, | 7,104 48 |
| Loans on bank stock, | 11,023 86 | | |
| Railroad bonds as per schedule, | 164,765 00 | | |
| Real estate (for banking purposes), | 1,000 00 | | |
| Real estate by foreclosure, | 500 40 | | |
| Loans on real estate, | 194,108 13 | | |
| Loans on personal security, | 258,178 58* | | |
| Loans to counties, cities or towns (notes), | 19,700 00 | | |
| Deposits in banks, on interest, | 12,000 00 | | |
| Real estate to secure indebtedness, | 100 00 | | |
| Cash on hand, | 1,276 90 | | |
| | $759,264 27 | | $759,264 27 |

* This amount, in excess of the limit fixed by statute, has since been reduced.

Cash on Deposit in Bank: —

| | |
|---|---|
| Cape Cod National Bank, Harwich, | $12,000 00 |

Loans on Public Funds, amount on each: —

| | |
|---|---|
| On $10,000 Town of Framingham Note, | $15,000 00 |
| On $6,000 City of Brockton Water Loan Bonds, | |
| On $10,000 Town of Revere Bonds, | 10,000 00 |
| On $1,000 United States 4s, | 721 65 |

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## Cape Cod Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 50 shares Welden National Bank, St. Albans, Vt., | $5,000 00 |
| On 52 shares Fourth National Bank, Boston, | 4,900 00 |
| On 5 shares Cape Cod National Bank, Harwich, | 500 00 |
| On 3 shares Cape Cod National Bank, Harwich, | 308 50† |
| On 3 shares Cape Cod National Bank, Harwich, | 160 00 |
| On 1 share Cape Cod National Bank, Harwich, | 100 00 |
| On 4 shares Cape Cod National Bank, Harwich, | 55 36 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Chicago, Ill, 4s, | $10,000 | $10,400 00 | $10,000 00* |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 18 | Blackstone Nat'l Bank, Boston, | $1,800 | $1,800 00 | $2,016 00 |
| 40 | Everett National Bank, Boston, | 4,000 | 3,200 00 | 3,800 00 |
| 7 | Faneuil Hall N'l Bank, Boston, | 700 | 931 00 | 931 00 |
| 38 | Fourth National Bank, Boston, | 3,800 | 4,560 00 | 4,191 25 |
| 31 | N'l B'k of Commerce, Boston, | 3,100 | 3,440 00 | 3,674 50 |
| 26 | National Bank of the Commonwealth, Boston, | 2,600 | 3,614 00 | 2,821 00 |
| 16 | N'l B'k of No. America, Boston, | 1,600 | 1,712 00 | 1,616 00 |
| 15 | N'l B'k of the Republic, Boston, | 1,500 | 2,280 00 | 1,980 00 |
| 26 | Nat'l Exchange Bank, Boston, | 2,600 | 3,250 00 | 3,029 00 |
| 30 | N'l Hide & Leather B'k, Boston, | 3,000 | 3,180 00 | 3,450 00 |
| 30 | National Revere Bank, Boston, | 3,000 | 2,790 00 | 3,630 00 |
| 6 | Nat'l Webster Bank, Boston, | 600 | 624 00 | 650 00 |
| 43 | Shawmut Nat'l Bank, Boston, | 4,300 | 4,730 00 | 5,031 00 |
| 48 | State National Bank, Boston, | 4,800 | 5,376 00 | 5,676 00 |
| 24 | Suffolk Nat'l Bank, Boston, | 2,400 | 2,520 00 | 2,730 00 |
| 20 | Tremont Nat'l Bank, Boston, | 2,000 | 1,780 00 | 2,275 00 |
| 57 | Cape Cod N'l Bank, Harwich, | 5,700 | 7,296 00 | 7,866 00 |
| 42 | First Nat'l Bank, Yarmouth, | 4,200 | 5,544 00 | 5,523 00 |
| | | $51,700 | $58,627 00 | $60,889 75 |

† This amount, in excess of the legal limit, has since been reduced.

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**Cape Cod Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $20,000 | $20,450 00 | $26,172 00 |
| Boston & Lowell R.R. 5s, | 5,000 | 5,200 00 | |
| Boston & Lowell R.R. 6s, | 1,000 | 1,010 00 | |
| Boston & Maine R.R. 4s, | 10,000 | 10,450 00 | 30,975 00 |
| Boston & Maine R.R. 4½s, | 20,000 | 23,100 00 | |
| Concord & Montreal R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 21,100 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 21,650 00 | 20,483 00 |
| Old Colony R.R. 4s, | 25,000 | 26,750 00 | 26,200 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,450 00 | 5,399 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,700 00 | 10,536 00 |
| | $161,000 | $171,860 00 | $164,765 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $12,000 00 | 2 per cent. | $10,000 00 | 4⅜ per cent. | $101,240 21 | 6 per cent. |
| 115,500 00 | 4 " | 30,750 00 | 5 " | 875 00 | 6½ " |
| 114,000 00 | 4¼ " | 28,133 50 | 5½ " | 66,133 51 | 7 " |
| 42,100 00 | 4½ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $1,000 00 |
| Estimated value of the same, | | 1,200 00 |
| Assessed value of the same, | | 1,200 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 600 40 |
| Assessed value of the same, | | 8,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 412 | |
| Aggregate amount of the same, | | 177,293 12 |
| Total number of loans upon real estate, | 346 | |
| Amount of investments from which no income is received, | | 600 40 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 34,389 74 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $12,991 24<br>2 per cent., 13,475 82 | 26,467 06 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 382 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 298 | |
| Total number of open accounts Oct. 31, 1895, | 2,903 | |

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**Cape Cod Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,824 85 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 149,171 44 |
| Number of same, | 1,497 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 119,790 74 |
| Number of same, | 1,454 | |

Date of examination by commissioner: August 9.

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## CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Present number of corporators, 61.

OLIVER H. MOULTON, *President.* SAMUEL A. CHASE, *Treasurer.*
SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN, ARTHUR G. POLLARD,
JOHN S. JAQUES, AMASA PRATT,
HENRY C. CHURCH, SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule. | $66,000 00 | Deposits, | $2,780,308 60 |
| Loans on public funds, | 2,400 00 | Guaranty fund, | 123,500 00 |
| Bank stock as per schedule, | 210,600 00 | Interest account, | 1,298 33 |
| Loans on bank stock, | 9,100 00 | Profit and loss account, | 119,142 93 |
| Railroad bonds as per schedule, | 71,000 00 | | |
| Loans on real estate, | 1,967,416 00 | | |
| Loans on personal security, | 413,589 46 | | |
| Loans to counties, cities or towns (notes), | 109,600 00 | | |
| Loans on depositors' books, | 500 00 | | |
| Deposits in banks, on interest, | 172,245 92 | | |
| Cash on hand, | 1,798 48 | | |
| | $3,024,249 86 | | $3,024,249 86 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Appleton National Bank, Lowell, | $20,000 00 |
| Merchants' National Bank, Lowell, | 49,239 03 |
| Old Lowell National Bank, Lowell, | 20,000 00 |
| Prescott National Bank, Lowell, | 25,000 00 |
| Hancock National Bank, Boston, | 20,000 00 |
| Old Colony Trust Company, Boston, | 38,006 89 |

Loans on Public Funds, amount on each: —

| | |
|---|---|
| On $1,400 United States 4s, | $1,400 00 |
| On $1,000 United States 4s, | 1,000 00 |

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**Central Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 13 shares Merchants' National Bank, Lowell, | $800 00 |
| On 10 shares Wamesit National Bank, Lowell, | |
| On 30 shares First National Bank, Lowell, | 3,000 00 |
| On 19 shares Prescott National Bank, Lowell, | 2,600 00 |
| On 8 shares Appleton National Bank, Lowell, | |
| On 5 shares Tremont National Bank, Boston, | 1,600 00 |
| On 18 shares North National Bank, Boston, | |
| On 5 shares First National Bank, Lowell, | 500 00 |
| On 10 shares Merchants' National Bank, Lowell, | 600 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Haverhill, Mass., 4s, | $15,000 | $16,050 00 | $15,000 00 |
| of Lowell, Mass., 4s, | 6,000 | 6,445 00 | 6,000 00 |
| of Malden, Mass., 4s, | 5,000 | 5,187 50 | 5,000 00 |
| of Pawtucket, R. I., 4s, | 5,000 | 5,237 50 | 5,000 00* |
| Town of Andover, Mass., 4s, | 10,000 | 10,163 00 | 10,000 00 |
| United States 5s, | 25,000 | 28,750 00 | 25,000 00 |
| | $66,000 | $71,833 00 | $66,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlantic Nat'l Bank, Boston, | $10,000 | $12,500 00 | $13,600 00 |
| 66 | Blackstone N'l Bank, Boston, | 6,600 | 6,666 00 | 7,600 00 |
| 50 | Boston Nat'l Bank, Boston, | 5,000 | 5,000 00 | 5,600 00 |
| 200 | Central Nat'l Bank, Boston, | 20,000 | 26,000 00 | 30,000 00 |
| 100 | Eliot National Bank, Boston, | 10,000 | 13,300 00 | 11,500 00 |
| 13 | Hamilton N'l Bank, Boston, | 1,300 | 1,391 00 | 1,300 00 |
| 50 | Market Nat'l Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 50 | Merchants' N'l Bank, Boston, | 5,000 | 8,100 00 | 6,700 00 |
| 50 | Metropolitan N'l B'k, Boston, | 5,000 | 4,650 00 | 5,000 00 |
| 100 | N'l B'k of Commerce, Boston, | 10,000 | 11,200 00 | 10,000 00 |
| 60 | N'l B'k of Redemption, Boston, | 6,000 | 7,260 00 | 8,000 00 |
| 27 | N'l B'k of the Republic Boston, | 2,700 | 4,158 00 | 3,400 00 |
| 100 | National City Bank, Boston, | 10,000 | 8,100 00 | 10,000 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,300 00 | 5,400 00 |
| 20 | Nat'l Webster Bank, Boston, | 2,000 | 2,080 00 | 2,000 00 |
| 63 | Shawmut N'l Bank, Boston, | 6,300 | 7,056 00 | 8,000 00 |
| 70 | Second Nat'l Bank, Boston, | 7,000 | 12,530 00 | 10,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, | 5,000 | 4,550 00 | 5,000 00 |

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**Central Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Suffolk Nat'l Bank, Boston, . | $5,000 | $5,200 00 | $5,000 00 |
| 50 | Georgetown National Bank, Georgetown, . . . | 5,000 | 5,500 00 | 5,000 00 |
| 100 | Appleton N'l Bank, Lowell, . | 10,000 | 13,000 00 | 15,000 00 |
| 30 | First National Bank, Lowell, . | 3,000 | 5,250 00 | 4,200 00 |
| 150 | Merchants' N'l Bank, Lowell, | 15,000 | 22,500 00 | 18,300 00 |
| 52 | Old Lowell N'l Bank, Lowell, | 5,200 | 6,396 00 | 6,000 00 |
| 10 | Prescott Nat'l Rank, Lowell, . | 1,000 | 1,470 00 | 1,000 00 |
| 20 | Railroad Nat'l Bank, Lowell, . | 2,000 | 2,600 00 | 2,000 00 |
| 50 | Wamesit Nat'l Bank, Lowell, . | 5,000 | 6,500 00 | 6,000 00 |
| | | $173,100 | $212,257 00 | $210,600 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $10,000 | $10,775 00 | $10,000 00 |
| Boston & Lowell R.R. 4s, . . | 4,000 | 4,156 00 | 4,000 00 |
| Boston & Maine R.R. 4s, . . . | 15,000 | 15,800 00 | 15,000 00 |
| Fitchburg R.R. 5s, . . . . . | 5,000 | 5,275 00 | 5,000 00 |
| Fitchburg R.R. 6s, . . . . . | 7,000 | 7,280 00 | 7,000 00 |
| Lowell & Lawrence R.R. 6s, . . | 5,000 | 5,200 00 | 5,000 00 |
| Maine Central R.R. 4s, . . . | 10,000 | 10,150 00 | 10,000 00 |
| Maine Central R.R. 7s, . . . | 6,000 | 8,145 00 | 6,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 3,000 | 3,270 00 | 3,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 1,000 | 1,090 00 | 1,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 5,000 | 5,987 00 | 5,000 00 |
| | $71,000 | $77,128 00 | $71,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $87,245 92 | 2 per cent. | $284,000 00 | 4 per cent. | $1,752,681 46 | 5 per cent. |
| 20,000 00 | 2½ " | 95,500 00 | 4¼ " | 32,200 00 | 5½ " |
| 65,000 00 | 3 " | 238,224 00 | 4½ " | 100,000 00 | 6 " |

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## Central Savings Bank — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 480 | |
| Aggregate amount of the same, | | $641,924 00 |
| Total number of loans upon real estate, | 632 | |
| Amount of investments from which no income is received, | | 25,307 46 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 130,841 68 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $49,940 17<br>2 per cent., 51,132 08 | 101,072 25 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,185 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 843 | |
| Total number of open accounts Oct. 31, 1895, | 6,527 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,353 94 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 501,950 67 |
| Number of same, | 6,576 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 430,059 77 |
| Number of same, | 5,024 | |

Date of examination by commissioner: February 14.

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## CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 41.

MARK F. BURNS, *President.* AUGUSTUS W. STOVER, *Treasurer*
BENJ. F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MARK F. BURNS, EMRIE B. STETSON,
GEO. S. PENDERGAST, GEO. H. PENDERGAST,
GEO. M. STARBIRD.

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

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $726,700 00 | Deposits, | $5,579,118 44 |
| Loans on bank stock, | 18,800 00 | Guaranty fund, | 272,500 00 |
| Railroad bonds as per schedule, | 633,400 00 | Interest account, | 91,700 08 |
| Loans on railroad bonds, | 850 00 | | |
| Real estate (for banking purposes), | 70,000 00 | | |
| Real estate by foreclosure, | 49,350 00 | | |
| Loans on real estate, | 2,308,581 00 | | |
| Loans on personal security, | 1,865,450 00 | | |
| Deposits in banks, on interest, | 266,176 53 | | |
| Cash on hand, | 4,010 99 | | |
| | $5,943,318 52 | | $5,943,318 52 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Fourth National Bank, Boston, | $65,171 59 |
| Manufacturers' National Bank, Boston, | 69,319 95 |
| Monument National Bank, Boston, | 72,457 11 |
| National Bank of the Republic, Boston, | 59,227 88 |

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## Charlestown Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 260 shares Hancock National Bank, Boston, | $16,000 00 |
| On 15 shares Monument National Bank, Boston, | 500 00 |
| On 23 shares Monument National Bank, Boston, | 2,300 00 |

Loan on Railroad Bonds: —

| | |
|---|---|
| On $1,000 Boston & Lowell R.R. 4s, | $850 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 12 | Andover Nat'l Bank, Andover, | $1,200 | $1,200 00 | $1,200 00 |
| 200 | Atlas National Bank, Boston, | 20,000 | 24,650 00 | 20,000 00 |
| 106 | Blackstone N'l Bank, Boston, | 10,600 | 10,573 50 | 10,600 00 |
| 42 | Boston National Bank, Boston, | 4,200 | 4,200 00 | 4,200 00 |
| 145 | Boylston Nat'l Bank, Boston, | 14,500 | 18,995 00 | 14,500 00 |
| 250 | Bunker Hill N'l Bank, Boston, | 25,000 | 49,500 00 | 25,000 00 |
| 500 | Continental N'l Bank, Boston, | 50,000 | 52,500 00 | 50,000 00 |
| 300 | Eliot National Bank, Boston, | 30,000 | 39,900 00 | 30,000 00 |
| 20 | First National Bank, Boston, | 2,000 | 4,780 00 | 2,000 00 |
| 150 | First Ward N'l Bank, Boston, | 15,000 | 19,500 00 | 14,800 00 |
| 105 | Freeman's Nat'l Bank, Boston, | 10,500 | 9,450 00 | 10,500 00 |
| 242 | Globe National Bank, Boston, | 24,200 | 20,570 00 | 23,300 00 |
| 304 | Howard Nat'l Bank, Boston, | 30,400 | 29,488 00 | 30,400 00 |
| 250 | Manufacturers' N'l B'k, Boston, | 25,000 | 25,000 00 | 24,200 00 |
| 86 | Market National Bank, Boston, | 8,600 | 6,880 00 | 8,600 00 |
| 224 | Metropolitan N'l B'k, Boston, | 22,400 | 20,832 00 | 22,400 00 |
| 166 | Monument Nat'l Bank, Boston, | 16,600 | 39,010 00 | 16,600 00 |
| 263 | N'l B'k of Commerce, Boston, | 26,300 | 29,193 00 | 26,300 00 |
| 99 | N'l B'k of No. America, Boston, | 9,900 | 10,716 75 | 9,900 00 |
| 200 | N'l B'k of Redemption, Boston, | 20,000 | 24,200 00 | 20,000 00 |
| 342 | N'l B'k of the Republic, Boston, | 34,200 | 51,984 00 | 34,200 00 |
| 326 | National City Bank, Boston, | 32,600 | 26,386 00 | 32,100 00 |
| 370 | N'l Hide & Leather B'k, Boston, | 37,000 | 39,220 00 | 37,000 00 |
| 27 | Nat'l Market Bank, Brighton, | 2,700 | 2,585 25 | 2,700 00 |
| 267 | National Revere Bank, Boston, | 26,700 | 24,797 63 | 26,700 00 |
| 156 | Nat'l Webster Bank, Boston, | 15,600 | 16,224 00 | 15,600 00 |
| 140 | North National Bank, Boston, | 14,000 | 14,700 00 | 14,000 00 |
| 69 | Shawmut Nat'l Bank, Boston, | 6,900 | 7,590 00 | 6,900 00 |
| 500 | Shoe & Leather N'l B'k, Boston, | 50,000 | 45,500 00 | 49,500 00 |
| 135 | Suffolk National Bank, Boston, | 13,500 | 14,141 25 | 13,500 00 |
| 551 | Tremont Nat'l Bank, Boston, | 55,100 | 49,039 00 | 55,100 00 |
| 150 | Home Nat'l Bank, Brockton, | 15,000 | 28,500 00 | 15,000 00 |
| 26 | Conway Nat'l Bank, Conway, | 2,600 | 2,730 00 | 2,600 00 |
| 75 | Wachusett N'l B'k, Fitchburg, | 7,500 | 15,000 00 | 7,500 00 |
| 75 | Railroad Nat'l Bank, Lowell, | 7,500 | 9,900 00 | 7,500 00 |
| 217 | First National Bank, Lynn, | 21,700 | 30,380 00 | 21,700 00 |
| 67 | Blue Hill Nat'l Bank, Milton, | 6,700 | 7,437 00 | 6,700 00 |
| 147 | Newton Nat'l Bank, Newton, | 14,700 | 11,760 00 | 13,900 00 |
| | | $730,400 | $839,012 38 | $726,700 00 |

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**Charlestown Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $12,000 | $12,240 00 | $11,700 00 |
| Boston & Lowell R.R. 5s, | 25,000 | 26,000 00 | 25,000 00 |
| Boston & Maine R.R. 4½s, | 100,000 | 115,500 00 | 100,000 00 |
| Concord & Claremont R.R. 4½s, | 25,000 | 26,750 00 | 25,000 00 |
| Fitchburg R.R. 4s, | 66,000 | 66,590 00 | 62,000 00 |
| Fitchburg R.R 4½s, | 60,000 | 60,600 00 | 60,000 00 |
| Fitchburg R.R. 5s, | 200,000 | 216,500 00 | 200,000 00 |
| Maine Central R.R. 4s, | 25,000 | 25,250 00 | 25,000 00 |
| Upper Coos R.R. 4s, | 50,000 | 50,000 00 | 49,700 00 |
| Upper Coos R.R. 4½s, | 75,000 | 81,000 00 | 75,000 00 |
| | $638,000 | $680,430 00 | $633,400 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $131,684 99 | 2 per cent. | $881,500 00 | 4½ per cent. | $610,400 00 | 5½ per cent. |
| 134,491 54 | 2½ " | 104,200 00 | 4½ " | 221,056 00 | 6 " |
| 731,500 00 | 4 " | 1,478,125 00 | 5 " | 13,900 00 | 6½ " |
| 153,000 00 | 4⅛ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $70,000 00 |
| Estimated value of the same, | | 82,500 00 |
| Assessed value of the same, | | 82,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 3,277 82 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 49,350 00 |
| Assessed value of the same, | | 57,650 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,150 71 |
| Number of loans which are of an amount not exceeding $3,000 each, | 695 | |
| Aggregate amount of the same, | | 1,058,381 00 |
| Total number of loans upon real estate, | 880 | |
| Amount of investments from which no income is received, | | 4,700 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 267,962 59 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2½ per cent., $123,320 70<br>2 per cent., 103,000 00* | 226,320 70 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,236 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,262 | |
| Total number of open accounts Oct. 31, 1895, | 16,216 | |

* Estimated.

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## Charlestown Five Cents Savings Bank — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $9,771 24 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,057,293 58 |
| Number of same, | 13,715 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 781,771 57 |
| Number of same, | 10,165 | |

Date of examination by commissioner: May 27.

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## CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 148.

OTIS HINMAN, *President.* ALBERT A. FICKETT, *Treasurer.*
ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OTIS HINMAN, JOHN T. HADAWAY,
ALONZO C. TENNEY, JAMES GOULD,
JOHN K. HODGDON.

Open for business every business day, 8 A.M. to 1 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $645,950 00 | Deposits, | $2,968,365 87 |
| Loans on public funds, | 20,000 00 | Guaranty fund, | 152,000 00 |
| Bank stock as per schedule, | 152,300 00 | Interest account, | 20,572 55 |
| Loans on bank stock, | 10,000 00 | Profit and loss account, | 81,006 10 |
| Railroad bonds as per schedule, | 189,100 00 | Suspense account, | 4,781 66 |
| Loans on railroad stock, | 175 00 | | |
| Real estate (for banking purposes), | 44,401 36 | | |
| Real estate by foreclosure, | 38,736 21 | | |
| Loans on real estate, | 1,652,943 00 | | |
| Loans on personal security, | 334,010 00 | | |
| Loans to counties, cities or towns (notes), | 31,500 00 | | |
| Loans on depositors' books, | 200 00 | | |
| Deposits in banks, on interest, | 62,543 16 | | |
| Expense account, | 4,589 72 | | |
| Premium account, | 36,911 50 | | |
| Cash on hand, | 3,366 23 | | |
| | $3,226,726 18 | | $3,226,726 18 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Commercial National Bank, Boston, | $30,365 38 |
| First National Bank, Chelsea, | 32,177 78 |

Loan on Public Funds: —

| | |
|---|---|
| On $20,000 Kansas City, Mo., 4½s, | $20,000 00 |

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## Chelsea Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 40 shares First National Bank, Chelsea, | $3,500 00† |
| On 40 shares Commercial National Bank, Boston, | 2,500 00 |
| On 40 shares Fourth National Bank, Boston, | 4,000 00† |

Loan on Railroad Stock: —

| | |
|---|---|
| On 2 shares Boston & Maine R.R., | $175 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 5s, | $6,000 | $6,000 00 | $6,000 00 |
| of Boston, Mass., 4s, | 50,950 | 55,965 00 | 50,950 00 |
| of Boston, Mass., 6s, | 29,000 | 33,930 00 | 29,000 00 |
| of Cambridge, Mass, 6s, | 2,000 | 2,320 00 | 2,000 00 |
| of Canton, Ohio, 5s, | 13,500 | 14,050 00 | 13,500 00 |
| of Chicago, Ill., 3.65s, | 7,000 | 7,000 00 | 7,000 00* |
| of Cleveland, Ohio, 4s, | 13,000 | 13,210 00 | 13,000 00 |
| of Dayton, Ohio, 5s, | 19,000 | 19,590 00 | 19,000 00* |
| of East Saginaw, Mich., 5s, | 18,500 | 19,425 00 | 18,500 00 |
| of Fall River, Mass., 6s, | 5,000 | 5,860 00 | 5,000 00 |
| of Fort Wayne, Ind., 4½s, | 20,000 | 21,800 00 | 20,000 00 |
| of Gardiner, Me., 4s, | 6,000 | 6,120 00 | 6,000 00 |
| of Grand Rapids, Mich., 4s, | 13,000 | 13,450 00 | 13,000 00 |
| of Grand Rapids, Mich., 5s, | 22,000 | 22,110 00 | 22,000 00 |
| of Keene, N. H., 4s, | 20,000 | 20,700 00 | 20,000 00 |
| of Lawrence, Mass., 6s, | 35,000 | 39,750 00 | 35,000 00 |
| of Lawrence, Mass., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| of Lewiston, Me., 4s, | 30,000 | 31,725 00 | 30,000 00 |
| of Lewiston, Me., 5s, | 16,000 | 18,080 00 | 16,000 00 |
| of Lowell, Mass., 4s, | 8,000 | 8,800 00 | 8,000 00 |
| of Lynn, Mass, 6s, | 6,000 | 6,010 00 | 6,000 00 |
| of Newton, Mass., 4s, | 65,000 | 69,150 00 | 65,000 00 |
| of Peoria, Ill., 4½s, | 15,000 | 15,525 00 | 15,000 00 |
| of Providence, R. I., 4½s, | 15,000 | 15,525 00 | 15,000 00 |
| of Saginaw, Mich., 4s, | 25,000 | 25,550 00 | 25,000 00 |
| of Taunton, Mass., 4s, | 25,000 | 26,812 00 | 25,000 00 |
| of Taunton, Mass., 6s, | 2,000 | 2,030 00 | 2,000 00 |
| of Wallingford, Conn., 4s, | 17,000 | 17,170 00 | 17,000 00 |
| of Waltham, Mass., 4s, | 22,000 | 23,390 00 | 22,000 00 |
| of Worcester, Mass, 4½s, | 20,000 | 21,600 00 | 20,000 00 |
| Town of Brookline, Mass., 5s, | 5,000 | 5,250 00 | 5,000 00 |
| of Canton, Mass., 4s, | 8,000 | 8,327 00 | 8,000 00 |
| of Danvers, Mass., 5s, | 2,000 | 2,220 00 | 2,000 00 |
| of Marblehead, Mass., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Norwalk, Conn., 4s, | 31,000 | 31,000 00 | 31,000 00 |
| of Westminster, Vt., 4s, | 500 | 500 00 | 500 00 |
| of Winthrop, Mass., 5s, | 11,000 | 12,100 00 | 11,000 00 |
| State of New Hampshire, 6s, | 7,500 | 8,440 00 | 7,500 00 |
| | $645,950 | $686,834 00 | $645,950 00 |

* Legal investments when made.

† The bank has been notified that these loans must be brought within the legal limit.

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**Chelsea Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 40 | Atlantic Nat'l Bank, Boston, . | $4,000 | $5,040 00 | $4,000 00 |
| 186 | Atlas National Bank, Boston, . | 18,600 | 22,878 00 | 18,600 00 |
| 20 | Boston National B'k, Boston, . | 2,000 | 2,000 00 | 2,000 00 |
| 25 | Boylston Nat'l Bank, Boston, . | 2,500 | 3,275 00 | 2,500 00 |
| 50 | Central Nat'l Bank, Boston, . | 5,000 | 6,500 00 | 5,000 00 |
| 50 | Commercial N'l Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 40 | Continental N'l B'k, Boston, . | 4,000 | 4,320 00 | 4,000 00 |
| 226 | Eliot National Bank, Boston, . | 22,600 | 30,058 00 | 22,600 00 |
| 38 | Everett Nat'l Bank, Boston, . | 3,800 | 3,078 00 | 3,800 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 36 | Howard Nat'l Bank, Boston, . | 3,600 | 3,492 00 | 3,600 00 |
| 6 | Market Nat'l Bank, Boston, . | 600 | 480 00 | 600 00 |
| 70 | Massachusetts N'l B'k, Boston, | 7,000 | 5,950 00 | 7,000 00 |
| 16 | Merchants' N'l Bank, Boston, . | 1,600 | 2,560 00 | 1,600 00 |
| 52 | N'l B'k of Commerce, Boston, . | 5,200 | 5,772 00 | 5,200 00 |
| 15 | N'l B'k of No. America, Boston, | 1,500 | 1,605 00 | 1,500 00 |
| 63 | N'l B'k of Redemption, Boston, | 6,300 | 7,623 00 | 6,300 00 |
| 130 | N'l B'k of the Republic, Boston, | 13,000 | 19,760 00 | 13,000 00 |
| 43 | National City Bank, Boston, . | 4,300 | 3,483 00 | 4,300 00 |
| 20 | National Eagle Bank, Boston, | 2,000 | 1,660 00 | 2,000 00 |
| 14 | Nat'l Exchange Bank, Boston, | 1,400 | 1,750 00 | 1,400 00 |
| 42 | Nat'l Webster Bank, Boston, . | 4,200 | 4,368 00 | 4,200 00 |
| 15 | North National Bank, Boston, | 1,500 | 1,575 00 | 1,500 00 |
| 43 | Shawmut Nat'l Bank, Boston, | 4,300 | 4,730 00 | 4,300 00 |
| 28 | State National Bank, Boston, . | 2,800 | 3,136 00 | 2,800 00 |
| 25 | Suffolk National B'k, Boston, . | 2,500 | 2,625 00 | 2,500 00 |
| 50 | Third National Bank, Boston, | 5,000 | 4,550 00 | 5,000 00 |
| 30 | Tremont Nat'l Bank, Boston, . | 3,000 | 2,670 00 | 3,000 00 |
| 30 | First National Bank, Chelsea, | 3,000 | 3,180 00 | 3,000 00 |
| 45 | Railroad Nat'l Bank, Lowell, . | 4,500 | 5,940 00 | 4,500 00 |
| 5 | Nat'l Exchange Bank, Salem, | 500 | 500 00 | 500 00 |
| 20 | First N'l Bank, So. Weymouth, | 2,000 | 2,300 00 | 2,000 00 |
| | | $152,300 | $175,358 00 | $152,300 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $25,000 | $26,250 00 | $25,000 00 |
| Boston & Maine R.R. 4½s, . . | 20,000 | 23,100 00 | 20,000 00 |
| Boston & Providence R.R. 4s, . . | 45,000 | 47,250 00 | 45,000 00 |
| Fitchburg R.R. 4s, . . . . | 2,000 | 2,020 00 | 2,000 00 |
| Fitchburg R.R. 4½s, . . . . | 20,000 | 20,200 00 | 20,000 00 |
| Fitchburg R.R. 5s, . . . . | 52,000 | 55,780 00 | 52,000 00 |

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**Chelsea Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Maine Central R.R. 7s, . . . | $100 | $108 00 | $100 00 |
| Old Colony R.R. 4s, . . . . | 15,000 | 16,125 00 | 15,000 00 |
| Salem & Lowell R.R. 6s, . . . | 10,000 | 10,500 00 | 10,000 00 |
| | $189,100 | $201,333 00 | $189,100 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $62,543 16 | 2½ per cent. | $130,360 00 | 4½ per cent. | $316,900 00 | 5½ per cent. |
| 169,000 00 | 4 " | 691,775 00 | 5 " | 640,793 00 | 6 " |
| 100,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $44,401 36 |
| Estimated value of the same, . . . . . | | 44,401 36 |
| Assessed value of the same, . . . . . | | 25,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | | 38,736 21 |
| Assessed value of the same, . . . . . | | 42,900 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 718 | |
| Aggregate amount of the same, . . . . . | | 997,970 92 |
| Total number of loans upon real estate, . . . . . | 828 | |
| Amount of investments from which no income is received, . . . . | | 2,195 70 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 148,292 80 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $52,884 06<br>2 per cent., 54,327 16 | 107,211 22 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,926 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,269 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 13,811 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 8,922 94 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 743,622 95 |
| Number of same, . . . . . | 17,221 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 655,450 70 |
| Number of same, . . . . . | 11,448 | |
| Date of examination by commissioner: March 14. | | |

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## CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 58.

JOHN B. WOOD, *President.* H. H. HARRIS, *Treasurer.*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. WOOD, J. A. CARTER,
L. M. FERRY, JAS. L. PEASE.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $71,000 00 | Deposits, | $904,126 99 |
| Bank stock as per schedule, | 22,600 00 | Guaranty fund, | 40,400 00 |
| Loans on bank stock, | 500 00 | Profit and loss account, | 11,427 58 |
| Railroad bonds as per schedule, | 69,000 00 | | |
| Loans on railroad stock, | 150 00 | | |
| Loans on real estate, | 598,068 00 | | |
| Loans on personal security, | 106,653 00 | | |
| Loans to counties, cities or towns (notes), | 46,550 00 | | |
| Loans on depositors' books, | 325 00 | | |
| Deposits in banks, on interest, | 30,000 00 | | |
| Deposits in banks, not on interest, | 4,264 05 | | |
| Cash on hand, | 6,844 52 | | |
| | $955,954 57 | | $955,954 57 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Chicopee, | $4,264 05 |
| Hampshire County National Bank, Northampton, | 10,000 00 |
| Chicopee National Bank, Springfield, | 5,000 00 |
| City National Bank, Springfield, | 10,000 00 |
| Pynchon National Bank, Springfield, | 5,000 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 20 shares Third National Bank, Springfield, | $500 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 3 shares Boston & Albany R.R., | $150 00 |

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**Chicopee Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $10,000 | $10,200 00 | $10,000 00 |
| of Chicopee, Mass., 4s, | 21,000 | 21,925 00 | 21,000 00 |
| of Lynn, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, | 6,000 | 6,990 00 | 6,000 00 |
| of Portland, Me., 6s, | 5,000 | 6,250 00 | 5,000 00 |
| of Providence, R. I., 4s, | 10,000 | 10,900 00 | 10,000 00 |
| Town of Rockport, Mass, 4s, | 9,000 | 9,300 00 | 9,000 00 |
| | $71,000 | $76,165 00 | $71,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | N'l B'k of Redemption, Boston, | $1,000 | $1,100 00 | $1,000 00 |
| 100 | First National Bank, Chicopee, | 10,000 | 14,000 00 | 10,000 00 |
| 50 | City Nat'l Bank, Springfield, | 5,000 | 6,250 00 | 5,000 00 |
| 66 | Chapin N'l Bank, Springfield, | 6,600 | 7,920 00 | 6,600 00 |
| | | $22,600 | $29,270 00 | $22,600 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R R. 4s, | $10,000 | $10,500 00 | $10,000 00 |
| Boston & Lowell R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Boston & Lowell R.R. 4½s, | 4,000 | 4,160 00 | 4,000 00 |
| Boston & Providence R.R. 4s, | 10,000 | 10,300 00 | 10,000 00 |
| Maine Central R.R. 5s, | 3,000 | 3,000 00 | 3,000 00 |
| Old Colony R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,000 00 | 5 0 0 00 |
| Upper Coos R.R. 4½s, | 7,000 | 7,000 00 | 7,000 00 |
| | $69,000 | $69,960 00 | $69,000 00 |

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**Chicopee Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $45 000 00 | 4 per cent. | $148,550 00 | 4½ per cent. | $552,846 00 | 5 per cent. |
| 19,000 00 | 4¼ " | 16,000 00 | 4¾ " | 850 00 | 6 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 304 | |
| Aggregate amount of the same, | | $298,116 00 |
| Total number of loans upon real estate, | 318 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 43,120 99 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,567 59<br>2 per cent., 17,020 53 | 33,588 12 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 372 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 223 | |
| Total number of open accounts Oct. 31, 1895, | 2,226 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,504 84 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 160,181 37 |
| Number of same, | 2,440 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 144,354 32 |
| Number of same, | 1,793 | |
| Date of examination by commissioner: August 1. | | |

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## CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 33.

GEORGE S. TAYLOR, *President.* HENRY J. BOYD, *Treasurer.*
HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

H. S. NEWELL, G. M. MORTON,
JAMES FLINT.

Open for business every business day, 8 to 11 A.M.; 1 to 4 P.M.; 6 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $25,125 00 | Deposits, | $401,284 93 |
| Loans on real estate, | 263,616 00 | Guaranty fund, | 8,275 66 |
| Loans on personal security, | 75,768 50 | Interest account, | 1,026 57 |
| Deposits in banks, on interest, | 56,014 41 | Profit and loss account, | 11,464 43 |
| Deposits in banks, not on interest, | 232 08 | | |
| Cash on hand, | 1,295 60 | | |
| | $422,051 59 | | $422,051 59 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Chicopee National Bank, Springfield, | $10,232 08 |
| City National Bank, Springfield, | 12,396 16 |
| Pynchon National Bank, Springfield, | 9,262 86 |
| Springfield National Bank, Springfield, | 11,967 55 |
| Springfield Safe Deposit and Trust Company, Springfield, | 12,048 05 |
| Third National Bank, Springfield, | 339 79 |

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Federal Reserve Bank of St. Louis

**Chicopee Falls Savings Bank** — Concluded.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | First National Bank, Chicopee, | $1,000 | $1,400 00 | $1,000 00 |
| 10 | First N'l Bank, Easthampton, | 1,000 | 1,485 00 | 1,485 00 |
| 16 | Franklin County Nat'l Bank, Greenfield, . . . . | 1,600 | 1,600 00 | 1,600 00 |
| 20 | Hadley Falls N'l B'k, Holyoke, | 2,000 | 3,200 00 | 3,410 00 |
| 13 | Palmer National Bank, Palmer, | 1,300 | 1,300 00 | 1,300 00 |
| 6 | Agawam N'l B'k, Springfield, | 600 | 600 00 | 600 00 |
| 40 | Chapin N'l Bank, Springfield, | 4,000 | 4,930 00 | 4,930 00 |
| 25 | Chicopee N'l B'k, Springfield, | 2,500 | 4,125 00 | 2,500 00 |
| 50 | City Nat'l Bank, Springfield, . | 5,000 | 6,500 00 | 5,000 00 |
| 20 | First Nat'l Bank, Springfield,. | 2,000 | 3,300 00 | 3,300 00 |
| | | $21,000 | $28,440 00 | $25,125 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $56,014 41 | 4 per cent. | $339,384 50 | 5 per cent. | - - | - - |

Number of loans which are of an amount not exceeding $3,000 each, 191
Aggregate amount of the same, . . . . . $228,319 50
Total number of loans upon real estate, . . . . . 166
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 18,184 51
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . { 2 per cent., $6,750 96 / 2 per cent., 7,026 93 } 13,777 89
Number of accounts opened during the year ending Oct. 31, 1895, . 362
Number of accounts closed during the year ending Oct. 31, 1895, . 230
Total number of open accounts Oct. 31, 1895, . . . . 1,439
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . 1,075 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . 120,401 26
Number of same, . . . . . 2,795
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . 82,504 96
Number of same, . . . . . 1,287
Date of examination by commissioner: August 2.

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## CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated October, 1851. Present number of corporators, 54.

JOHN C. MILNE, *President.* E. E. HATHAWAY, *Treasurer.*
GEO. H. EDDY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN C. MILNE, M. G. B. SWIFT,
SAMUEL W. HATHAWAY, HENRY H. EARL.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $125,000 00 | Deposits, | $3,492,282 45 |
| Bank stock as per schedule, | 321,240 00 | Guaranty fund, | 140,082 50 |
| Railroad bonds as per schedule, | 128,000 00 | Discount, | 148,134 07 |
| Real estate by foreclosure, | 4,372 63 | Suspense, | 25,380 86 |
| Loans on real estate, | 2,248,935 70 | | |
| Loans on personal security, | 846,721 00 | | |
| Loans to counties, cities or towns (notes), | 17,999 80 | | |
| Deposits in banks, on interest, | 108,643 74 | | |
| Deposits in banks, not on interest, | 627 81 | | |
| Expense account, | 2,341 37 | | |
| Cash on hand, | 1,997 83 | | |
| | $3,805,879 88 | | $3,805,879 88 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Boston, | $24,700 98 |
| National Bank of Redemption, Boston, | 31,396 64 |
| National Bank of the Republic, Boston, | 31,238 20 |
| Washington National Bank, Boston, | 21,307 92 |
| Pocasset National Bank, Fall River, | 627 81 |

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**Citizens' Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 8s, | $500 | $705 00 | $500 00 |
| of Chicago, Ill., 4s, | 25,000 | 26,000 00 | 25,000 00* |
| of Fort Wayne, Ind., 6s, | 2,000 | 2,120 00 | 2,000 00 |
| of Indianapolis, Ind., 4s, | 20,000 | 20,600 00 | 20,000 00 |
| of Kansas City, Mo., 4½s, | 25,000 | 27,500 00 | 25,000 00 |
| of Milwaukee, Wis., 5s, | 29,000 | 32,255 00 | 29,000 00 |
| of Somerville, Mass., 4½s, | 5,000 | 5,300 00 | 5,000 00 |
| of Waterbury, Conn., 4s, | 10,500 | 10,945 00 | 10,500 00 |
| United States 4s, | 8,000 | 9,680 00 | 8,000 00 |
| | $125,000 | $135,105 00 | $125,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 14 | Boston Nat'l Bank, Boston, | $1,400 | $1,400 00 | $1,400 00 |
| 6 | Continental N'l Bank, Boston, | 600 | 648 00 | 600 00 |
| 93 | Eliot National Bank, Boston, | 9,300 | 12,090 00 | 9,300 00 |
| 250 | First National Bank, Boston, | 25,000 | 64,750 00 | 25,000 00 |
| 140 | Howard Nat'l Bank, Boston, | 14,000 | 13,580 00 | 14,000 00 |
| 50 | Merchants' N'l Bank, Boston, | 5,000 | 8,000 00 | 5,000 00 |
| 77 | N'l B'k of Commerce, Boston, | 7,700 | 8,547 00 | 7,700 00 |
| 128 | N'l B'k of Redemption, Boston, | 12,800 | 15,488 00 | 12,800 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,800 00 | 2,500 00 |
| 225 | N'l Hide & Leather B'k, Boston, | 22,500 | 23,850 00 | 22,500 00 |
| 281 | Nat'l Revere Bank, Boston, | 28,100 | 25,852 00 | 28,100 00 |
| 35 | Shawmut Nat'l Bank, Boston, | 3,500 | 3,815 00 | 3,500 00 |
| 51 | State National Bank, Boston, | 5,100 | 5,712 00 | 5,100 00 |
| 25 | Suffolk Nat'l Bank, Boston, | 2,500 | 2,600 00 | 2,500 00 |
| 102 | Washington N'l Bank, Boston, | 10,200 | 11,016 00 | 10,200 00 |
| 174 | Fall River N'l B'k, Fall River, | 17,400 | 19,140 00 | 16,012 50 |
| 149 | Massasoit N'l B'k, Fall River, | 14,900 | 22,350 00 | 14,900 00 |
| 300 | Metacomet N'l B'k, Fall River, | 30,000 | 37,500 00 | 30,000 00 |
| 110 | Nat'l Union Bank, Fall River, | 11,000 | 11,550 00 | 11,000 00 |
| 800 | Pocasset N'l Bank, Fall River, | 80,000 | 116,000 00 | 80,000 00 |
| 180 | Second N'l Bank, Fall River, | 18,000 | 30,600 00 | 18,000 00 |
| 13 | Railroad Nat'l Bank, Lowell, | 1,300 | 1,690 00 | 1,127 50 |
| | | $322,800 | $439,978 00 | $321,240 00 |

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## Citizens' Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R R. 4½s, | $20,000 | $23,000 00 | $20,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 7,000 | 7,490 00 | 7,000 00 |
| Concord & Montreal R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 1,000 | 1,100 00 | 1,000 00 |
| Maine Central R.R. 4½s, | 26,000 | 28,080 00 | 26,000 00 |
| Maine Central R R. 5s, | 2,000 | 2,260 00 | 2,000 00 |
| Maine Central R.R. 6s, | 500 | 545 00 | 500 00 |
| Maine Central R R. 7s, | 6,500 | 8,695 00 | 6,500 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,450 00 | 5,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 15,000 | 17,850 00 | 15,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 25,750 00 | 25,000 00 |
| | $128,000 | $141,020 00 | $128,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $108,643 74 | 2 per cent. | $372,959 80 | 4 per cent. | $728,756 70 | 5½ per cent. |
| 276,000 00 | 3½ " | 267,500 00 | 4½ " | 9,685 00 | 6 " |
| 52,000 00 | 3¾ " | 1,406,755 00 | 5 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $4,372 63 |
| Assessed value of the same, | | 3,810 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 127 02 |
| Number of loans which are of an amount not exceeding $3,000 each, | 453 | |
| Aggregate amount of the same, | | 631,693 20 |
| Total number of loans upon real estate, | 609 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 185,737 02 |
| Times for the dividends fixed by the by-laws: second Monday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $72,557 22<br>2¼ per cent., 74,485 47 | 147,042 69 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,331 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,038 | |
| Total number of open accounts Oct. 31, 1895, | 5,994 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 10,469 34 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 553,864 81 |
| Number of same, | 5,114 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 519,599 78 |
| Number of same, | 4,737 | |

Date of examination by commissioner: July 25.

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## CITY SAVINGS BANK — PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 28.

FRANCIS W. ROCKWELL, *President.* HIRAM B. WELLINGTON, *Treasurer.*
BENJ. M. ENGLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY R. PIERSON, WM. M. MERCER,
JACOB GUNLICH, ARTHUR A. MILLS,
HIRAM B. WELLINGTON.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M. Saturdays, 9 A.M. to 12 M.; 1 to 6 P.M.

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $16,000 00 | Deposits, | $212,667 92 |
| Bank stock as per schedule, | 4,928 00 | Guaranty fund, | 585 84 |
| Loans on bank stock, | 2,950 00 | Interest account, | 504 77 |
| Railroad bonds as per schedule, | 24,000 00 | | |
| Loans on real estate, | 137,590 00 | | |
| Loans on personal security, | 15,400 00 | | |
| Loans to counties, cities or towns (notes), | 3,400 00 | | |
| Loans on depositors' books, | 20 00 | | |
| Deposits in banks, on interest, | 2,019 67 | | |
| Deposits in banks, not on interest, | 2,132 34 | | |
| Expense account, | 864 10 | | |
| Premium account, | 2,858 75 | | |
| Furniture, | 811 76 | | |
| Cash on hand, | 783 91 | | |
| | $213,758 53 | | $213,758 53 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Adams, | $63 93 |
| Agricultural National Bank, Pittsfield, | 951 24 |
| Pittsfield National Bank, Pittsfield, | 708 18 |
| Third National Bank, Pittsfield, | 308 99 |
| Berkshire Loan and Trust Company, Pittsfield, | 2,119 67 |

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**City Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 6 shares Pittsfield National Bank, Pittsfield, | $550 00 |
| On 10 shares Third National Bank, Pittsfield, | 1,000 00 |
| On 10 shares Berkshire Loan and Trust Company, Pittsfield, | 1,000 00 |
| On 5 shares Berkshire National Bank, No. Adams, | 400 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Adams, Mass., 5s, | $5,000 | $5,600 00 | $5,000 00 |
| of Stoughton, Mass., 4s, | 6,000 | 6,360 00 | 6,000 00 |
| United States 5s, | 5,000 | 5,736 00 | 5,000 00 |
| | $16,000 | $17,696 00 | $16,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 19 | First Nat'l Bank, Springfield, | $1,900 | $2,318 00 | $2,318 00 |
| 10 | Housatonic National Bank, Stockbridge, | 1,000 | 1,550 00 | 1,535 00 |
| 10 | Berkshire N'l B'k, No. Adams, | 1,000 | 1,075 00 | 1,075 00 |
| | | $3,900 | $4,943 00 | $4,928 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $5,000 | $5,337 00 | $5,000 00 |
| Boston & Maine R.R. 4½s, | 5,000 | 5,837 00 | 5,000 00 |
| Concord & Montreal R.R 4s, | 4,000 | 4,210 00 | 4,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,300 00 | 5,000 00 |
| Penobscot Shore Line R.R. 4s, | 5,000 | 5,250 00 | 5,000 00 |
| | $24,000 | $25,934 00 | $24,000 00 |

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**City Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,019 67 | 2 per cent. | $146,480 00 | 5 per cent. | $12,880 00 | 6 per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 87 | |
| Aggregate amount of the same, | | $98,860 00 |
| Total number of loans upon real estate, | 86 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 6,099 88 |
| Times for the dividends fixed by the by-laws: first Thursday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,195 80<br>2 per cent., 2,891 95 | 5,087 75 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 435 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 145 | |
| Total number of open accounts Oct. 31, 1895, | 772 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 453 96 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 136,597 57 |
| Number of same, | 1,448 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 58,486 45 |
| Number of same, | 618 | |
| Date of examination by commissioner: September 17. | | |

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## CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 61.

JOHN B. NICHOLS, *President.* GEORGE W. NOYES, *Treasurer.*
GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. NICHOLS, IRA O. SAWYER,
C. W. CHASE, SAMUEL W. HOPKINSON,
JOHN E. GALE.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 3 P.M.; on Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $180,000 00 | Deposits, | $1,444,874 26 |
| Bank stock as per schedule, | 40,100 00 | Guaranty fund, | 70,300 00 |
| Loans on bank stock, | 11,300 00 | Interest account, | 21,240 01 |
| Railroad bonds as per schedule, | 203,000 00 | Profit and loss account, | 11,466 68 |
| Loans on railroad stock, | 2,225 00 | | |
| Loans on real estate, | 757,141 00 | | |
| Loans on personal security, | 329,580 00 | | |
| Loans to counties, cities or towns (notes), | 7,340 00 | | |
| Loans on depositors' books, | 500 00 | | |
| Deposits in banks, on interest, | 6,491 93 | | |
| Expense account, | 2,117 42 | | |
| Premium account, | 5,229 20 | | |
| Taxes paid, | 1,624 72 | | |
| Cash on hand, | 1,231 68 | | |
| | $1,547,880 95 | | $1,547,880 95 |

Cash on Deposit in Bank:—

First National Bank, Haverhill, . . . . . $6,491 93

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## City Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 20 shares Amesbury National Bank, Amesbury, | $1,700 00 |
| On 4 shares First National Bank, Haverhill, | 400 00 |
| On 2 shares First National Bank, Haverhill, | |
| On 5 shares Haverhill Safe Deposit and Trust Company, Haverhill, | 600 00 |
| On 2 shares First National Bank, Haverhill, | 200 00 |
| On 5 shares First National Bank, Haverhill, | 400 00 |
| On 100 shares Essex National Bank, Haverhill, | 8,000 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 6 shares Boston & Maine R.R., | $600 00 |
| On 2 shares Boston & Maine R.R., | 125 00 |
| On 30 shares Boston & Maine R.R., | 500 00 |
| On 18 shares Boston & Maine R.R., | 1,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $27,000 | $27,405 00 | $27,000 00 |
| of Brockton, Mass., 4s, | 7,000 | 7,245 00 | 7,000 00 |
| of Cleveland, Ohio, 4s, | 20,000 | 20,700 00 | 20,000 00 |
| of Grand Rapids, Mich., 5s, | 25,000 | 25,375 00 | 25,000 00 |
| of Haverhill, Mass., 4s, | 51,000 | 53,065 00 | 51,000 00 |
| of Indianapolis, Ind., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Waterbury, Conn., 4s, | 25,000 | 25,374 00 | 25,000 00 |
| Town of Bradford, Mass., 4s, | 15,000 | 15,337 00 | 15,000 00 |
| | $180,000 | $184,901 00 | $180,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 74 | Continental N'l B'k, Boston, | $7,400 | $7,992 00 | $7,400 00 |
| 30 | Massachusetts N'l B'k, Boston, | 3,000 | 2,550 00 | 3,000 00 |
| 25 | Merchants' N'l Bank, Boston, | 2,500 | 4,000 00 | 2,500 00 |
| 9 | N'l B'k of Commerce, Boston, | 900 | 999 00 | 900 00 |
| 30 | Tremont Nat'l Bank, Boston, | 3,000 | 2,670 00 | 3,000 00 |
| 211 | First Nat'l Bank, Haverhill, | 21,100 | 27,430 00 | 21,100 00 |
| 9 | Haverhill N'l B'k, Haverhill, | 900 | 1,350 00 | 900 00 |
| 13 | Merrimac N'l B'k, Haverhill, | 1,300 | 2,080 00 | 1,300 00 |
| | | $40,100 | $49,071 00 | $40,100 00 |

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**City Five Cents Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R R. 4s, | $50,000 | $52,500 00 | $50,000 00 |
| Boston & Maine R.R. 4½s, | 10,000 | 11,600 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 5,025 00 | 5,000 00 |
| Fitchburg R.R 5s, | 33,000 | 35,910 00 | 33,000 00 |
| Leeds & Farmington R.R. 6s, | 10,000 | 10,100 00 | 10,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,600 00 | 10,000 00 |
| Old Colony R.R. 4s, | 15,000 | 16,050 00 | 15,000 00 |
| Old Colony R.R. 6s, | 10,000 | 10,150 00 | 10,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 10,000 | 11,900 00 | 10,000 00 |
| Upper Coos R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 10,300 00 | 10,000 00 |
| | $203,000 | $218,135 00 | $203,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $6,491 93 | 3½ per cent. | $98,080 00 | 4½ per cent. | $33,950 00 | 5½ per cent. |
| 83,740 00 | 4 " | 709,580 00 | 5 " | 82,736 00 | 6 " |
| 100,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 260 | |
| Aggregate amount of the same, | | $365,790 00 |
| Total number of loans upon real estate, | 293 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 70,320 78 |
| Times for the dividends fixed by the by-laws: first Wednesday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $26,338 89<br>2 per cent., 27,081 22 | 53,420 11 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 986 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 746 | |
| Total number of open accounts Oct. 31, 1895, | 5,903 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,957 56 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 258,267 20 |
| Number of same, | 5,244 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 244,045 26 |
| Number of same, | 3,710 | |

Date of examination by commissioner: February 26.

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## CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated April 12, 1837. Present number of corporators, 37.

FREDERIC T. GREENHALGE, *President.* F. A. BUTTRICK, *Treasurer.*
F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ADDISON PUTNAM, F. T. GREENHALGE,
LEONARD HUNTRESS, HENRY C. COOPER,
FRANK COBURN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $998,250 00 | Deposits, | $6,336,247 96 |
| Bank stock as per schedule, | 730,869 75 | Guaranty fund, | 380,000 00 |
| Loans on bank stock, | 53,900 00 | Interest account, | 101,824 04 |
| Railroad bonds as per schedule, | 1,160,000 00 | Profit and loss account, | 72,414 07 |
| Real estate by foreclosure, | 14,682 81 | | |
| Loans on real estate, | 2,617,376 29 | | |
| Loans on personal security, | 942,988 46 | | |
| Loans to counties, cities or towns (notes), | 17,500 00 | | |
| Deposits in banks, on interest, | 321,333 65 | | |
| Suspense, | 33,162 00 | | |
| Cash on hand, | 423 11 | | |
| | $6,890,486 07 | | $6,890,486 07 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Hancock National Bank, Boston, | $25,000 00 |
| National Bank of Redemption, Boston, | 51,176 59 |
| State National Bank, Boston, | 78 71 |
| Shoe & Leather National Bank, Boston, | 175 66 |
| Holyoke National Bank, Holyoke, | 15,000 00 |
| Appleton National Bank, Lowell, | 104,902 69* |
| Pynchon National Bank, Springfield, | 75,000 00 |
| Third National Bank, Springfield, | 50,000 00 |

* This deposit, in excess of the limit, has since been reduced.

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## City Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 10 shares Wamesit National Bank, Lowell, | $1,000 00 |
| On 15 shares Wamesit National Bank, Lowell, | |
| On 15 shares Brockton National Bank, Brockton, | 3,000 00 |
| On 5 shares Prescott National Bank, Lowell, | 500 00 |
| On 38 shares Wamesit National Bank, Lowell, | 3,800 00 |
| On 6 shares Appleton National Bank, Lowell, | 600 00 |
| On 111 shares Pacific National Bank, Lawrence, | 10,500 00 |
| On 20 shares Lowell Trust Company, Lowell, | 1,500 00 |
| On 90 shares Old Lowell National Bank, Lowell, | 9,000 00 |
| On 5 shares Appleton National Bank, Lowell, | |
| On 20 shares Lowell Trust Company, Lowell, | 2,100 00 |
| On 40 shares Agawam National Bank, Springfield, | 3,200 00 |
| On 30 shares First National Bank, Lowell, | 3,000 00 |
| On 30 shares Old Lowell National Bank, Lowell, | 3,000 00 |
| On 10 shares Massachusetts Loan and Trust Company, Boston, | 700 00 |
| On 10 shares Prescott National Bank, Lowell, | 1,000 00 |
| On 90 shares Pacific National Bank, Lawrence, | 6,000 00 |
| On 50 shares Appleton National Bank, Lowell, | 5,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $50,000 | $51,000 00 | $50,000 00 |
| of Cleveland, Ohio, 4s, | 52,000 | 52,880 00 | 52,000 00 |
| of Des Moines, Iowa, 4s, | 60,000 | 60,900 00 | 60,000 00 |
| of Fall River, Mass., 4s, | 50,000 | 52,250 00 | 50,000 00 |
| of Fitchburg, Mass., 4s, | 125,000 | 133,250 00 | 125,000 00 |
| of Indianapolis, Ind., 4s, | 40,000 | 41,400 00 | 40,000 00 |
| of Lawrence, Mass., 4s, | 100,000 | 107,000 00 | 100,000 00 |
| of Lowell, Mass., 4s, | 50,000 | 55,000 00 | 50,000 00 |
| of Milwaukee, Wis., 5s, | 100,000 | 115,670 00 | 100,000 00 |
| of Saginaw, Mich., 4½s, | 50,000 | 56,600 00 | 50,000 00 |
| of Waterbury, Conn., 4s, | 100,000 | 105,000 00 | 100,000 00 |
| Town of Cranston, R. I., 4s, | 74,000 | 76,590 00 | 74,000 00 |
| of Maynard, Mass., 4s, | 15,000 | 15,825 00 | 15,000 00 |
| United States 4s, | 110,000 | 135,200 00 | 132,250 00 |
| | $976,000 | $1,058,565 00 | $998,250 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 80 | Atlantic Nat'l Bank, Boston, | $8,000 | $10,100 00 | $8,000 00 |
| 200 | Atlas National Bank, Boston, | 20,000 | 24,650 00 | 20,000 00 |
| 204 | Blackstone N'l Bank, Boston, | 20,400 | 20,400 00 | 20,400 00 |

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**City Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks* — Continued.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 210 | Boston Nat'l Bank, Boston, . | $21,000 | $21,052 50 | $21,000 00 |
| 124 | Boylston Nat'l Bank, Boston, . | 12,400 | 16,368 00 | 12,400 00 |
| 39 | Bunker Hill N'l Bank, Boston, | 3,900 | 7,731 75 | 3,900 00 |
| 78 | City National Bank, Boston, . | 7,800 | 6,118 00 | 7,800 00 |
| 138 | Columbian N'l Bank, Boston, | 13,800 | 13,455 00 | 13,800 00 |
| 146 | Continental N'l Bank, Boston, | 14,600 | 15,768 00 | 14,600 00 |
| 100 | Eliot National Bank, Boston, . | 10,000 | 13,000 00 | 10,000 00 |
| 55 | Everett Nat'l Bank, Boston, . | 5,500 | 4,702 50 | 5,494 75 |
| 200 | First Nat'l Bank, Boston, . | 20,000 | 47,950 00 | 20,000 00 |
| 200 | Globe Nat'l Bank, Boston, . | 20,000 | 17,025 00 | 20,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, | 10,000 | 10,725 00 | 10,000 00 |
| 135 | Howard Nat'l Bank, Boston, . | 13,500 | 13,085 00 | 13,500 00 |
| 100 | Market Nat'l Bank, Boston, . | 10,000 | 8,000 00 | 10,000 00 |
| 44 | Merchants' N'l Bank, Boston, . | 4,400 | 7,051 00 | 4,400 00 |
| 100 | Metropolitan N'l B'k, Boston, | 10,000 | 9,325 00 | 10,000 00 |
| 125 | Massachusetts Loan & Trust Company, Boston, . . | 12,500 | 14,625 00 | 12,500 00 |
| 150 | N'l B'k of Commerce, Boston, | 15,000 | 16,800 00 | 15,000 00 |
| 100 | National Bank of the Commonwealth, Boston, . . | 10,000 | 13,900 00 | 10,000 00 |
| 250 | N'l B'k of No. America, Boston, | 25,000 | 26,500 00 | 25,000 00 |
| 400 | N'l B'k of Redemption, Boston, | 40,000 | 48,400 00 | 40,000 00 |
| 400 | N'l B'k of the Republic, Boston, | 40,000 | 61,200 00 | 40,000 00 |
| 30 | Nat'l Eagle Bank, Boston, . | 3,000 | 2,482 50 | 3,000 00 |
| 50 | Nat'l Exchange Bank, Boston, | 5,000 | 6,250 00 | 5,000 00 |
| 150 | N'l Hide & Leather B'k, Boston, | 15,000 | 15,937 50 | 15,000 00 |
| 375 | Nat'l Revere Bank, Boston, . | 37,500 | 34,875 00 | 37,500 00 |
| 36 | Nat'l Union Bank, Boston, . | 3,600 | 4,842 00 | 3,600 00 |
| 70 | Nat'l Webster Bank, Boston, . | 7,000 | 7,280 00 | 7,000 00 |
| 65 | New England N'l B'k, Boston, | 6,500 | 10,318 75 | 6,500 00 |
| 167 | North National Bank, Boston, | 16,700 | 17,889 87 | 16,700 00 |
| 40 | Old Boston N'l Bank, Boston, | 4,000 | 4,370 00 | 4,000 00 |
| 265 | Second Nat'l Bank, Boston, . | 26,500 | 47,236 25 | 26,500 00 |
| 100 | Shawmut Nat'l Bank, Boston, | 10,000 | 11,000 00 | 10,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, | 5,000 | 4,525 00 | 4,500 00 |
| 108 | State Nat'l Bank, Boston, . | 10,800 | 12,204 00 | 10,800 00 |
| 205 | Suffolk Nat'l Bank, Boston, . | 20,500 | 21,576 25 | 20,500 00 |
| 400 | Third Nat'l Bank, Boston, . | 40,000 | 36,400 00 | 40,000 00 |
| 236 | Tremont Nat'l Bank, Boston, . | 23,600 | 21,004 00 | 23,600 00 |
| 39 | Washington N'l B'k, Boston, . | 3,900 | 4,212 00 | 3,900 00 |
| 25 | Bay State N'l B'k, Lawrence, . | 1,875 | 3,200 00 | 1,875 00 |
| 610 | Appleton Nat'l Bank, Lowell, . | 61,000 | 79,300 00 | 61,000 00 |
| 94 | First Nat'l Bank, Lowell, . | 9,400 | 16,450 00 | 9,400 00 |
| 220 | Prescott Nal'l Bank, Lowell, . | 22,000 | 32,450 00 | 22,000 00 |
| 73 | Railroad Nat'l Bank, Lowell, . | 7,300 | 9,490 00 | 7,300 00 |
| 100 | Wamesit Nat'l Bank, Lowell, | 10,000 | 14,000 00 | 10,000 00 |
| 25 | First N'l Bank, Marlborough, | 2,500 | 2,500 00 | 2,500 00 |

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**City Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 42 | Framingham National Bank, South Framingham, . . | $4,200 | $4,830 00 | $4,200 00 |
| 56 | Merchants' N'l Bank, Lowell, | 5,600 | 8,400 00 | 5,600 00 |
| 11 | Old Lowell N'l Bank, Lowell, | 1,100 | 1,320 00 | 1,100 00 |
| | | $731,375 | $882,274 87 | $730,869 75 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $200,000 | $206,270 00 | $200,000 00 |
| Concord & Montreal R.R. 4s, . . | 200,000 | 208,000 00 | 200,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 50,000 | 52,750 00 | 50,000 00 |
| Fitchburg R.R. 4s, . . . . | 100,000 | 100,375 00 | 100,000 00 |
| Fitchburg R.R. 4½s, . . . . | 100,000 | 101,000 00 | 100,000 00 |
| Fitchburg R.R. 5s, . . . . | 100,000 | 106,500 00 | 100,000 00 |
| Lowell & Lawrence R.R. 6s, . . | 10,000 | 10,300 00 | 10,000 00 |
| Maine Central R.R. 4½s, . . . | 50,000 | 54,000 00 | 50,000 00 |
| Old Colony R.R. 4s, . . . | 200,000 | 214,000 00 | 200,000 00 |
| Sullivan County R.R. 4s, . . . | 100,000 | 104,000 00 | 100,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 50,750 00 | 50,000 00 |
| | $1,160,000 | $1,207,945 00 | $1,160,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $156,333 65 | 2 per cent. | $7,000 00 | 4⅜ per cent. | $10,500 00 | 5½ per cent. |
| 165,000 00 | 3 " | 452,370 00 | 4½ " | 165,723 36 | 6 " |
| 2,500 00 | 4 " | 2,993,671 39 | 5 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $14,682 81 |
| Assessed value of the same, . . . . . | | 29,650 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 163 74 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 452 | |
| Aggregate amount of the same, . . . . . | | 634,101 02 |
| Total number of loans upon real estate, . . . . . | 637 | |

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**City Institution for Savings** — Concluded.

| | | |
|---|---|---|
| Amount of investments from which no income is received, | | $71,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 318,644 55 |
| Times for the dividends fixed by the by-laws: second Saturday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $117,972 44<br>2 per cent., 120,194 58 | 238,167 02 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,236 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,659 | |
| Total number of open accounts Oct. 31, 1895, | 15,952 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 12,983 74 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 864,478 45 |
| Number of same, | 14,389 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 876,613 87 |
| Number of same, | 15,731 | |

Date of examination by commissioner: November 19.

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## CLINTON SAVINGS BANK — CLINTON.

Incorporated May 15, 1851. Present number of corporators, 52.

CHAS. L. SWAN, *President.* C. L. S. HAMMOND, *Treasurer.*

CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. L. SWAN, G. W. WEEKS,
C. C. STONE, J. E. THAYER,
LUCIUS FIELD.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; and 2 to 4 P.M. Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $62,234 00 | Deposits, | $1,666,853 39 |
| Loans on public funds, | 700 00 | Guaranty fund, | 57,800 00 |
| Bank stock as per schedule, | 84,000 00 | Profit and loss account, | 2,737 18 |
| Loans on bank stock, | 1,300 00 | | |
| Railroad bonds as per schedule, | 95,700 00 | | |
| Loans on railroad stock, | 25,000 00 | | |
| Loans on real estate, | 800,416 59 | | |
| Loans on personal security, | 481,235 00 | | |
| Loans to counties, cities or towns (notes), | 101,400 00 | | |
| Deposits in banks, on interest, | 17,665 96 | | |
| Deposits in banks, not on interest, | 22,899 50 | | |
| Premium account, | 10,682 91 | | |
| Oregon Short Line & Wabash R.R. bonds,* | 17,700 00 | | |
| Cash on hand, | 6,456 61 | | |
| | $1,727,390 57 | | $1,727,390 57 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Boston, | $17,665 96 |
| First National Bank, Clinton, | 22,899 50 |

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Federal Reserve Bank of St. Louis

## Clinton Savings Bank — Continued.

Loan on Public Funds: —

On $1,000 United States 4s, . . . . . $700 00

Loan on Bank Stock: —

On 40 shares First National Bank, Clinton, . . . . . $1,300 00

Loan on Railroad Stock: —

On 250 shares Boston & Maine R.R., . . . . . $25,000 00

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, . . | $4,000 | $4,080 00 | $4,000 00 |
| of Boston, Mass., 5s, . . | 2,000 | 2,280 00 | 2,000 00 |
| of Cambridge, Mass., 6s, . . | 5,000 | 5,850 00 | 5,000 00 |
| of Providence, R. I., 6s, . . | 1,000 | 1,110 00 | 1,000 00 |
| Town of Clinton, Mass., 4s, . . | 50,000 | 51,641 66 | 50,234 00 |
| | $62,000 | $64,961 66 | $62,234 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 14 | Atlas National Bank, Boston, . | $1,400 | $1,725 50 | $1,400 00 |
| 2 | Boston National Bank, Boston, | 200 | 201 25 | 200 00 |
| 20 | Central Nat'l Bank, Boston, . | 2,000 | 2,600 00 | 4,000 00 |
| 16 | Howard Nat'l Bank, Boston, . | 1,600 | 1,552 00 | 1,600 00 |
| 20 | Market Nat'l Bank, Boston, . | 2,000 | 1,600 00 | 2,000 00 |
| 50 | Manufacturers' N'l B'k, Boston, | 5,000 | 5,037 50 | 5,000 00 |
| 30 | Metropolitan N'l B'k, Boston, . | 3,000 | 2,797 50 | 3,000 00 |
| 44 | N'l B'k of No. America, Boston, | 4,400 | 4,664 00 | 4,400 00 |
| 5 | National City Bank, Boston, . | 500 | 405 00 | 500 00 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,062 50 | 1,000 00 |
| 70 | National Webster B'k, Boston, | 7,000 | 7,280 00 | 7,000 00 |
| 329 | First National Bank, Clinton, . | 32,900 | 41,125 00 | 32,900 00 |
| 40 | Fitchburg N'l B'k, Fitchburg, | 4,000 | 6,000 00 | 6,000 00 |
| 50 | First N'l Bank, New Bedford, . | 5,000 | 7,650 00 | 5,000 00 |
| 50 | National Bank of Commerce, New Bedford, . . . | 5,000 | 4,250 00 | 5,000 00 |
| 50 | Orange Nat'l Bank, Orange, . | 5,000 | 7,500 00 | 5,000 00 |
| | | $80,000 | $95,450 25 | $84,000 00 |

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**Clinton Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $20,000 | $20,600 00 | $20,000 00 |
| Boston & Lowell R.R. 4½s, | 1,000 | 1,045 00 | 1,000 00 |
| Boston & Lowell R.R. 5s, | 4,000 | 4,170 00 | 4,000 00 |
| Fitchburg R.R. 4s, | 6,000 | 6,060 00 | 6,000 00 |
| Fitchburg R.R. 5s, | 35,000 | 37,400 00 | 35,000 00 |
| Maine Central R.R. 7s, | 7,000 | 9,590 00 | 7,000 00 |
| Old Colony R.R. 4s, | 1,000 | 1,070 00 | 1,000 00 |
| Old Colony R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 10,000 | 11,900 00 | 11,700 00 |
| | $94,000 | $102,135 00 | $95,700 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $17,665 96 | 2 per cent. | $81,500 00 | 4½ per cent. | $550 00 | 5½ per cent. |
| 25,000 00 | 3¾ " | 69,600 00 | 4½ " | 74,732 00 | 6 " |
| 350,500 00 | 4 " | 804,334 59 | 5 " | 3,835 00 | 7 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 380 | |
| Aggregate amount of the same, | | $413,093 84 |
| Total number of loans upon real estate, | 385 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 76,579 84 |
| Times for the dividends fixed by the by-laws: second Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $31,299 09<br>2 per cent., 31,547 78 | 62,846 87 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 719 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 655 | |
| Total number of open accounts Oct. 31, 1895, | 5,303 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,416 75 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 288,174 80 |
| Number of same, | 4,535 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 293,121 27 |
| Number of same, | 3,988 | |
| Date of examination by commissioner: February 15. | | |

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## COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 43.

ABRAHAM H. TOWER, *President.* CALEB LOTHROP, *Treasurer.*
CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MORGAN B. STETSON, LOUIS N. LINCOLN,
CHAS. F. TILDEN, ABRAHAM H. TOWER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $9,000 00 | Deposits, | $579,280 61 |
| Bank stock as per schedule, | 52,700 00 | Guaranty fund, | 23,040 00 |
| Loans on bank stock, | 5,000 00 | Interest account, | 8,467 65 |
| Railroad bonds as per schedule, | 23,000 00 | Profit and loss account, | 6,809 49 |
| Real estate by foreclosure, | 17,000 00 | Uncompleted loans, | 1,167 50 |
| Loans on real estate, | 380,289 15 | | |
| Loans on personal security, | 76,950 00 | | |
| Loans to counties, cities or towns (notes), | 40,500 00 | | |
| Deposits in banks, on interest, | 13,061 04 | | |
| Expense account, | 609 03 | | |
| Suspense account, | 87 60 | | |
| Cash on hand, | 568 43 | | |
| | $618,765 25 | | $618,765 25 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston National Bank, Boston, | $10,766 49 |
| Hingham National Bank, Hingham, | 2,294 55 |

Loan on Bank stock: —

| | |
|---|---|
| On 50 shares Fourth National Bank, Boston, | $5,000 00* |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Springfield, Ohio, 4½s, | $9,000 | $9,750 00 | $9,000 00 |

* The bank has been notified that this loan is in excess of the legal limit.

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**Cohasset Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Atlas National Bank, Boston, | $3,000 | $3,690 00 | $3,000 00 |
| 13 | Blackstone N'l Bank, Boston, | 1,300 | 1,300 00 | 1,300 00 |
| 45 | Boston National Bank, Boston, | 4,500 | 4,500 00 | 4,500 00 |
| 20 | Columbian N'l Bank, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 40 | Continental N'l Bank, Boston, | 4,000 | 4,320 00 | 4,000 00 |
| 20 | Everett Nat'l Bank, Boston, | 2,000 | 1,600 00 | 2,000 00 |
| 30 | Market National Bank, Boston, | 3,000 | 2,400 00 | 3,000 00 |
| 23 | Merchants' Nat'l B'k, Boston, | 2,300 | 3,680 00 | 2,300 00 |
| 22 | N'l B'k of the Republic, Boston, | 2,200 | 3,344 00 | 2,200 00 |
| 43 | National City Bank, Boston, | 4,300 | 3,483 00 | 4,300 00 |
| 18 | National Eagle Bank, Boston, | 1,800 | 1,494 00 | 1,800 00 |
| 25 | N'l Hide & Leather B'k, Boston, | 2,500 | 2,650 00 | 2,500 00 |
| 45 | National Revere Bank, Boston, | 4,500 | 4,185 00 | 4,500 00 |
| 15 | National Union Bank, Boston, | 1,500 | 2,025 00 | 1,500 00 |
| 10 | Nat'l Webster Bank, Boston, | 1,000 | 1,040 00 | 1,000 00 |
| 12 | North National Bank, Boston, | 1,200 | 1,260 00 | 1,200 00 |
| 32 | Shawmut Nat'l Bank, Boston, | 3,200 | 3,520 00 | 3,200 00 |
| 38 | State National Bank, Boston, | 3,800 | 4,256 00 | 3,800 00 |
| 36 | Tremont Nat'l Bank, Boston, | 3,600 | 3,204 00 | 3,600 00 |
| 10 | Washington N'l Bank, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| | | $52,700 | $55,031 00 | $52,700 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Eastern R.R. 6s, | $13,000 | $15,600 00 | $13,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,800 00 | 10,000 00 |
| | $23,000 | $26,400 00 | $23,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $10,766 49 | 2 per cent. | $9,000 00 | 4¼ per cent. | $173,610 00 | 5 per cent. |
| 2,294 55 | 2½ " | 27,300 00 | 4½ " | 86,100 00 | 5½ |
| 69,500 00 | 4 " | 28,000 00 | 4¾ " | 109,229 15 | 6 |

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**Cohasset Savings Bank** — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $17,000 00 |
| Assessed value of the same, | | 21,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 181 | |
| Aggregate amount of the same, | | 184,233 00 |
| Total number of loans upon real estate, | 185 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 29,055 77 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $10,921 44<br>2 per cent., 11,105 19 | 22,026 63 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 141 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 87 | |
| Total number of open accounts Oct. 31, 1895, | 1,369 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,032 74 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 76,689 31 |
| Number of same, | 715 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 79,496 32 |
| Number of same, | 880 | |

Date of examination by commissioner: September 3.

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Federal Reserve Bank of St. Louis

## CONWAY SAVINGS BANK — CONWAY.

Incorporated March 10, 1887. Present number of corporators, 23.

JOHN B. PACKARD, *President.* W. G. AVERY, *Treasurer.*
W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CARLOS BATCHELDER, JOHN B. PACKARD,
ARTHUR P. DELABARRE, HARRIS D. PEASE,
CHAS. B. MERRITT.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $5,000 00 | Deposits, | $162,404 72 |
| Bank stock as per schedule, | 5,000 00 | Guaranty fund, | 2,278 96 |
| Loans on bank stock, | 2,174 00 | Profit and loss account, | 748 08 |
| Railroad bonds as per schedule, | 5,000 00 | | |
| Loans on real estate, | 103,460 00 | | |
| Loans on personal security, | 20,630 00 | | |
| Loans to counties, cities or towns (notes), | 4,500 00 | | |
| Deposits in banks, on interest, | 19,630 26 | | |
| Insurance account, | 37 50 | | |
| | $165,431 76 | | $165,431 76 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Conway National Bank, Conway, | $8,630 26* |
| City National Bank, Holyoke, | 5,000 00 |
| Park National Bank, Holyoke, | 1,000 00 |
| Pynchon National Bank, Springfield, | 5,000 00 |

* Since reduced within the legal limit.

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**Conway Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares Conway National Bank, Conway, | $50 00 |
| On 3 shares Conway National Bank, Conway, | 200 00 |
| On 5 shares Conway National Bank, Conway, | 324 00 |
| On 15 shares City National Bank, Holyoke, | 1,100 00 |
| On 5 shares Northampton National Bank, Northampton, | 500 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $1,000 | $1,140 00 | $1,000 00 |
| of Cleveland, Ohio, 5s, | 1,000 | 1,005 00 | 1,000 00 |
| of Holyoke, Mass, 4s, | 2,000 | 2,100 00 | 2,000 00 |
| of Milwaukee, Wis., 5s, | 1,000 | 1,180 00 | 1,000 00 |
| | $5,000 | $5,425 00 | $5,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Conway Nat'l Bank, Conway, | $3,000 | $3,300 00 | $3,000 00 |
| 10 | City National Bank, Holyoke, | 1,000 | 1,100 00 | 1,000 00 |
| 10 | Adams N'l B'k, North Adams, | 1,000 | 1,200 00 | 1,000 00 |
| | | $5,000 | $5,600 00 | $5,000 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $1,000 | $1,050 00 | $1,000 00 |
| Connecticut River R.R. 4s, | 1,000 | 1,060 00 | 1,000 00 |
| Fitchburg R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Old Colony R.R. 4s, | 1,000 | 1,080 00 | 1,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 1,000 | 1,040 00 | 1,000 00 |
| | $5,000 | $5,260 00 | $5,000 00 |

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**Conway Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $23,630 26 | 4 per cent. | $122,540 00 | 5 per cent. | $4,224 00 | 6 per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 78 | |
| Aggregate amount of the same, | | $61,264 00 |
| Total number of loans upon real estate, | 65 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 7,614 78 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,901 09<br>2 per cent., 3,038 44 | 5,939 53 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 90 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 76 | |
| Total number of open accounts Oct. 31, 1895, | 616 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 565 43 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 35,999 52 |
| Number of same, | 397 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 34,025 85 |
| Number of same, | 390 | |

Date of examination by commissioner: June 21.

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Federal Reserve Bank of St. Louis

## COUNTY SAVINGS BANK — CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 61.

ALBERT D. BOSSON, *President.* GEORGE T. ROBERTS, *Treasurer.*
VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN H. CUNNINGHAM, GEORGE W. MOSES,
HENRY N. WENTWORTH, ALBERT D. BOSSON,
MILTON RAY, JOHN MULLOY,
W. H. HIXON.

Open for business every business day, 8 A.M. to 1 P.M.; and on Monday, Wednesday and Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $17,036 31 | Deposits, | $334,012 72 |
| Bank stock as per schedule, | 15,500 00 | Guaranty fund, | 5,400 00 |
| Loans on bank stock, | 1,750 00 | Interest account, | 473 60 |
| Railroad bonds as per schedule, | 16,000 00 | Profit and loss account, | 2,821 09 |
| Real estate (for banking purposes), | 8,800 00 | | |
| Loans on real estate, | 226,773 48 | | |
| Loans on personal security, | 34,900 00 | | |
| Loans to counties, cities or towns (notes), | 7,000 00 | | |
| Deposits in banks, on interest, | 13,217 29 | | |
| Expense account, | 127 75 | | |
| Premium account, | 1,300 00 | | |
| Cash on hand, | 302 58 | | |
| | $342,707 41 | | $342,707 41 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| First Ward National Bank, Boston, | $5,187 79 |
| Winthrop National Bank, Boston, | 1,033 42 |
| Winnisimmet National Bank, Chelsea, | 6,996 08 |

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Federal Reserve Bank of St. Louis

**County Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 10 shares Winnisimmet National Bank, Chelsea, | $800 00 |
| On 10 shares Winnisimmet National Bank, Chelsea, | 850 00 |
| On 10 shares Baxter National Bank, Rutland Vt., | 100 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 4s, | $4,000 00 | $4,220 00 | $4,000 00 |
| of Cleveland, Ohio, 4s, | 3,000 00 | 3,030 00 | 3,000 00 |
| of Haverhill, Mass., 4s, | 1,000 00 | 1,015 00 | 1,000 00 |
| of Lewiston, Me., 5s, | 500 00 | 505 00 | 500 00 |
| of Milwaukee, Wis., 5s, | 3,000 00 | 3,330 00 | 3,000 00 |
| of Springfield, Ohio, 6s, | 4,036 31 | 4,396 27 | 4,036 31 |
| Town of Ashland, Mass., 4s, | 700 00 | 707 00 | 700 00 |
| of South Wayne, Ind., 6s, | 800 00 | 1,000 00 | 800 00 |
| | $17,036 31 | $18,203 27 | $17,036 31 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 11 | Columbian N'l Bank, Boston, | $1,100 | $1,100 00 | $1,100 00 |
| 25 | First Ward N'l Bank, Boston, | 2,500 | 3,250 00 | 2,500 00 |
| 4 | Freeman's N'l Bank, Boston, | 400 | 360 00 | 400 00 |
| 1 | National City Bank, Boston, | 100 | 81 00 | 100 00 |
| 6 | National Eagle Bank, Boston, | 600 | 496 50 | 600 00 |
| 15 | N'l Hide & Leather B'k, Boston, | 1,500 | 1,590 00 | 1,500 00 |
| 3 | N'l B'k of No. America, Boston, | 300 | 318 00 | 300 00 |
| 10 | Old Boston N'l Bank, Boston, | 1,000 | 1,090 00 | 1,000 00 |
| 1 | Suffolk National Bank, Boston, | 100 | 104 75 | 100 00 |
| 20 | Third National Bank, Boston, | 2,000 | 1,820 00 | 2,000 00 |
| 10 | Washington N'l Bank, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| 10 | First National Bank, Chelsea, | 1,000 | 1,060 00 | 1,000 00 |
| 15 | Winnisimmet N'l B'k, Chelsea, | 1,500 | 1,460 00 | 1,500 00 |
| 6 | Dedham Nat'l Bank, Dedham, | 600 | 612 00 | 600 00 |
| 5 | First Nat'l Bank, Newburyport, | 500 | 650 00 | 500 00 |
| 10 | So. Danvers N'l B'k, Peabody, | 1,000 | 1,180 00 | 1,000 00 |
| 3 | Mechanics' N'l B'k, Worcester, | 300 | 270 00 | 300 00 |
| | | $15,500 | $16,522 25 | $15,500 00 |

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**County Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Cheshire R.R 6s, | $3,000 | $3,150 00 | $3,000 00 |
| Concord & Montreal R.R. 4s, | 6,000 | 6,240 00 | 6,000 00 |
| Maine Central R.R 4s, | 1,000 | 1,010 00 | 1,000 00 |
| Maine Central R.R. 4½s, | 500 | 540 00 | 500 00 |
| Maine Central R.R. 5s, | 500 | 565 00 | 500 00 |
| Upper Coos R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| | $16,000 | $16,505 00 | $16,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $6,221 21 | 2 per cent. | $7,000 00 | 3⅞ per cent. | $15,500 00 | 5½ per cent. |
| 6,996 08 | 2¾ " | 28,150 00 | 5 " | 219,773 48 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $8,800 00 |
| Estimated value of the same, | | 8,800 00 |
| Assessed value of the same, | | 8,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 524 52 |
| Number of loans which are of an amount not exceeding $3,000 each, | 153 | |
| Aggregate amount of the same, | | 191,924 00 |
| Total number of loans upon real estate, | 159 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 15,874 20 |
| Times for the dividends fixed by the by-laws: third Saturday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $5,256 91<br>2 per cent., 5,789 20 | 11,046 11 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 444 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 221 | |
| Total number of open accounts Oct. 31, 1895, | 1,627 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,789 81 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 186,936 76 |
| Number of same, | 3,342 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 143,648 15 |
| Number of same, | 1,780 | |

Date of examination by commissioner: March 14.

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## CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 31.

G. L. RIST, *President.* D. P. ABERCROMBIE, *Treasurer.*
W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

G. L. RIST, JAMES A. GUNN,
E. L. GODDARD.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $84,000 00 | Deposits, | $856,853 55 |
| Bank stock as per schedule, | 23,300 00 | Guaranty fund, | 25,500 00 |
| Loans on bank stock, | 7,500 00 | Profit and loss account, | 5,207 84 |
| Railroad bonds as per schedule, | 83,500 00 | Suspense account, | 121 77 |
| Real estate (for banking purposes), | 31,000 00 | | |
| Loans on real estate, | 412,269 62 | | |
| Loans on personal security, | 207,480 00 | | |
| Loans to counties, cities or towns (notes), | 9,300 00 | | |
| Loans on depositors' books, | 155 00 | | |
| Deposits in banks, on interest, | 22,800 00 | | |
| Deposits in banks, not on interest, | 5,047 42 | | |
| Premium account, | 1,000 00 | | |
| Real estate, | 200 00 | | |
| Cash on hand, | 131 12 | | |
| | $887,683 16 | | $887,683 16 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Crocker National Bank, Turner's Falls, | $22,847 42 |
| Packard National Bank, Greenfield, | 5,000 00 |

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**Crocker Institution for Savings** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 25 shares Crocker National Bank, Turner's Falls, | $2,500 00* |
| On 8 shares Crocker National Bank, Turner's Falls, | 500 00 |
| On 6 shares Crocker National Bank, Turner's Falls, | 100 00 |
| On 5 shares Crocker National Bank, Turner's Falls, | 400 00 |
| On 40 shares Packard National Bank, Greenfield, | 4,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $5,000 | $5,590 00 | $5,000 00 |
| of Boston, Mass., 5s, | 4,000 | 4,600 00 | 4,000 00 |
| of Cambridge, Mass., 4s, | 20,000 | 21,500 00 | 20,000 00 |
| of Cleveland, Ohio, 5s, | 4,000 | 4,240 00 | 4,000 00 |
| of East Saginaw, Mich., 5s, | 3,000 | 3,180 00 | 3,000 00 |
| of Fort Wayne, Ind., 4½s, | 4,000 | 4,320 00 | 4,000 00 |
| of Fort Wayne, Ind., 6s, | 1,000 | 1,060 00 | 1,000 00 |
| of Lynn, Mass., 5s, | 1,000 | 1,100 00 | 1,000 00 |
| of Meriden, Conn., 4s, | 5,000 | 5,100 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 5,000 | 5,850 00 | 5,000 00 |
| of Providence, R. I., 5s, | 5,000 | 5,350 00 | 5,000 00 |
| of Salem, Mass., 5s, | 7,000 | 7,700 00 | 7,000 00 |
| of Somerville, Mass., 4½s, | 2,000 | 2,140 00 | 2,000 00 |
| of Springfield, Mass., 4s, | 5,000 | 5,350 00 | 5,000 00 |
| Town of Turner's Falls (Fire District) 4s, | 3,000 | 3,120 00 | 3,000 00 |
| District of Columbia 5s, | 8,000 | 8,400 00 | 8,000 00 |
| District of Columbia 6s, | 2,000 | 2,320 00 | 2,000 00 |
| | $84,000 | $90,920 00 | $84,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Central National Bank, Boston, | $1,000 | $1,300 00 | $1,000 00 |
| 7 | Columbian Nat'l Bank, Boston, | 700 | 700 00 | 700 00 |
| 40 | Continental N'l Bank, Boston, | 4,000 | 4,320 00 | 4,000 00 |
| 10 | Eliot National Bank, Boston, | 1,000 | 1,330 00 | 1,000 00 |
| 10 | N'l B'k of Commerce, Boston, | 1,000 | 1,110 00 | 1,000 00 |
| 6 | Nat'l Webster Bank, Boston, | 600 | 600 00 | 600 00 |
| 10 | Tremont Nat'l Bank, Boston, | 1,000 | 890 00 | 1,000 00 |
| 40 | Conway Nat'l Bank, Boston, | 4,000 | 4,400 00 | 4,000 00 |
| 100 | Crocker N'l B'k, Turner's Falls, | 10,000 | 12,200 00 | 10,000 00 |
| | | $23,300 | $26,850 00 | $23,300 00 |

* Additional collateral has since been obtained on this loan in excess of the legal limit.

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## Crocker Institution for Savings — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, | $10,000 | $10,900 00 | $10,000 00 |
| Boston & Maine R.R. 4½s, | 15,000 | 17,250 00 | 15,000 00 |
| Concord & Montreal R R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 2,000 | 2,120 00 | 2,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 15,000 | 15,650 00 | 15,000 00 |
| Maine Central R.R. 4½s, | 5,000 | 5,400 00 | 5,000 00 |
| Old Colony R.R. 4s, | 13,000 | 13,910 00 | 13,000 00 |
| Portland & Ogdensburg R.R. 6s, | 3,500 | 3,800 00 | 3,500 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Worcester & Nashua R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| | $83,500 | $89,830 00 | $83,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $22,800 00 | 2 per cent. | $100,000 00 | 4½ per cent. | $522,404 62 | 5 per cent. |
| 14,300 00 | 4 " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $31,000 00 |
| Estimated value of the same, | | 31,000 00 |
| Assessed value of the same, | | 22,400 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,469 99 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 200 00 |
| Assessed value of the same, | | 300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 416 | |
| Aggregate amount of the same, | | 305,433 62 |
| Total number of loans upon real estate, | 351 | |
| Amount of investments from which no income is received, | | 200 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 42,485 09 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $15,632 54<br>2 per cent., 16,157 79 | 31,790 33 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 373 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 226 | |
| Total number of open accounts Oct. 31, 1895, | 2,366 | |

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**Crocker Institution for Savings** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,340 65 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 138,019 03 |
| Number of same, | 1,820 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 116,094 43 |
| Number of same, | 1,404 | |

Date of examination by commissioner: April 16.

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## DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 45.

AUGUSTUS MUDGE, *President.* ALBION F. WELCH, *Treasurer.*
ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

IRA P. POPE, J. FRANK PORTER,
CHAS. H. GOULD, CHAUNCEY S. RICHARDS,
GILBERT A. TAPLEY.

Open for business every business day, except Saturdays, 8 A.M. to 12 M.; 1 to 3 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $10,000 00 | Deposits, | $1,401,641 55 |
| Bank stock as per schedule, | 142,480 50 | Guaranty fund, | 70,000 00 |
| Loans on bank stock, | 17,175 00 | Interest account, | 4,707 42 |
| Railroad bonds as per schedule, | 150,000 00 | Undivided earnings, | 34,316 92 |
| Loans on railroad stock, | 50,000 00 | Rent, | 106 84 |
| Real estate by foreclosure, | 55,679 24 | | |
| Loans on real estate, | 494,430 00 | | |
| Loans on personal security, | 499,661 97 | | |
| Loans to counties, cities or towns (notes), | 2,500 00 | | |
| Loans on depositors' books, | 350 00 | | |
| Deposits in banks, on interest, | 78,619 95 | | |
| Deposits in banks, not on interest, | 2,004 47 | | |
| Expense account, | 191 66 | | |
| Insurance account, | 95 83 | | |
| Tax account, | 187 59 | | |
| Taxes paid, | 6 69 | | |
| Cash on hand, | 7,389 83 | | |
| | $1,510,772 73 | | $1,510,772 73 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Faneuil Hall National Bank, Boston, | $53,615 20 |
| First National Bank, Danvers, | 27,004 75 |
| Maverick National Bank, Boston, | 4 47 |

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## Danvers Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 6 shares Salem National Bank, Salem, . . . . . | $1,800 00* |
| On 16 shares First National Bank, Danvers, . . . . . | |
| On 5 shares First National Bank, Danvers, . . . . . | 375 00* |
| On 221 shares Massachusetts National Bank, Boston, . . . . | 15,000 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 500 shares Boston & Maine R.R., . . . . . | $50,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, . . | $10,000 | $10,200 00 | $10,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlas National Bank, Boston, . | $5,000 | $6,162 50 | $5,675 00 |
| 35 | Blackstone N'l Bank, Boston, . | 3,500 | 3,500 00 | 3,500 00 |
| 10 | Continental Nat'l B'k, Boston, | 1,000 | 1,080 00 | 1,080 00 |
| 85 | Globe National Bank, Boston, | 8,500 | 7,235 63 | 10,612 50 |
| 34 | Hancock Nat'l Bank, Boston, . | 3,400 | 3,060 00 | 3,345 00 |
| 68 | Howard Nat'l Bank, Boston, . | 6,800 | 6,392 00 | 6,800 00 |
| 20 | Lincoln Nat'l Bank, Boston, . | 2,000 | 1,555 00 | 2,100 00 |
| 50 | Merchants' Nat'l Bank, Boston, | 5,000 | 8,006 25 | 6,475 00 |
| 60 | N'l B'k of Commerce, Boston, | 6,000 | 6,660 00 | 6,000 00 |
| 71 | N'l B'k of No. America, Boston, | 7,100 | 7,579 25 | 7,268 75 |
| 65 | N'l B'k of Redemption, Boston, | 6,500 | 7,865 00 | 7,901 25 |
| 70 | Nat'l Exchage Bank, Boston, . | 7,000 | 8,750 00 | 7,097 50 |
| 75 | National Revere Bank, Boston, | 7,500 | 6,750 00 | 7,500 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,606 25 | 5,356 25 |
| 80 | Third National Bank, Boston, | 8,000 | 7,280 00 | 8,000 00 |
| 20 | Tremont Nat'l Bank, Boston, . | 2,000 | 1,780 00 | 2,000 00 |
| 25 | Washington N'l B'k, Boston, . | 2,500 | 2,700 00 | 2,500 00 |
| 131 | First National Bank, Danvers, | 9,825 | 10,119 75 | 10,197 00 |
| 75 | National Bank of Commerce, New Bedford, . . . | 7,500 | 6,375 00 | 8,962 50 |
| 125 | First N'l B'k, New Bedford, . | 12,500 | 19,125 00 | 14,947 25 |
| 20 | Warren Nat'l Bank, Peabody, | 2,000 | 2,580 00 | 2,000 00 |
| 10 | Rockport Nat'l B'k, Rockport, | 1,000 | 1,300 00 | 1,000 00 |
| 270 | Asiatic National Bank, Salem, | 8,100 | 8,100 00 | 8,100 00 |
| 7 | First National Bank, Salem, . | 700 | 630 00 | 700 00 |
| 5 | Naumkeag Nat'l Bank, Salem, | 500 | 650 00 | 500 00 |
| 25 | Salem National Bank, Salem, | 2,500 | 3,046 88 | 2,862 50 |
| | | $131,425 | $143,888 51 | $142,480 50 |

* The bank has been notified that these loans, in excess of the limit, must be reduced.

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## Danvers Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $35,000 | $36,575 00 | $35,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 20,000 | 21,400 00 | 20,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 25,000 | 26,375 00 | 25,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 10,050 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,100 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| Upper Coos R.R. 4½s, | 25,000 | 26,250 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 15,000 | 15,600 00 | 15,000 00 |
| | $150,000 | $157,050 00 | $150,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $78,619 95 | 2 per cent. | $87,000 00 | 4½ per cent. | $200,940 00 | 6 per cent. |
| 253,500 00 | 4 " | 317,561 97 | 5 " | 5,000 00 | 6½ " |
| 139,000 00 | 4¼ " | 49,220 00 | 5½ " | 11,895 00 | 7 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $55,679 24 |
| Assessed value of the same, | | 45,650 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 243 | |
| Aggregate amount of the same, | | 226,191 97 |
| Total number of loans upon real estate, | 241 | |
| Amount of investments from which no income is received, | | 530 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 67,008 72 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $26,161 83<br>2 per cent., 26,934 91 | 53,096 74 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 357 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 322 | |
| Total number of open accounts Oct. 31, 1895, | 3,996 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,355 90 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 190,044 48 |
| Number of same, | 2,444 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 184,761 85 |
| Number of same, | 2,311 | |
| Date of examination by commissioner: January 11. | | |

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## DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 116.

AUGUSTUS B. ENDICOTT, *President.* ALFRED HEWINS, *Treasurer.*
ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS B. ENDICOTT, JOHN R. BULLARD,
HOWARD COLBURN, DON G. HILL,
WINSLOW WARREN.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $705,000 00 | Deposits, | $2,633,591 87 |
| Bank stock as per schedule, | 70,100 00 | Guaranty fund, | 127,922 21 |
| Loans on bank stock, | 5,000 00 | Profit and loss account, | 122,665 12 |
| Railroad bonds as per schedule, | 696,500 00 | | |
| Real estate (for banking purposes), | 35,000 00 | | |
| Loans on real estate, | 583,750 00 | | |
| Loans on personal security, | 618,500 00 | | |
| Loans to counties, cities or towns (notes), | 96,250 00 | | |
| Deposits in banks, on interest, | 72,079 20 | | |
| Deposits in banks, not on interest, | 2,000 00 | | |
| | $2,884,179 20 | | $2,884,179 20 |

Cash on Deposit in Bank: —

Dedham National Bank, . . . . . $74,079 20

Loan on Bank Stock: —

On 50 shares Fourth National Bank, Boston, . . . . . $5,000 00*

* This loan, in excess of the legal limit, has since been reduced.

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**Dedham Institution for Savings — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio. 5s, | $22,000 | $24,640 00 | $22,000 00 |
| of Boston, Mass., 4s, | 112,000 | 117,898 00 | 112,000 00 |
| of Boston, Mass., 6s, | 10,000 | 11,637 00 | 10,000 00 |
| of Bridgeport, Conn., 4s, | 38,000 | 39,637 00 | 38,000 00 |
| of Cambridge, Mass., 6s, | 10,000 | 11,625 00 | 10,000 00 |
| of Canton, Ohio, 5s, | 15,000 | 15,700 00 | 15,000 00 |
| of Chicago, Ill., 7s, | 2,000 | 2,200 00 | 2,000 00* |
| of Cleveland, Ohio, 5s, | 40,000 | 43,428 00 | 40,000 00 |
| of Cleveland, Ohio, 6s, | 1,000 | 1,060 00 | 1,000 00 |
| of Columbus, Ohio, 4s, | 10,000 | 10,070 00 | 10,000 00* |
| of Dayton, Ohio, 5s, | 25,000 | 27,500 00 | 25,000 00* |
| of Dayton, Ohio, 6s, | 10,000 | 11,000 00 | 10,000 00* |
| of Fall River, Mass., 4½s, | 25,000 | 27,250 00 | 25,000 00 |
| of Fall River, Mass., 4½s, | 35,000 | 37,150 00 | 35,000 00 |
| of Fall River, Mass., 5s, | 4,000 | 4,120 00 | 4,000 00 |
| of Fall River, Mass., 6s, | 17,000 | 18,500 00 | 17,000 00 |
| of Grand Rapids, Mich., 4½s, | 20,000 | 21,200 00 | 20,000 00 |
| of Grand Rapids, Mich., 5s, | 10,000 | 10,600 00 | 10,000 00 |
| of Manchester, N. H., 4½s, | 15,000 | 16,200 00 | 15,000 00 |
| of Milwaukee, Wis., 5s, | 50,000 | 51,630 00 | 50,000 00 |
| of Newton, Mass, 6s, | 16,000 | 19,200 00 | 16,000 00 |
| of Portland, Me., 5s, | 17,000 | 20,910 00 | 17,000 00 |
| of Portsmouth, N. H., 4s, | 20,000 | 20,400 00 | 20,000 00 |
| of Providence, R. I., 4½s, | 20,000 | 20,800 00 | 20,000 00 |
| of Scranton, Pa., 4½s, | 25,000 | 27,000 00 | 25,000 00 |
| of Somerville, Mass., 4½s, | 15,000 | 15,450 00 | 15,000 00 |
| of Springfield, Mass, 6s, | 2,000 | 2,400 00 | 2,000 00 |
| of Springfield, Ohio, 4½s, | 40,000 | 40,900 00 | 40,000 00 |
| Town of Danvers, Mass., 5s, | 4,000 | 4,480 00 | 4,000 00 |
| of Hopkinton, Mass., 5s, | 20,000 | 23,000 00 | 20,000 00 |
| of Methuen, Mass., 4s, | 25,000 | 26,500 00 | 25,000 00 |
| District of Columbia 5s, | 30,000 | 31,200 00 | 30,000 00 |
| | $705,000 | $755,285 00 | $705,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 145 | Atlas National Bank, Boston, | $14,500 | $17,835 00 | $14,500 00 |
| 50 | Blackstone N'l Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 25 | Globe National Bank, Boston, | 2,500 | 2,125 00 | 2,500 00 |
| 40 | Howard Nat'l Bank, Boston, | 4,000 | 3,880 00 | 4,000 00 |

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Federal Reserve Bank of St. Louis

**Dedham Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 75 | N'l B'k of Commerce, Boston, | $7,500 | $8,325 00 | $7,500 00 |
| 25 | National Union B'k, Boston, . | 2,500 | 3,350 00 | 2,500 00 |
| 56 | Nat'l Webster Bank, Boston, . | 5,600 | 5,712 00 | 5,600 00 |
| 60 | People's N'l Bank, Boston, . | 6,000 | 9,000 00 | 6,000 00 |
| 50 | Shawmut N'l Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 25 | State National Bank, Boston, . | 2,500 | 2,800 00 | 2,500 00 |
| 150 | Dedham N'l Bank, Dedham, . | 15,000 | 15,450 00 | 15,000 00 |
| | | $70,100 | $79,077 00 | $70,100 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $25,000 | $26,500 00 | $25,000 00 |
| Boston & Albany R.R. 5s, . . | 80,000 | 85,600 00 | 80,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . | 35,000 | 37,800 00 | 35,000 00 |
| Boston & Lowell R.R. 4s, . . | 20,000 | 20,600 00 | 20,000 00 |
| Boston & Lowell R.R. 4½s, . . | 5,000 | 5,100 00 | 5,000 00 |
| Boston & Lowell R.R. 5s, . . | 5,000 | 5,150 00 | 5,000 00 |
| Boston & Lowell R.R. 6s, . . | 26,000 | 26,260 00 | 26,000 00 |
| Boston & Maine R.R. 4½s, . . . | 45,000 | 52,200 00 | 45,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 11,000 | 11,330 00 | 11,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 28,000 | 30,520 00 | 28,000 00 |
| Eastern R R. 6s, . . . . . | 29,000 | 34,800 00 | 29,000 00 |
| Fitchburg R.R. 4s, . . . . . | 45,000 | 45,700 00 | 45,000 00 |
| Fitchburg R.R. 5s, . . . . . | 15,000 | 15,750 00 | 15,000 00 |
| Leeds & Farmington R.R. 6s, . | 4,500 | 4,545 00 | 4,500 00 |
| Maine Central R.R. 4½s, . . . | 3,000 | 3,240 00 | 3,000 00 |
| Maine Central R.R. 7s, . . . | 31,000 | 35,850 00 | 31,000 00 |
| Newport & Richford R.R. 5s, . . | 35,000 | 39,200 00 | 35,000 00* |
| N. Y., Providence & Boston R.R. 7s, | 40,000 | 43,600 00 | 40,000 00 |
| Old Colony R.R. 4s, . . . . . | 25,000 | 26,750 00 | 25,000 00 |
| Old Colony R R. 6s, . . . . . | 13,000 | 13,390 00 | 13,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 31,500 | 34,020 00 | 31,500 00 |
| Portsmouth, Gt. Falls & Conway R.R. 4½s, . . . . . | 15,000 | 16,800 00 | 15,000 00 |
| Salem & Lowell R.R. 6s, . . . | 10,500 | 10,920 00 | 10,500 00 |
| Vermont & Massachusetts R.R. 5s, . | 119,000 | 127,230 00 | 119,000 00 |
| | $696,500 | $752,855 00 | $696,500 00 |

* A legal investment when made.

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## Dedham Institution for Savings — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $72,079 20 | 2 per cent. | $25,000 00 | 4⅛ per cent. | $3.800 00 | 5½ per cent. |
| 50,000 00 | 3¾ " | 115,000 00 | 4¼ " | 463,550 00 | 6 " |
| 523,250 00 | 4 " | 122,900 00 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $35,000 00 |
| Estimated value of the same, | | 50,000 00 |
| Assessed value of the same, | | 75,636 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 326 55 |
| Number of loans which are of an amount not exceeding $3,000 each, | 402 | |
| Aggregate amount of the same, | | 397,600 00 |
| Total number of loans upon real estate, | 437 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 131,532 52 |
| Times for the dividends fixed by the by-laws: second Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $47,510 55<br>2 per cent., 48,552 98 | 96,063 53 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 804 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 490 | |
| Total number of open accounts Oct. 31, 1895, | 6,753 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 6,469 87 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 387,301 65 |
| Number of same, | 4,203 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 327,841 92 |
| Number of same, | 3,449 | |
| Date of examination by commissioner: May 16. | | |

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Federal Reserve Bank of St. Louis

## EAST BOSTON SAVINGS BANK — EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 27.

GEORGE T. SAMPSON, *President.* WILLIAM B. PIGEON, *Treasurer.*
WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN THOMPSON, GEO. L. THORNDIKE,
WM. B. PIGEON, ROBERT CROSBIE,
RUFUS CUSHMAN, E. M. MCPHERSON,
WILLIAM WATERS, Jr.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; during June, July, August and September, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $375,000 00 | Deposits, | $2,650,558 28 |
| Loans on public funds, | 20,000 00 | Guaranty fund, | 130,365 32 |
| Bank stock as per schedule, | 261,471 00 | Interest account, | 26,043 03 |
| Railroad bonds as per schedule, | 242,000 00 | Profit and loss account, | 71,059 11 |
| Real estate (for banking purposes), | 15,337 92 | | |
| Real estate by foreclosure, | 6,472 46 | | |
| Loans on real estate, | 1,543,622 00 | | |
| Loans on personal security, | 359,250 00 | | |
| Deposits in banks, on interest, | 48,466 31 | | |
| Expense account, | 3,251 89 | | |
| Cash on hand, | 3,154 16 | | |
| | $2,878,025 74 | | $2,878,025 74 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Boston, | $12,825 00 |
| First Ward National Bank, Boston, | 35,641 31 |

Loans on Public Funds: —

| | |
|---|---|
| On $20,000 Waterbury, Conn., 4s, | $20,000 00 |

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## East Boston Savings Bank — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $56,000 | $64,150 00 | $56,000 00 |
| of Cleveland, Ohio, 5s, | 16,000 | 17,520 00 | 16,000 00 |
| of Cleveland, Ohio, 6s, | 4,000 | 4,240 00 | 4,000 00 |
| of Dayton, Ohio, 5s, | 35,000 | 39,555 00 | 35,000 00* |
| of Dayton, Ohio, 6s, | 5,000 | 5,500 00 | 5,000 00* |
| of Detroit, Mich., 6s, | 8,000 | 9,700 00 | 8,000 00 |
| of Fall River, Mass, 4½s, | 15,000 | 16,500 00 | 15,000 00 |
| of Fort Wayne, Ind., 6s, | 3,000 | 3,240 00 | 3,000 00 |
| of Gloucester, Mass., 4s, | 2,000 | 2,080 00 | 2,000 00 |
| of Grand Rapids, Mich., 4½s, | 3,000 | 3,300 00 | 3,000 00 |
| of Grand Rapids, Mich., 5s, | 7,000 | 7,690 00 | 7,000 00 |
| of Lynn, Mass., 4s, | 5,000 | 5,300 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 20,000 | 22,782 00 | 20,000 00 |
| of Newton, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Newton, Mass., 6s, | 10,000 | 11,800 00 | 10,000 00 |
| of Providence, R. I., 4½s, | 12,000 | 12,360 00 | 12,000 00 |
| of Providence, R. I., 5s, | 36,000 | 40,600 00 | 36,000 00 |
| of Saginaw, Mich., 4½s, | 5,000 | 5,250 00 | 5,000 00 |
| of Springfield, Ohio, 4½s, | 22,000 | 24,190 00 | 22,000 00 |
| of Waltham, Mass., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| of Woonsocket, R. I., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| County of Aroostook, Me., 4½s, | 25,000 | 26,500 00 | 25,000 00* |
| District of Columbia 7s, | 1,000 | 1,230 00 | 1,000 00 |
| | $375,000 | $411,337 00 | $375,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated. Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlantic Nat'l Bank, Boston, | $10,000 | $12,600 00 | $10,000 00 |
| 50 | Atlas National Bank, Boston, | 5,000 | 6,200 00 | 5,000 00 |
| 40 | Blackstone N'l Bank, Boston, | 4,000 | 4,000 00 | 4,000 00 |
| 200 | Boston Nat'l Bank, Boston, | 20,000 | 20,000 00 | 20,000 00 |
| 60 | Boylston Nat'l Bank, Boston, | 6,000 | 7,800 00 | 6,000 00 |
| 40 | Commercial Nat'l B'k, Boston, | 4,000 | 3,200 00 | 3,880 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 10,800 00 | 10,000 00 |
| 115 | Eliot Nat'l Bank, Boston, | 11,500 | 15,525 00 | 11,500 00 |
| 140 | First National Bank, Boston, | 14,000 | 19,600 00 | 14,000 00 |
| 260 | Freeman's Nat'l Bank, Boston, | 26,000 | 23,400 00 | 26,000 00 |
| 80 | Howard Nat'l Bank, Boston, | 8,000 | 7,750 00 | 8,000 00 |
| 50 | Manufacturers' N'l B'k, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 50 | Market Nat'l Bank, Boston, | 5,000 | 4,100 00 | 5,000 00 |
| 4 | Mechanics' N'l Bank, Boston, | 400 | 468 00 | 400 00 |

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**East Boston Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Merchants' Nat'l Bank, Boston, | $5,000 | $8,000 00 | $5,000 00 |
| 50 | Mt. Vernon N'l Bank, Boston, | 5,000 | 5,700 00 | 5,000 00 |
| 170 | N'l B'k of Commerce, Boston, | 17,000 | 19,040 00 | 17,000 00 |
| 12 | National Bank of the Commonwealth, Boston, . . | 1,200 | 1,680 00 | 1,200 00 |
| 50 | National Exchange B'k, Boston, | 5,000 | 6,200 00 | 5,000 00 |
| 150 | N'l B'k of No. America, Boston, | 15,000 | 16,050 00 | 15,000 00 |
| 34 | N'l B'k of Redemption, Boston, | 3,400 | 4,080 00 | 3,400 00 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 15,600 00 | 10,000 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,300 00 | 10,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 100 | National Revere Bank, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 6 | Nat'l Webster Bank, Boston, . | 600 | 612 00 | 591 00 |
| 10 | New England N'l B'k, Boston, | 1,000 | 1,600 00 | 1,000 00 |
| 10 | North National Bank, Boston, | 1,000 | 1,050 00 | 1,000 00 |
| 25 | Old Boston N'l Bank, Boston, | 2,500 | 2,725 00 | 2,500 00 |
| 30 | Second National Bank, Boston, | 3,000 | 5,400 00 | 3,000 00 |
| 75 | Shoe & Leather N'l B'k, Boston, | 7,500 | 6,750 00 | 7,500 00 |
| 100 | State National Bank, Boston, . | 10,000 | 11,100 00 | 10,000 00 |
| 105 | Suffolk National Bank, Boston, | 10,500 | 10,815 00 | 10,500 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,300 00 | 5,000 00 |
| | | $261,600 | $290,045 00 | $261,471 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $30,000 | $31,650 00 | $30,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 12,000 | 13,680 00 | 12,000 00 |
| Boston & Maine R.R. 4½s, . . | 75,000 | 86,625 00 | 75,000 00 |
| Fitchburg R.R. 5s, . . . . | 18,000 | 19,740 00 | 18,000 00 |
| Leeds & Farmington R.R. 6s, . . | 6,000 | 6,060 00 | 6,000 00 |
| Maine Central R.R. 4½s, . . . | 12,000 | 12,960 00 | 12,000 00 |
| Maine Central R.R. 6s, . . . | 6,000 | 6,540 00 | 6,000 00 |
| Maine Central R.R. 7s, . . . | 20,000 | 21,500 00 | 20,000 00 |
| Old Colony R.R. 6s, . . . . | 18,000 | 18,540 00 | 18,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 15,000 | 16,275 00 | 15,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . . . | 5,000 | 5,750 00 | 5,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 25,000 | 29,750 00 | 25,000 00 |
| | $242,000 | $269,070 00 | $242,000 00 |

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## East Boston Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $48,466 31 | 2½ per cent. | $73,350 00 | 4½ per cent. | $311,325 00 | 5½ per cent. |
| 120,800 00 | 4 " | 5,000 00 | 4¾ " | 148,597 00 | 6 " |
| 65,000 00 | 4⅛ " | 1,080,800 00 | 5 " | 2,000 00 | 7 " |
| 110,000 00 | 4¼ " | 6,000 00 | 5¼ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $15,337 92 |
| Estimated value of the same, | | 25,000 00 |
| Assessed value of the same, | | 25,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 293 06 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 6,472 46 |
| Assessed value of the same, | | 7,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 260 68 |
| Number of loans which are of an amount not exceeding $3,000 each, | 621 | |
| Aggregate amount of the same, | | 847,622 00 |
| Total number of loans upon real estate, | 723 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 134,752 62 |
| Time for the dividends fixed by the by-laws: third Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $46,744 56<br>2 per cent., 48,095 42 | 94,839 98 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,676 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,232 | |
| Total number of open accounts Oct. 31, 1895, | 10,510 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 9,446 45 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 690,464 00 |
| Number of same, | 15,018 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 640,829 50 |
| Number of same, | 10,662 | |
| Date of examination by commissioner: May 7. | | |

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## EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 43.

SAMUEL KEITH, *President.* CHARLES F. MANN, *Treasurer.*

CHARLES F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL KEITH, JOHN HOBART,
GEO. M. KEITH, JOSHUA DEAN,
AARON HOBART, I. N. NUTTER,
EDWARD HOBART.

Open for business every business day, except Wednesday, 9 A.M. to 12 M.; 2 to 4 P.M.; also Wednesdays and Saturdays, 6.30 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $31,000 00 | Deposits, | $794,779 93 |
| Bank stock as per schedule, | 81,900 00 | Guaranty fund, | 28,500 00 |
| Railroad bonds as per schedule, | 73,000 00 | Interest account, | 15,448 44 |
| Real estate (for banking purposes), | 11,500 00 | Profit and loss account, | 1,715 08 |
| Real estate by foreclosure, | 3,752 00 | Suspense account, | 123 50 |
| Loans on real estate, | 380,215 00 | Premiums, | 296 25 |
| Loans on personal security, | 240,564 55 | | |
| Loans to counties, cities or towns (notes), | 3,500 00 | | |
| Loans on depositors' books, | 26 00 | | |
| Deposits in banks, on interest, | 13,117 75 | | |
| Expense account, | 709 79 | | |
| Bank building (expense and income account), | 167 59 | | |
| Cash on hand, | 1,410 52 | | |
| | $840,863 20 | | $840,863 20 |

Cash on Deposit in Bank:—

Tremont National Bank, Boston, . . . . . $13,117 75

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**East Bridgewater Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 4s, . . | $6,000 | $6,050 00 | $6,000 00 |
| of Medford, Mass., 4s, . . | 5,000 | 5,175 00 | 5,000 00 |
| of New Britain, Conn., 4s, . | 5,000 | 5,162 50 | 5,000 00 |
| of Rockford, Ill., 4s, . . | 10,000 | 10,100 00 | 10,000 00 |
| of Saginaw, Mich., 4s, . . | 5,000 | 5,100 00 | 5,000 00 |
| | $31,000 | $31,587 50 | $31,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 75 | Fourth National Bank, Boston, | $7,500 | $9,000 00 | $7,500 00 |
| 25 | Freeman's Nat'l Bank, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 35 | Globe National Bank, Boston, . | 3,500 | 2,975 00 | 3,500 00 |
| 10 | Hamilton Nat'l Bank, Boston, . | 1,000 | 1,070 00 | 1,000 00 |
| 40 | Manufacturers' N'l B'k, Boston, | 4,000 | 4,000 00 | 4,000 00 |
| 20 | Market National Bank, Boston, | 2,000 | 1,600 00 | 2,000 00 |
| 20 | National Bank of the Commonwealth, Boston, . . . | 2,000 | 2,780 00 | 2,000 00 |
| 20 | N'l B'k of No. America, Boston, | 2,000 | 2,135 00 | 2,000 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 5,000 00 |
| 25 | National City Bank, Boston, . | 2,500 | 2,025 00 | 2,500 00 |
| 25 | National Eagle Bank, Boston, . | 2,500 | 2,059 37 | 2,500 00 |
| 23 | N'l Hide & Leather B'k, Boston, | 2,300 | 2,438 00 | 2,300 00 |
| 27 | Nat'l Webster Bank, Boston, . | 2,700 | 2,808 00 | 2,700 00 |
| 20 | Shawmut Nat'l Bank, Boston, . | 2,000 | 2,200 00 | 2,000 00 |
| 22 | State National Bank, Boston, . | 2,200 | 2,464 00 | 2,200 00 |
| 120 | Third National Bank, Boston, | 12,000 | 10,920 00 | 12,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,450 00 | 5,000 00 |
| 12 | Winthrop Nat'l Bank, Boston, | 1,200 | 1,572 00 | 1,200 00 |
| 50 | Brockton N'l Bank, Brockton, | 5,000 | 5,750 00 | 5,000 00 |
| 40 | Home Nat'l Bank, Brockton, . | 4,000 | 7,600 00 | 4,000 00 |
| 20 | First N'l Bank, West Newton, | 2,000 | 2,000 00 | 2,000 00 |
| 50 | Massachusetts Loan and Trust Company, Boston, . . | 5,000 | 5,787 50 | 5,000 00 |
| 15 | State Street Safe Deposit and Trust Company, Boston, . | 1,500 | 1,530 00 | 1,500 00 |
| 25 | Plymouth County Safe Deposit and Trust Company, Brockton, . . . . . | 2,500 | 2,500 00 | 2,500 00 |
| | | $81,900 | $87,963 87 | $81,900 00 |

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**East Bridgewater Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R R 4s, | $15,000 | $15,300 00 | $15,000 00 |
| Boston & Maine R.R. 4½s, | 5,000 | 5,775 00 | 5,000 00 |
| Boston, Revere Beach & Lynn R R. 6s, | 4,000 | 4,120 00 | 4,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Eastern R.R. 6s, | 5,000 | 6,000 00 | 5,000 00 |
| Fitchburg R.R 5s, | 16,000 | 16,875 00 | 16,000 00 |
| Newport & Richford R.R. 5s, | 5,000 | 5,250 00 | 5,000 00* |
| Old Colony R R. 6s, | 3,000 | 3,150 00 | 3,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| | $73,000 | $77,370 00 | $73,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $13,117 75 | 2 per cent. | $10,000 00 | 4¾ per cent. | $12,630 00 | 5½ per cent. |
| 3,500 00 | 4 " | 231,700 00 | 5 " | 279,875 55 | 6 " |
| 86,600 00 | 4½ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $11,500 00 |
| Estimated value of the same, | | 11,500 00 |
| Assessed value of the same, | | 8,400 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 3,752 00 |
| Assessed value of the same, | | 6,600 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 321 | |
| Aggregate amount of the same, | | 259,040 55 |
| Total number of loans upon real estate, | 327 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 41,331 08 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2½ per cent., $17,901 20<br>2 per cent., 15,132 54 | 33,033 74 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 230 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 142 | |
| Total number of open accounts Oct. 31, 1895, | 2,139 | |

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**East Bridgewater Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,319 96 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 129,110 73 |
| Number of same, | 1,396 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 105,720 62 |
| Number of same, | 1,298 | |

Date of examination by commissioner: April 23.

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Federal Reserve Bank of St. Louis

## EAST CAMBRIDGE SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 32.

JOHN C. BULLARD, *President.* WILLIAM E. LLOYD, *Treasurer.*
WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ANDREW J. GREEN, JAMES M. PRICE,
JOHN C. BULLARD, BENJ. F. THOMPSON,
WILLIAM GOEPPER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $36,000 00 | Deposits, | $2,189,683 36 |
| Bank stock as per schedule, | 137.916 67 | Guaranty fund, | 107,159 40 |
| Loans on bank stock, | 28,000 00 | Interest account, | 1,179 74 |
| Railroad bonds as per schedule, | 79,500 00 | Profit and loss account, | 95,619 75 |
| Real estate (for banking purposes), | 25,000 00 | | |
| Loans on real estate, | 1,507,911 97 | | |
| Loans on personal security, | 562,172 28 | | |
| Loans to counties, cities or towns (notes), | 8,000 00 | | |
| Deposits in banks, on interest, | 2,853 61 | | |
| Deposits in banks, not on interest, | 2,000 00 | | |
| Expense account, | 330 80 | | |
| East Cambridge Land Company,* | 1 00 | | |
| Cash on hand, | 3,955 92 | | |
| | $2,393,642 25 | | $2,393,642 25 |

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

Lechmere National Bank, East Cambridge, . . . . . $ 4,853 61

Loans on Bank Stock, amount on each: —

On 30 shares Lechmere National Bank, East Cambridge, . . . . $3,000 00
On 300 shares Cambridge National Bank, East Cambridge, . . . . 25,000 00

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**East Cambridge Savings Bank**—Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Grand Rapids, Mich., 4½s, . | $10,000 | $10,900 00 | $10,000 00 |
| of Lynn, Mass., 4s, . . . | 10,000 | 10,700 00 | 10,000 00 |
| Town of Webster, Mass., 4s, . . | 10,000 | 10,450 00 | 10,000 00 |
| of Wellesley, Mass., 4s, . | 6,000 | 6,270 00 | 6,000 00 |
| | $36,000 | $38,320 00 | $36,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 7 | Atlas National Bank, Boston, . | $700 | $861 00 | $700 00 |
| 36 | Blackstone N'l B'k, Boston, . | 3,600 | 3,600 00 | 3,600 00 |
| 63 | Boston National Bank, Boston, | 6,300 | 6,300 00 | 6,300 00 |
| 41 | Bunker Hill N'l Bank, Boston, | 4,100 | 8,118 00 | 4,100 00 |
| 30 | Continental N'l Bank, Boston, | 3,000 | 3,240 00 | 3,000 00 |
| 12 | Eliot National Bank, Boston, . | 1,200 | 1,596 00 | 1,200 00 |
| 20 | Faneuil Hall N'l Bank, Boston, | 2,000 | 2,660 00 | 2,000 00 |
| 50 | First Ward Nat'l Bank, Boston, | 5,000 | 6,500 00 | 4,000 00 |
| 21 | Globe National Bank, Boston, | 2,100 | 1,785 00 | 2,100 00 |
| 60 | Howard Nat'l Bank, Boston, . | 6,000 | 5,820 00 | 6,000 00 |
| 5 | Massachusetts N'l B'k, Boston, | 500 | 425 00 | 500 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 8,000 00 | 5,000 00 |
| 40 | Metropolitan N'l B'k, Boston, | 4,000 | 3,720 00 | 4,000 00 |
| 67 | N'l B'k of Commerce, Boston, | 6,700 | 7,437 00 | 6,700 00 |
| 80 | National Bank of the Commonwealth, Boston, . . . | 8,000 | 11,120 00 | 8,000 00 |
| 5 | N'l B'k of No. America, Boston, | 500 | 535 00 | 500 00 |
| 10 | N'l B'k of Redemption, Boston, | 1,000 | 1,210 00 | 1,000 00 |
| 58 | N'l B'k of the Republic, Boston, | 5,800 | 8,816 00 | 5,800 00 |
| 16 | Nat'l Exchange Bank, Boston, | 1,600 | 2,000 00 | 1,600 00 |
| 115 | N'l Hide & Leather B'k, Boston, | 11,500 | 12,190 00 | 11,500 00 |
| 38 | National Revere B'k, Boston, . | 3,800 | 3,534 00 | 3,800 00 |
| 5 | National Union Bank, Boston, | 500 | 675 00 | 500 00 |
| 45 | Nat'l Webster Bank, Boston, . | 4,500 | 4,681 00 | 4,500 00 |
| 20 | New England N'l B'k, Boston, | 2,000 | 3,180 00 | 2,000 00 |
| 19 | North National Bank, Boston, | 1,900 | 1,995 00 | 1,900 00 |
| 183 | Third National Bank, Boston, | 18,300 | 16,653 00 | 18,300 00 |
| 76 | Tremont Nat'l Bank, Boston, . | 7,600 | 6,764 00 | 7,600 00 |
| 24 | Charles River National Bank, Cambridge, . . . . | 2,400 | 3,600 00 | 2,400 00 |
| 51 | Lechmere N'l B'k, Cambridge, | 5,100 | 7,650 00 | 5,066 67 |
| 26 | Nat'l City Bank, Cambridge, | 2,600 | 4,355 00 | 2,600 00 |
| 33 | Concord Nat'l Bank, Concord, | 3,300 | 4,950 00 | 3,300 00 |
| 11 | Fall River N'l B'k, Fall River, | 1,100 | 1,177 00 | 1,100 00 |

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**East Cambridge Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | First National Bank, Malden, | $2,500 | $4,000 00 | $2,500 00 |
| 35 | First N'l Bank, Marlborough, | 3,500 | 4,025 00 | 2,850 00 |
| 30 | Merchants' N'l B'k, Newburyport, | 600 | 750 00 | 600 00 |
| 13 | Newton Nat'l Bank, Newton, | 1,300 | 1,040 00 | 1,300 00 |
| | | $139,600 | $164,962 00 | $137,916 67 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Conn & Passumpsic Rivers R.R. 4s, | $15,000 | $15,825 00 | $15,000 00 |
| Eastern R.R. 6s, | 8,500 | 10,200 00 | 8,500 00 |
| Fitchburg R.R. 4s, | 4,000 | 4,060 00 | 4,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 20,200 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 21,375 00 | 20,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,600 00 | 10,000 00 |
| Portsmouth, Gt. Falls & Conway R.R. 4½s, | 2,000 | 2,300 00 | 2,000 00 |
| | $79,500 | $87,560 00 | $79,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,672 28 | 0 per cent. | $179,000 00 | 4 per cent. | $867,959 00 | 5 per cent. |
| 2,853 61 | 2 " | 25,000 00 | 4⅛ " | 412,900 00 | 5½ " |
| 8,000 00 | 3½ " | 209,500 00 | 4¼ " | 196,352 97 | 6 " |
| 100,000 00 | 3¾ " | 99,700 00 | 4½ " | 5,000 00 | 7 " |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $25,000 00 |
| Estimated value of the same, | 25,000 00 |
| Assessed value of the same (uncompleted), | 15,700 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 606 |
| Aggregate amount of the same, | 807,111 67 |
| Total number of loans upon real estate, | 727 |
| Amount of investments from which no income is received, | 2,672 28 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 110,142 72 |

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

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## East Cambridge Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $38,940 19<br>2½ per cent., 49,044 13 | $87,984 32 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,570 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,280 | |
| Total number of open accounts Oct. 31, 1895, | 8,179 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,379 33 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 558,343 97 |
| Number of same, | 11,813 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 508,002 91 |
| Number of same, | 7,249 | |

Date of examination by commissioner: January 18.

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Federal Reserve Bank of St. Louis

## EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 30.

JOHN MAYHER, *President.* SAMUEL T. SEELYE, *Treasurer.*
O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN MAYHER, F. C. GREENE,
GEO. L. MANCHESTER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $249,134 45 | Deposits, | $899,083 42 |
| Loans on bank stock, | 2,030 00 | Guaranty fund, | 45,000 00 |
| Loans on real estate, | 443,147 18 | Interest account, | 131 62 |
| Loans on personal security, | 164,267 52 | Profit and loss account, | 509 12 |
| Deposits in banks, on interest, | 75,369 77 | | |
| Deposits in banks, not on interest, | 10,000 00 | | |
| Expense account, | 775 24 | | |
| | $944,724 16 | | $944,724 16 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Adams, | $5,000 00 |
| First National Bank, Easthampton, | 25,369 77 |
| Hampshire County National Bank, Northampton, | 20,000 00 |
| Pynchon National Bank, Springfield, | 15,000 00 |
| Springfield National Bank, Springfield, | 10,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 10,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares First National Bank, Easthampton, | $230 00 |
| On 14 shares Hampshire County National Bank, Northampton, | 1,400 00 |
| On 5 shares Agawam National Bank, Springfield, | 400 00 |

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**Easthampton Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | First National Bank, Adams, . | $10,000 | $15,000 00 | $14,100 00 |
| 14 | Blackstone N'l Bank, Boston, | 1,400 | 1,500 00 | 1,400 00 |
| 7 | N'l B'k of Commerce, Boston, | 700 | 840 00 | 700 00 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,600 00 | 2,520 00 |
| 20 | North Nat'l Bank, Boston, . | 2,000 | 2,600 00 | 2,000 00 |
| 50 | Second Nat'l Bank, Boston, . | 5,000 | 9,500 00 | 9,000 00 |
| 25 | State Nat'l Bank, Boston, . | 2,500 | 3,181 25 | 3,181 25 |
| 192 | First N'l Bank, Easthampton, | 19,200 | 28,800 00 | 19,200 00 |
| 100 | Franklin County Nat'l Bank, Greenfield, . . . . | 10,000 | 11,000 00 | 10,500 00 |
| 44 | First National Bank, Lynn, . | 4,400 | 5,720 00 | 5,720 00 |
| 100 | Berkshire N'l B'k, No. Adams, | 10,000 | 11,000 00 | 10,000 00 |
| 50 | Hampshire County National Bank, Northampton, . . | 5,000 | 6,250 00 | 5,800 00 |
| 115 | Northampton National Bank, Northampton, . . . | 11,500 | 18,550 00 | 17,825 00 |
| 60 | Pittsfield N'l Bank, Pittsfield, | 6,000 | 12,494 20 | 12,494 20 |
| 100 | Agawam N'l B'k, Springfield, | 10,000 | 11,000 00 | 10,000 00 |
| 111 | Chapin N'l Bank, Springfield, | 11,100 | 17,108 00 | 17,108 00 |
| 100 | Chicopee N'l B'k, Springfield, | 10,000 | 18,000 00 | 16,750 00 |
| 50 | City Nat'l Bank, Springfield, . | 5,000 | 7,250 00 | 7,250 00 |
| 100 | First Nat'l Bank, Springfield, | 10,000 | 14,951 00 | 14,951 00 |
| 59 | John Hancock National Bank, Springfield, . . . . | 5,900 | 7,465 00 | 7,465 00 |
| 100 | Pynchon N'l B'k, Springfield, | 10,000 | 15,250 00 | 15,250 00 |
| 89 | Second N'l Bank, Springfield, | 8,900 | 13,795 00 | 13,570 00 |
| 130 | Springfield N'l B'k, Springfield, | 13,000 | 19,500 00 | 16,350 00 |
| 30 | Housatonic National Bank, Stockbridge, . . . | 3,000 | 4,800 00 | 4,000 00 |
| 50 | First Nat'l Bank, Westfield, . | 5,000 | 7,000 00 | 7,000 00 |
| 50 | First N'l Bank, West Newton, | 5,000 | 6,000 00 | 5,000 00 |
| | | $186,600 | $271,154 45 | $249,134 45 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $75,369 77 | 4 per cent. | $4,000 00 | 5½ per cent. | $184,412 52 | 6 per cent. |
| 386,435 68 | 5 " | 34,596 50 | 5½ " | | |

Number of loans which are of an amount not exceeding $3,000 each, . 312
Aggregate amount of the same, . . . . . $354,457 20
Total number of loans upon real estate, . . . . . 295
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1895, . . . . . 42,264 52
Times for the dividends fixed by the by-laws: January 23 and July 23.

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**Easthampton Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $17,598 84<br>2⅜ per cent, 17,521 54 | $35,120 38 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 401 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 241 | |
| Total number of open accounts Oct. 31, 1895, | 2,326 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,987 09 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 177,101 38 |
| Number of same, | 2,172 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 123,911 51 |
| Number of same, | 1,456 | |

Date of examination by commissioner: May 24.

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## EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 48.

ZECHARIAH L. BICKNELL, *President.* JOHN A. RAYMOND, *Treasurer.*
JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

Z. L. BICKNELL, JOHN W. BATES,
H. F. BICKNELL, N. D. CANTERBURY,
E. G. BATES, CHAS. H. PRATT,
JOSEPH A. CUSHING.

Open for business every business day, except Saturdays, 2 to 5 P.M.; Saturdays, 2 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $77,000 00 | Deposits, | $656,426 66 |
| Bank stock as per schedule, | 52,346 50 | Guaranty fund, | 30,700 00 |
| Railroad bonds as per schedule, | 66,000 00 | Profit and loss account, | 17,160 74 |
| Real estate by foreclosure, | 1,450 00 | | |
| Loans on real estate, | 454,129 55 | | |
| Loans on personal security, | 26,011 26 | | |
| Loans to counties, cities or towns (notes), | 5,000 00 | | |
| Deposits in banks, on interest, | 21,302 01 | | |
| Cash on hand, | 1,048 08 | | |
| | $704,287 40 | | $704,287 40 |

Cash on Deposit in Bank: —

Broadway National Bank, Boston, . . . . . $21,302 01

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $10,000 | $10,200 00 | $10,000 00 |
| of Brockton, Mass., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of Cleveland, Ohio, 5s, | 3,000 | 3,420 00 | 3,000 00 |
| of Dayton, Ohio, 4s, | 3,000 | 3,000 00 | 3,000 00* |
| of Detroit, Mich., 6s, | 1,000 | 1,210 00 | 1,000 00 |
| of Detroit, Mich., 7s, | 2,000 | 2,480 00 | 2,000 00 |
| of Fall River, Mass., 6s, | 2,000 | 2,340 00 | 2,000 00 |

* A legal investment when made.

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**East Weymouth Savings Bank — Continued.**

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Fort Wayne, Ind., 4½s, | $5,000 | $5,425 00 | $5,000 00 |
| of Grand Rapids, Mich., 8s, | 3,000 | 3,000 00 | 3,000 00 |
| of Lynn, Mass., 5s, | 1,000 | 1,110 00 | 1,000 00 |
| of Newton, Mass., 6s, | 2,000 | 2,360 00 | 2,000 00 |
| of Peoria, Ill., 7s, | 3,000 | 3,285 00 | 3,000 00 |
| of Portland, Me., 6s, | 3,000 | 3,750 00 | 3,000 00 |
| of Providence, R. I., 5s, | 2,000 | 2,300 00 | 2,000 00 |
| of Springfield, Mass., 6s, | 1,000 | 1,180 00 | 1,000 00 |
| of Springfield, Mass., 7s, | 1,000 | 1,210 00 | 1,000 00 |
| Town of South Abington, Mass., 4s, | 5,000 | 5,225 00 | 5,000 00 |
| of Turner's Falls, Mass., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Weymouth, Mass., 4s, | 11,000 | 11,495 00 | 11,000 00 |
| District of Columbia 7s, | 4,000 | 4,760 00 | 4,000 00 |
| | $77,000 | $83,400 00 | $77,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Boston National Bank, Boston, | $3,000 | $3,000 00 | $3,000 00 |
| 10 | Central National Bank, Boston, | 1,000 | 1,300 00 | 1,000 00 |
| 35 | Columbian N'l Bank, Boston, | 3,500 | 3,500 00 | 3,500 00 |
| 25 | Everett Nat'l Bank, Boston, | 2,500 | 2,000 00 | 2,500 00 |
| 5 | First Ward N'l Bank, Boston, | 500 | 650 00 | 500 00 |
| 25 | Freeman's N'l Bank, Boston, | 2,500 | 2,250 00 | 2,250 00 |
| 25 | Globe National Bank, Boston, | 2,500 | 1,925 00 | 2,250 00 |
| 18 | Howard Nat'l Bank, Boston, | 1,800 | 1,746 00 | 1,684 00 |
| 17 | Manufacturers' N'l B'k, Boston, | 1,700 | 1,700 00 | 1,700 00 |
| 20 | Metropolitan N'l B'k, Boston, | 2,000 | 1,860 00 | 1,862 50 |
| 25 | N'l B'k of Commerce, Boston, | 2,500 | 2,775 00 | 2,500 00 |
| 33 | N'l B'k of No America, Boston, | 3,300 | 3,522 75 | 3,300 00 |
| 25 | Nat'l Exchange Bank, Boston, | 2,500 | 3,125 00 | 2,500 00 |
| 22 | N'l Hide & Leather B'k, Boston, | 2,200 | 2,337 50 | 2,200 00 |
| 4 | Nat'l Revere Bank, Boston, | 400 | 371 50 | 400 00 |
| 16 | Old Boston N'l Bank, Boston, | 1,600 | 1,744 00 | 1,600 00 |
| 27 | Shawmut N'l Bank, Boston, | 2,700 | 2,970 00 | 2,700 00 |
| 15 | State National Bank, Boston, | 1,500 | 1,680 00 | 1,500 00 |
| 25 | Third National Bank, Boston, | 2,500 | 2,275 00 | 2,500 00 |
| 5 | Tremont Nat'l Bank, Boston, | 500 | 445 00 | 500 00 |
| 25 | Dedham Nat'l Bank, Dedham, | 2,500 | 2,550 00 | 2,500 00 |
| 5 | Salem National Bank, Salem, | 500 | 575 00 | 500 00 |
| 69 | Union N'l Bank, Weymouth, | 6,900 | 7,590 00 | 6,900 00 |
| 25 | Massachusetts Loan and Trust Company, Boston, | 2,500 | 2,875 00 | 2,500 00 |
| | | $53,100 | $54,766 75 | $52,346 50 |

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## East Weymouth Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton & Fitchburg R.R. 5s, | $14,000 | $15,960 00 | $14,000 00 |
| Boston & Lowell R R. 5s, . . | 3,000 | 3,120 00 | 3,000 00 |
| Boston & Lowell R.R. 6s, . . | 3,000 | 3,030 00 | 3,000 00 |
| Fitchburg R.R. 4s, . . . . . | 5,000 | 5,025 00 | 5,000 00 |
| Lowell & Lawrence R.R. 6s, . . | 1,000 | 1,030 00 | 1,000 00 |
| Maine Central R.R. 7s, . . . . | 7,000 | 7,525 00 | 7,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 1,000 | 1,085 00 | 1,000 00 |
| Old Colony R.R. 4½s, . . . . | 5,000 | 5,225 00 | 5,000 00 |
| Old Colony R.R 6s, . . . . . | 7,000 | 7,210 00 | 7,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 8,000 | 8,720 00 | 8,000 00 |
| Upper Coos R.R. 4½s, . . . . | 10,000 | 10,900 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 2,000 | 2,142 00 | 2,000 00 |
| | $66,000 | $70,972 00 | $66,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $21,302 01 | 3 per cent. | $6,160 00 | 5 per cent. | $10,674 68 | 7 per cent. |
| 5,000 00 | 4 " | 4,800 00 | 5½ " | 1,425 00 | 8 " |
| 2,900 00 | 4½ " | 428,301 13 | 6 " | 1,500 00 | 10 " |
| 15,500 00 | 4¾ " | 8,880 00 | 6½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $1,450 00 |
| Assessed value of the same, . . . . . | | 1,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 316 | |
| Aggregate amount of the same, . . . . . | | 392,042 82 |
| Total number of loans upon real estate, . . . . . | 327 | |
| Amount of investments from which no income is received, . . . . | | 1,450 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 37,697 62 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2½ per cent., $12,665 21<br>2½ per cent., 13,671 79 | 26,337 00 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 307 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 173 | |
| Total number of open accounts Oct. 31, 1895, . . . . | 1,931 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 1,831 66 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 148,041 48 |
| Number of same. . . . . | 1,661 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 85,693 43 |
| Number of same, . . . . . | 1,208 | |
| Date of examination by commissioner: May 6. | | |

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## ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 60.

JOHN CARR, *President.* FRANK E. GRANGER, *Treasurer.*
JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CARR, WILLIAM S. LELAND,
SAMUEL B. HOPKINS, GREENLEAF C. GEORGE.
GORHAM ROGERS, GEORGE E. BULLARD.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $227,100 00 | Deposits, | $3,503,106 46 |
| Bank stock as per schedule, | 57,200 00 | Guaranty fund, | 100,430 75 |
| Loans on bank stock, | 1,000 00 | Interest account, | 1,684 20 |
| Railroad bonds as per schedule, | 524,500 00 | Profit and loss account, | 25,071 69 |
| Loans on real estate, | 1,934,091 91 | Tax account, | 4,500 00 |
| Loans on personal security, | 691,500 00 | Suspense account, | 1,968 77 |
| Deposits in banks, on interest, | 178,690 37 | | |
| Deposits in banks, not on interest, | 5,000 00 | | |
| Expense account, | 576 75 | | |
| Short and surplus account, | 212 79 | | |
| Cash on hand, | 11,890 05 | | |
| | $3,636,761 87 | | $3,636,761 87 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| First National Bank, Boston, | $46,424 95 |
| National Revere Bank, Boston, | 43,107 87 |
| People's National Bank, Boston, | 94,157 55 |

Loan on Bank Stock:—

| | |
|---|---|
| On 10 shares National Exchange Bank, Boston, | $1,000 00 |

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**Eliot Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $4,000 | $4,740 00 | $4,000 00 |
| of Boston, Mass., 4s, | 42,600 | 43,239 00 | 42,600 00 |
| of Boston, Mass., 5s, | 25,000 | 28,750 00 | 25,000 00 |
| of Boston, Mass., 6s, | 5,000 | 6,050 00 | 5,000 00 |
| of Fall River, Mass., 4½s, | 10,000 | 10,700 00 | 10,000 00 |
| of Fall River Mass., 6s, | 10,000 | 11,800 00 | 10,000 00 |
| of Haverhill, Mass., 4s, | 25,000 | 26,375 00 | 25,000 00 |
| of Holyoke, Mass., 4s, | 20,000 | 21,000 00 | 20,000 00 |
| of Lynn, Mass., 5s, | 10,000 | 11,100 00 | 10,000 00 |
| of Providence, R. I., 4½s, | 5,000 | 5,175 00 | 5,000 00 |
| of Providence, R. I., 5s, | 20,000 | 21,240 00 | 20,000 00 |
| of Springfield, Mass., 6s, | 20,000 | 23,600 00 | 20,000 00 |
| of Taunton, Mass., 6s, | 10,000 | 10,150 00 | 10,000 00 |
| Town of Brookline, Mass., 7s, | 4,000 | 4,260 00 | 4,000 00 |
| of Marlborough, Mass., 4s, | 9,000 | 9,450 00 | 9,000 00 |
| District of Columbia 5s, | 7,000 | 7,315 00 | 7,000 00 |
| State of New Hampshire 6s, | 500 | 605 00 | 500 00 |
| | $227,100 | $245,549 00 | $227,100 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlantic Nat'l Bank, Boston, | $1,000 | $1,260 00 | $1,000 00 |
| 70 | Atlas National Bank, Boston, | 7,000 | 8,610 00 | 7,000 00 |
| 20 | Columbian N'l Bank, Boston, | 2,000 | 1,920 00 | 2,000 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 10 | Eliot National Bank, Boston, | 1,000 | 1,300 00 | 1,000 00 |
| 13 | Howard Nat'l Bank, Boston, | 1,300 | 1,196 00 | 1,300 00 |
| 30 | Market Nat'l Bank, Boston, | 3,000 | 2,400 00 | 3,000 00 |
| 30 | Merchants' N'l Bank, Boston, | 3,000 | 4,800 00 | 3,000 00 |
| 61 | Mt. Vernon N'l Bank, Boston, | 6,100 | 6,710 00 | 6,100 00 |
| 10 | N'l B'k of No America, Boston, | 1,000 | 1,060 00 | 1,000 00 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,420 00 | 2,000 00 |
| 10 | National Eagle Bank, Boston, | 1,000 | 830 00 | 1,000 00 |
| 171 | People's Nat'l Bank, Boston, | 17,100 | 25,650 00 | 17,100 00 |
| 43 | Shawmut Nat'l Bank, Boston, | 4,300 | 4,687 00 | 4,300 00 |
| 14 | State National Bank, Boston, | 1,400 | 1,554 00 | 1,400 00 |
| 10 | Naumkeag Nat'l Bank, Salem, | 1,000 | 1,300 00 | 1,000 00 |
| | | $57,200 | $71,047 00 | $57,200 00 |

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**Eliot Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $50,000 | $52,500 00 | $50,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | 11,000 | 12,540 00 | 11,000 00 |
| Boston & Lowell R.R. 4s, | 50,000 | 51,500 00 | 50,000 00 |
| Boston & Lowell R.R. 6s, | 3,000 | 3,030 00 | 3,000 00 |
| Boston & Maine R.R. 4s, | 25,000 | 26,375 00 | 25,000 00 |
| Boston & Providence R.R. 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Concord & Montreal R.R. 4s, | 50,000 | 52,000 00 | 50,000 00 |
| Connecticut River R.R. 4s, | 25,000 | 26,375 00 | 25,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,250 00 | 25,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,210 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 50,000 | 54,000 00 | 50,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Newport & Richford R.R. 5s, | 22,000 | 23,100 00 | 22,000 00* |
| Old Colony R.R 4s, | 35,000 | 37,450 00 | 35,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,120 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, | 16,500 | 17,985 00 | 16,500 00 |
| Salem & Lowell R.R. 6s, | 20,000 | 21,000 00 | 20,000 00 |
| Vermont & Massachusetts R.R. 5s, | 37,000 | 39,590 00 | 37,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 25,600 00 | 25,000 00 |
| | $529,500 | $556,125 00 | $529,500 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $178,690 37 | 2 per cent. | $72,250 00 | 4¼ per cent. | $25,700 00 | 5½ per cent. |
| 205,000 00 | 3½ " | 777,200 00 | 4½ " | 12,484 59 | 6 " |
| 60,000 00 | 3¾ " | 29,500 00 | 4¾ " | 1,500 00 | 7 " |
| 961,700 00 | 4 " | 481,257 32 | 5 " | | |

Number of loans which are of an amount not exceeding $3,000 each, 168
Aggregate amount of the same, $283,741 91
Total number of loans upon real estate, 354
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, 149,443 52
Times for the dividends fixed by the by-laws: second Wednesday in April and October.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, { 2 per cent., $62,893 98 / 2 per cent., 64,429 78 } 127,323 76
Number of accounts opened during the year ending Oct. 31, 1895, 1,398
Number of accounts closed during the year ending Oct. 31, 1895, 925
Total number of open accounts Oct. 31, 1895, 10,817

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**Eliot Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $8,277 33 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 777,196 57 |
| Number of same, | 10,876 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 672,985 95 |
| Number of same, | 8,048 | |

Date of examination by commissioner: March 21.

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Federal Reserve Bank of St. Louis

## ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 21.

JOSEPH SHATTUCK, *President.* JAMES H. EATON, *Treasurer.*
JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK, JAMES H. KIDDER,
SAMUEL WHITE, GEORGE E. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M.; Saturdays from 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $730,000 00 | Deposits, | $6,556,004 65 |
| Bank stock as per schedule, | 316,900 00 | Guaranty fund, | 360,000 00 |
| Loans on bank stock, | 15,800 00 | Interest account, | 54,316 09 |
| Railroad bonds as per schedule, | 425,000 00 | Profit and loss account, | 200,000 00 |
| Loans on railroad stock, | 100,000 00 | | |
| Real estate (for banking purposes), | 20,000 00 | | |
| Loans on real estate, | 3,487,216 00 | | |
| Loans on personal security, | 1,938,850 00 | | |
| Loans to counties, cities or towns (notes), | 109,100 00 | | |
| Deposits in banks, on interest, | 16,805 42 | | |
| Cash on hand, | 10,649 32 | | |
| | $7,170,320 74 | | $7,170,320 74 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Hide & Leather Bank, Boston, | $3,572 75 |
| Winthrop National Bank, Boston, | 13,232 67 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 55 shares Merchants' National Bank, Lawrence, | $4,600 00 |
| On 10 shares Pacific National Bank, Lawrence, | 700 00 |
| On 105 shares Arlington National Bank, Lawrence, | 10,500 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 1,000 shares Boston & Maine R.R., | $100,000 |

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**Essex Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $200,000 | $203,000 00 | $200,000 00 |
| of Brockton, Mass., 4s, | 40,000 | 41,200 00 | 40,000 00 |
| of Chicago, Ill., 4s, | 135,000 | 137,700 00 | 135,000 00* |
| of Dayton, Ohio, 5s, | 38,000 | 38,410 00 | 38,000 00* |
| of Fall River, Mass, 6s, | 25,000 | 29,000 00 | 25,000 00 |
| of Indianapolis, Ind., 4s, | 100,000 | 104,000 00 | 100,000 00 |
| of Lawrence, Mass., 4s, | 121,000 | 122,850 00 | 121,000 00 |
| of Lawrence, Mass, 6s, | 5,000 | 5,400 00 | 5,000 00 |
| of Lynn, Mass., 6s, | 50,000 | 51,000 00 | 50,000 00 |
| of Newton, Mass., 5s, | 16,000 | 17,600 00 | 16,000 00 |
| | $730,000 | $750,160 00 | $730,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 40 | Atlantic Nat'l Bank, Boston, | $4,000 | $5,040 00 | $4,000 00 |
| 130 | Atlas National Bank, Boston, | 13,000 | 15,990 00 | 13,000 00 |
| 6 | Blackstone N'l Bank, Boston, | 600 | 600 00 | 600 00 |
| 30 | Boston National Bank, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| 20 | Continental N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| 80 | Eliot National Bank, Boston, | 8,000 | 10,400 00 | 8,000 00 |
| 100 | Everett Nat'l Bank, Boston, | 10,000 | 8,000 00 | 10,000 00 |
| 47 | Globe National Bank, Boston, | 4,700 | 3,995 00 | 4,700 00 |
| 232 | Howard Nat'l Bank, Boston, | 23,200 | 22,504 00 | 23,200 00 |
| 60 | Lincoln Nat'l Bank, Boston, | 6,000 | 4,620 00 | 6,000 00 |
| 40 | Massachusetts N'l B'k, Boston, | 4,000 | 3,400 00 | 4,000 00 |
| 200 | Merchants' N'l Bank, Boston, | 20,000 | 32,000 00 | 20,000 00 |
| 46 | Mt Vernon N'l Bank, Boston, | 4,600 | 5,224 00 | 4,600 00 |
| 75 | N'l B'k of Commerce, Boston, | 7,500 | 8,325 00 | 7,500 00 |
| 80 | National Bank of the Commonwealth, Boston, | 8,000 | 11,120 00 | 8,000 00 |
| 150 | N'l B'k of No. America, Boston, | 15,000 | 15,750 00 | 15,000 00 |
| 250 | N'l B'k of the Republic, Boston, | 25,000 | 38,000 00 | 25,000 00 |
| 130 | National City Bank, Boston, | 13,000 | 10,530 00 | 13,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 225 | National Revere Bank, Boston, | 22,500 | 20,700 00 | 22,500 00 |
| 10 | National Union Bank, Boston, | 1,000 | 1,340 00 | 1,000 00 |
| 166 | Nat'l Webster Bank, Boston, | 16,600 | 17,264 00 | 16,600 00 |
| 100 | North National Bank, Boston, | 10,000 | 10,700 00 | 10,000 00 |
| 27 | Shawmut Nat'l Bank, Boston, | 2,700 | 2,943 00 | 2,700 00 |
| 100 | State National Bank, Boston, | 10,000 | 11,200 00 | 10,000 00 |
| 100 | Suffolk National Bank, Boston, | 10,000 | 10,400 00 | 10,000 00 |

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**Essex Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Tremont Nat'l Bank, Boston, . | $10,000 | $8,900 00 | $10,000 00 |
| 300 | Bay State N'l Bank, Lawrence, | 22,500 | 36,000 00 | 22,500 00 |
| 300 | Lawrence N'l Bank, Lawrence, | 30,000 | 33,600 00 | 30,000 00 |
| | | $316,900 | $364,305 00 | $316,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R 4s, . . | $50,000 | $51,000 00 | $50,000 00 |
| Boston & Lowell R.R. 4½s, . . | 50,000 | 52,000 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . | 200,000 | 208,000 00 | 200,000 00 |
| Fitchburg R R 5s, . . . . | 105,000 | 115,200 00 | 105,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 20,400 00 | 20,000 00 |
| | $425,000 | $446,600 00 | $425,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,805 42 | 2 per cent. | $18,000 00 | 3¾ per cent. | $4,500 00 | 4¾ per cent. |
| 100,000 00 | 3 " | 1,431,800 00 | 4 " | 2,068,720 00 | 5 " |
| 30,000 00 | 3½ " | 170,000 00 | 4¼ " | 92,200 00 | 5½ " |
| 50,000 00 | 3.65 " | 1,114,300 00 | 4½ " | 471,446 00 | 6 " |
| 100,000 00 | 3 7/16 " | | | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $20,000 00 |
| Estimated value of the same, . . . . . | 30,000 00 |
| Assessed value of the same, . . . . . | 30,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 1,916 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . 502 | |
| Aggregate amount of the same, . . . . . | 612,296 00 |
| Total number of loans upon real estate, . . . . . 713 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | 319,984 41 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |

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**Essex Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $121,560 61<br>2 per cent., 123,006 44 | $244,567 05 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 3,775 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 2,782 | |
| Total number of open accounts Oct. 31, 1895, | 18,687 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 16,111 98 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,360,643 68 |
| Number of same, | 23,309 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,350,024 52 |
| Number of same, | 16,378 | |

Date of examination by commissioner: April 25.

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## EVERETT SAVINGS BANK — EVERETT.

Incorporated March 1, 1889. Present number of corporators, 25.

JAMES P. STEWART, *President.* SAMUEL P. CANNELL, *Treasurer.*
HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WOODBURY A. HAM, DANIEL B. FESSENDEN,
NATHANIEL J. MEAD, SAMUEL P. CANNELL,
SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; and Saturdays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $2,000 00 | Deposits, | $143,659 42 |
| Loans on real estate, | 89,625 00 | Guaranty fund, | 1,475 00 |
| Loans on personal security, | 1,000 00 | Interest account, | 206 02 |
| Loans to counties, cities or towns (notes), | 42,500 00 | Profit and loss account, | 763 60 |
| Deposits in banks, on interest, | 9,000 35 | Furniture and fixtures account, | 150 00 |
| Expense account, | 4 50 | | |
| Cash on hand, | 2,124 19 | | |
| | $146,254 04 | | $146,254 04 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Security Bank, Boston, | $145 53 |
| Winthrop National Bank, Boston, | 8,414 83* |
| First National Bank, Chelsea, | 144 17 |
| Winnisimmet National Bank, Chelsea, | 79 64 |
| First National Bank, Malden, | 216 18 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | Globe National Bank, Boston, | $2,000 | $1,760 00 | $2,000 00 |

* Since reduced within the legal limit.

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## Everett Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $8,776 54 | 2 per cent. | $15,150 00 | 5 per cent. | $25,950 00 | 5½ per cent. |
| 223 81 | 2½ " | 2,500 00 | 5¼ " | 49,025 00 | 6 " |
| 40,500 00 | 4 " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 58 | |
| Aggregate amount of the same, | | $84,125 00 |
| Total number of loans upon real estate, | 57 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 6,084 14 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,101 13<br>2 per cent., 2,348 51 | 4,449 64 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 264 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 107 | |
| Total number of open accounts Oct. 31, 1895, | 1,136 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 629 56 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 82,623 28 |
| Number of same, | 1,543 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 58,226 23 |
| Number of same, | 981 | |
| Date of examination by commissioner: February 5. | | |

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Federal Reserve Bank of St. Louis

## FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 32.

GEORGE H. TABER, *President.* CHARLES H. MORTON, *Treasurer.*
CHARLES H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE H. TABER, CYRUS D. HUNT,
WALTER P. WINSOR, LEVI M. SNOW,
JOHN B. HUSSEY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $6,500 00 | Deposits, | $494,807 54 |
| Bank stock as per schedule, | 114,870 00 | Guaranty fund, | 23,314 00 |
| Loans on bank stock, | 300 00 | Interest account, | 371 15 |
| Railroad bonds as per schedule, | 23,500 00 | Profit and loss account, | 3,350 75 |
| Real estate (for banking purposes), | 4,500 00 | | |
| Real estate by foreclosure, | 12,000 00 | | |
| Loans on real estate, | 238,111 30 | | |
| Loans on personal security, | 106,410 33 | | |
| Deposits in banks, on interest, | 9,111 38 | | |
| Deposits in banks, not on interest, | 4,000 00 | | |
| Expense account, | 145 09 | | |
| Sea View Hotel and Wharf Co. stock,* | 2,153 96 | | |
| Banking house expense, | 196 88 | | |
| Cash on hand, | 44 50 | | |
| | $521,843 44 | | $521,843 44 |

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

National Bank of Fairhaven, Fairhaven, . . . . . $13,111 38

Loan on Bank Stock: —

On 5 shares National Bank of Fairhaven, Fairhaven, . . . . . $300 00

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Federal Reserve Bank of St. Louis

**Fairhaven Institution for Savings — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Belfast, Me., 6s, . . . | $6,500 | $6,727 00 | $6,500 00* |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Boston National Bank, Boston, | $10,000 | $10,175 00 | $12,000 00 |
| 50 | Continental Nat'l B'k, Boston, | 5,000 | 5,400 00 | 5,300 00 |
| 50 | Eliot Nat'l Bank, Boston, . | 5,000 | 6,500 00 | 6,500 00 |
| 50 | Howard Nat'l Bank, Boston, . | 5,000 | 4,700 00 | 5,500 00 |
| 90 | N'l B'k of Commerce, Boston, | 9,000 | 10,080 00 | 10,350 00 |
| 80 | N'l B'k of No. America, Boston, | 8,000 | 8,640 00 | 8,000 00 |
| 60 | N'l B'k of the Republic, Boston, | 6,000 | 9,120 00 | 7,740 00 |
| 40 | North National Bank, Boston, | 4,000 | 4,285 00 | 5,160 00 |
| 30 | State National Bank, Boston, . | 3,000 | 3,390 00 | 3,450 00 |
| 158 | National Bank of Fairhaven, Fairhaven, . . . . | 12,640 | 12,640 00 | 12,640 00 |
| 80 | Citizens' N'l B'k, New Bedford, | 8,000 | 10,000 00 | 10,400 00 |
| 90 | First N'l Bank, New Bedford, | 9,000 | 14,040 00 | 12,150 00 |
| 68 | Mechanics' Nat'l Bank, New Bedford, . . . . | 6,800 | 12,710 00 | 10,880 00 |
| 40 | National Bank of Commerce, New Bedford, . . . | 4,000 | 3,560 00 | 4,800 00 |
| | | $95,440 | $115,240 00 | $114,870 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $10,000 | $10,300 00 | $10,000 00 |
| Boston & Maine R.R. 4½s, . . . | 10,000 | 11,050 00 | 10,500 00 |
| Concord & Montreal R.R. 4s, . . | 3,000 | 3,120 00 | 3,000 00 |
| | $23,000 | $24,470 00 | $23,500 00 |

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**Fairhaven Institution for Savings** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9,111 38 | 2 per cent. | $92,740 00 | 5 per cent. | $146,835 63 | 6 per cent. |
| 15,000 00 | 4 " | 28,450 00 | 5½ " | 1,350 00 | 6½ " |
| 49,500 00 | 4½ " | 10,456 00 | 5¾ " | 490 00 | 7 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $4,500 00 |
| Estimated value of the same, | | 6,000 00 |
| Assessed value of the same, | | 3,800 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 12,000 00 |
| Assessed value of the same, | | 4,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 175 | |
| Aggregate amount of the same, | | 165,495 24 |
| Total number of loans upon real estate, | 184 | |
| Amount of investments from which no income is received, | | 2,153 96 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 23,987 65 |
| Times for the dividends fixed by the by-laws: last Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $9,231 02<br>2 per cent., 9,423 73 | 18,654 75 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 95 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 76 | |
| Total number of open accounts Oct. 31, 1895, | 859 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,549 48 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 60,381 86 |
| Number of same, | 230 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 60,586 59 |
| Number of same, | 400 | |

Date of examination by commissioner: July 26.

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## FALL RIVER SAVINGS BANK — FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 125.

THOMAS J. BORDEN, *President.* CHARLES A. BASSETT, *Treasurer.*
NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT C. BROWN, HENRY C. HAWKINS,
JAMES C. EDDY, ROBERT HENRY,
CHARLES M. ALLEN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $775,900 00 | Deposits, | $6,515,569 05 |
| Bank stock as per schedule, | 741,850 00 | Guaranty fund, | 260,400 00 |
| Loans on bank stock, | 14,000 00 | Interest account, | 60,562 51 |
| Railroad bonds as per schedule, | 419,000 00 | Profit and loss account, | 17,200 00 |
| Real estate (for banking purposes), | 46,000 00 | Balance due on mortgage loans, | 19,916 00 |
| Real estate by foreclosure, | 15,000 00 | | |
| Loans on real estate, | 2,968,740 00 | | |
| Loans on personal security, | 1,817,325 00 | | |
| Loans to counties, cities or towns (notes), | 5,000 00 | | |
| Deposits in banks, on interest, | 67,500 00 | | |
| Expense account, | 1,032 22 | | |
| Cash on hand, | 2,300 34 | | |
| | $6,873,647 56 | | $6,873,647 56 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $9,500 00 |
| Metacomet National Bank, Fall River, | 8,000 00 |
| Massasoit National Bank, Fall River, | 40,000 00 |
| Third National Bank, Springfield, | 10,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 166 shares Metropolitan National Bank, Boston, | $11,000 00 |
| On 49 shares Metropolitan National Bank, Boston, | 3,000 00 |

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**Fall River Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $200,000 | $224,000 00 | $200,000 00 |
| of Boston, Mass., 5s, | 100,000 | 115,000 00 | 100,000 00 |
| of Cambridge, Mass., 3½s, | 36,000 | 36,000 00 | 36,000 00 |
| of Cambridge, Mass., 4s, | 80,000 | 86,400 00 | 80,000 00 |
| of Chicago, Ill., 4s, | 100,000 | 105,000 00 | 100,000 00* |
| of Fall River, Mass., 4s, | 13,000 | 13,260 00 | 13,000 00 |
| of Fall River, Mass., 5s, | 25,000 | 27,310 00 | 25,000 00 |
| of Fall River, Mass., 6s, | 41,000 | 47,850 00 | 41,000 00 |
| of Gloucester, Mass., 4s, | 40,000 | 40,400 00 | 40,000 00 |
| of Lynn, Mass., 4s, | 35,000 | 35,550 00 | 35,000 00 |
| of Nashua, N. H., 4s, | 6,000 | 6,120 00 | 6,000 00 |
| of New Bedford, Mass., 3½s, | 30,000 | 30,000 00 | 30,000 00 |
| of Waltham, Mass., 4s, | 6,000 | 6,120 00 | 6,000 00 |
| of Worcester, Mass., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Town of Belmont, Mass., 4s, | 28,000 | 28,000 00 | 28,000 00 |
| of Freetown, Mass., 4½s, | 900 | 900 00 | 900 00 |
| County of Hampden, Mass., 3s, | 10,000 | 9,400 00 | 10,000 00 |
| | $775,900 | $837,560 00 | $775,900 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 150 | Eliot National Bank, Boston, | $15,000 | $19,500 00 | $15,000 00 |
| 400 | Faneuil Hall N'l B'k, Boston, | 40,000 | 53,200 00 | 40,000 00 |
| 330 | First National Bank, Boston, | 33,000 | 78,870 00 | 72,600 00 |
| 300 | Howard Nat'l Bank, Boston, | 30,000 | 29,100 00 | 30,000 00 |
| 160 | Merchants' N'l Bank, Boston, | 16,000 | 25,600 00 | 16,000 00 |
| 200 | N'l B'k of Commerce, Boston, | 20,000 | 22,400 00 | 20,000 00 |
| 400 | N'l B'k of No. America, Boston, | 40,000 | 42,400 00 | 40,000 00 |
| 107 | N'l B'k of Redemption, Boston, | 10,700 | 12,947 00 | 10,700 00 |
| 250 | N'l Hide & Leather B'k, Boston, | 25,000 | 26,500 00 | 25,000 00 |
| 300 | National Revere Bank, Boston, | 30,000 | 27,900 00 | 30,000 00 |
| 232 | Second Nat'l Bank, Boston, | 23,200 | 41,296 00 | 34,800 00 |
| 200 | Washington N'l B'k, Boston, | 20,000 | 21,600 00 | 20,000 00 |
| 100 | First National Bank, Chelsea, | 10,000 | 10,600 00 | 10,000 00 |
| 715 | Fall River N'l B'k, Fall River, | 71,500 | 78,650 00 | 71,500 00 |
| 650 | Massasoit N'l B'k, Fall River, | 65,000 | 97,500 00 | 76,050 00 |
| 935 | Metacomet N'l B'k, Fall River, | 93,500 | 116,875 00 | 93,500 00 |
| 150 | Second Nat'l Bank, Fall River, | 15,000 | 25,500 00 | 15,000 00 |
| 500 | First N'l Bank, New Bedford, | 50,000 | 76,500 00 | 50,000 00 |

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**Fall River Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 220 | Merchants' Nat'l Bank, New Bedford, | $22,000 | $45,100 00 | $29,700 00 |
| 420 | National Bank of Commerce, New Bedford, | 42,000 | 35,700 00 | 42,000 00 |
| | | $671,900 | $887,738 00 | $741,850 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | $70,000 | $80,500 00 | $70,000 00 |
| Boston & Lowell R.R. 4s, | 25,000 | 25,500 00 | 25,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 15,000 | 16,650 00 | 15,000 00 |
| Leeds & Farmington R.R. 6s, | 15,000 | 15,150 00 | 15,000 00 |
| Maine Central R.R. 6s, | 10,000 | 10,900 00 | 10,000 00 |
| Maine Central R.R. 7s, | 7,000 | 7,490 00 | 7,000 00 |
| New York, Providence & Boston R.R. 7s, | 10,000 | 11,000 00 | 10,000 00 |
| Old Colony R.R. 4s, | 100,000 | 108,000 00 | 100,000 00 |
| Old Colony R.R. 4½s, | 50,000 | 52,500 00 | 50,000 00 |
| Old Colony R.R. 6s, | 67,000 | 68,900 00 | 67,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| | $419,000 | $446,590 00 | $419,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $17,500 00 | 2 per cent. | $152,500 00 | 3½ per cent. | $312,500 00 | 4½ per cent. |
| 10,000 00 | 2½ " | 300,000 00 | 3¾ " | 1,267,489 00 | 5 " |
| 5,000 00 | 2⅝ " | 960,000 00 | 4 " | 1,781,626 00 | 5½ " |
| 40,000 00 | 3 " | 25,000 00 | 4¼ " | 950 00 | 6 " |

Amount invested in real estate for banking purposes, . . . . . $46,000 00
Estimated value of the same, . . . . . 46,000 00
Assessed value of the same, . . . . . 48,000 00
Net income received from same during year ending Oct. 31, 1895, . . 700 00

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## Fall River Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | $15,000 00 |
| Assessed value of the same, | | 16,900 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 1,029 | |
| Aggregate amount of the same, | | 1,431,159 00 |
| Total number of loans upon real estate, | 1,256 | |
| Amount of investments from which no income is received, | | 15,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 324,046 19 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $137,240 87<br>2¼ per cent., 140,051 47 | 277,292 34 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,357 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,734 | |
| Total number of open accounts Oct. 31, 1895, | 13,440 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 14,712 98 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,016,679 68 |
| Number of same, | 12,994 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 998,862 51 |
| Number of same, | 10,773 | |

Date of examination by commissioner: July 25.

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## FALL RIVER FIVE CENTS SAVINGS BANK — FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 29.

WALTER C. DURFEE, *President.* CHARLES J. HOLMES, *Treasurer.*
JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER C. DURFEE, EDWARD B. JENNINGS,
LEONTINE LINCOLN, JUNIUS P. PRENTISS,
JAMES M. OSBORN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $125,000 00 | Deposits, | $3,432,765 72 |
| Bank stock as per schedule, | 483,600 00 | Guaranty fund, | 90,000 00 |
| Railroad bonds as per schedule, | 285,000 00 | Interest account, | 81,642 97 |
| Real estate (for banking purposes), | 45,000 00 | Profit and loss account, | 29,954 68 |
| Real estate by foreclosure, | 49,285 48 | Rental account, | 18,394 32 |
| Loans on real estate, | 1,821,252 40 | Mortgage in process, | 8,015 25 |
| Loans on personal security, | 764,800 00 | | |
| Deposits in banks, on interest, | 52,514 47 | | |
| Deposits in banks, not on interest, | 5,000 00 | | |
| Expense account, | 2,958 57 | | |
| Border City Manufacturing Co. stock,* | 8,796 78 | | |
| Granite Mills stock,* | 10,530 05 | | |
| Cash on hand, | 7,035 19 | | |
| | $3,660,772 94 | | $3,660,772 94 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Exchange Bank, Boston, | $13,736 93 |
| Second National Bank, Fall River, | 43,777 54 |

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**Fall River Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Chicago, Ill., 4s, . . . | $50,000 | $52,000 00 | $50,000 00* |
| of Everett, Mass, 4s, . . | 25,000 | 26,500 00 | 25,000 00 |
| of Lynn, Mass., 4s, . . . | 50,000 | 51,250 00 | 50,000 00 |
| | $125,000 | $129,750 00 | $125,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlantic Nat'l Bank, Boston, . | $5,000 | $6,300 00 | $5,000 00 |
| 250 | Atlas National Bank, Boston, . | 25,000 | 30,750 00 | 25,000 00 |
| 145 | Blackstone N'l Bank, Boston, . | 14,500 | 14,500 00 | 14,500 00 |
| 100 | Boston Nat'l Bank, Boston, . | 10,000 | 10,000 00 | 10,000 00 |
| 250 | Continental N'l Bank, Boston, | 25,000 | 27,000 00 | 25,000 00 |
| 15 | Eliot National Bank, Boston, . | 1,500 | 2,000 00 | 1,500 00 |
| 160 | Everett Nat'l Bank, Boston, . | 16,000 | 13,120 00 | 16,000 00 |
| 100 | Faneuil Hall N'l Bank, Boston, | 10,000 | 13,333 00 | 10,000 00 |
| 50 | First National Bank, Boston, . | 5,000 | 12,000 00 | 5,000 00 |
| 200 | Howard Nat'l Bank, Boston, . | 20,000 | 19,600 00 | 20,000 00 |
| 300 | Lincoln Nat'l Bank, Boston, . | 30,000 | 23,400 00 | 30,000 00 |
| 150 | Metropolitan N'l B'k, Boston, . | 15,000 | 13,950 00 | 15,000 00 |
| 85 | Monument N'l Bank, Boston, . | 8,500 | 19,975 00 | 8,500 00 |
| 35 | N'l B'k of Commerce, Boston, . | 3,500 | 3,850 00 | 3,500 00 |
| 145 | N'l B'k of No. America, Boston, | 14,500 | 15,515 00 | 14,500 00 |
| 250 | N'l B'k of Redemption, Boston, | 25,000 | 30,250 00 | 25,000 00 |
| 100 | National City Bank, Boston, . | 10,000 | 8,100 00 | 10,000 00 |
| 150 | Nat'l Exchange Bank, Boston, | 15,000 | 18,750 00 | 15,000 00 |
| 300 | N'l Hide & Leather B'k, Boston, | 30,000 | 31,800 00 | 30,000 00 |
| 100 | Nat'l Revere Bank, Boston, . | 10,000 | 9,300 00 | 10,000 00 |
| 20 | Nat'l Webster Bank, Boston, . | 2,000 | 2,080 00 | 2,000 00 |
| 120 | Shawmut Nat'l Bank, Boston, . | 12,000 | 13,200 00 | 12,000 00 |
| 250 | Shoe & Leather N'l B'k, Boston, | 25,000 | 23,150 00 | 25,000 00 |
| 400 | Third Nat'l Bank, Boston, . | 40,000 | 36,400 00 | 40,000 00 |
| 70 | Winthrop N'l Bank, Boston, . | 7,000 | 9,170 00 | 7,000 00 |
| 300 | First National Bank, Chelsea, . | 30,000 | 31,800 00 | 30,000 00 |
| 20 | Dedham Nat'l Bank, Dedham, | 2,000 | 2,040 00 | 2,000 00 |
| 100 | Metacomet N'l B'k, Fall River, | 10,000 | 12,500 00 | 10,000 00 |
| 36 | Nat'l Union Bank, Fall River, | 3,600 | 3,780 00 | 3,600 00 |
| 412 | Second Nat'l Bank, Fall River, | 41,200 | 70,040 00 | 41,200 00 |
| 50 | Leominster N'l B'k, Leominster, | 5,000 | 5,250 00 | 5,000 00 |
| 100 | Malden Nat'l Bank, Malden, . | 10,000 | 16,000 00 | 10,000 00 |
| 10 | Oxford Nat'l Bank, Oxford, . | 1,000 | 1,050 00 | 1,000 00 |
| 13 | Palmer Nat'l Bank, Palmer, . | 1,300 | 1,885 00 | 1,300 00 |
| | | $483,600 | $551,838 00 | $483,600 00 |

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**Fall River Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $50,000 | $53,250 00 | $50,000 00 |
| Concord & Montreal R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Maine Central R.R. 4½s, | 25,000 | 27,000 00 | 25,000 00 |
| Old Colony R.R. 4s, | 50,000 | 53,500 00 | 50,000 00 |
| Rutland R.R. 5s, | 100,000 | 100,000 00 | 80,000 00* |
| St. Johnsbury & Lake Champlain R.R. 5s, | 55,000 | 66,000 00 | 55,000 00 |
| | $305,000 | $325,750 00 | $285,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $52,514 47 | 2 per cent. | $120,000 00 | 4¼ per cent. | $654,600 00 | 5 per cent. |
| 130 000 00 | 3¾ " | 373,800 00 | 4½ " | 1,202,952 40 | 5½ " |
| 90,000 00 | 4 " | 10,500 00 | 4¾ " | 4,200 00 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $45,000 00 |
| Estimated value of the same, | | 65,000 00 |
| Assessed value of the same, | | 65,750 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,128 27 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 49,285 48 |
| Assessed value of the same, | | 58,700 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 2,600 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 489 | |
| Aggregate amount of the same, | | 708,602 00 |
| Total number of loans upon real estate, | 602 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 178,956 58 |
| Times for the dividends fixed by the by-laws: second Monday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $68,657 45<br>2¼ per cent., 70,784 18 | 139,441 63 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,470 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,410 | |
| Total number of open accounts Oct. 31, 1895, | 12,157 | |

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**Fall River Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $7,560 57 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 697,726 82 |
| Number of same, | 20,863 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 574,083 19 |
| Number of same, | 8,531 | |

Date of examination by commissioner: September 5.

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## FARMERS' AND MECHANICS' SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 27.

WILLARD HOWE, *President.* GEORGE E. CUTLER, *Treasurer.*
S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE E. CUTLER, D. S. BRIDGES,
H. L. SAWYER, C. D. LEWIS,
J. L. WHITNEY.

Open for business every business day, except Saturdays, 8 A.M. to 12 M., 2 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $31,218 00 | Deposits, | $562,348 57 |
| Loans on bank stock, | 300 00 | Guaranty fund, | 11,225 00 |
| Loans on railroad bonds, | 100 00 | Interest account, | 18,263 78 |
| Real estate by foreclosure, | 4,200 00 | Cemetery funds, | 516 54 |
| Loans on real estate, | 362,977 80 | | |
| Loans on personal security, | 150,135 90 | | |
| Loans to counties, cities or towns (notes), | 31,000 00 | | |
| Loans on depositors' books, | 550 00 | | |
| Deposits in banks, not on interest, | 9,912 16 | | |
| Furniture, | 1,040 00 | | |
| Insurance, | 183 95 | | |
| Cash on hand, | 736 08 | | |
| | $592,353 89 | | $592,353 89 |

Cash on Deposit in Bank: —

Framingham National Bank, South Framingham, . . . . . $9,912 16

Loan on Bank Stock: —

On 5 shares Boylston National Bank, Boston, . . . . . $300 00

Loan on Railroad Bonds: —

On $100 Maine Central R.R. 6s, . . . . . $100 00

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**Farmers' and Mechanics' Savings Bank** — Concluded.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 21 | Continental N'l Bank, Boston, | $2,100 00 | $2,168 00 | $2,525 25 |
| 16 | Eliot National Bank, Boston, . | 1,600 00 | 2,128 00 | 2,084 00 |
| 10 | Freeman's Nat'l Bank, Boston, | 1,000 00 | 900 00 | 950 00 |
| 40 | Market N'l Bank, Boston, . | 4,000 00 | 3,200 00 | 3,908 25 |
| 10 | National Revere Bank, Boston, | 1,000 00 | 928 75 | 1,252 50 |
| 6 | Shawmut Nat'l Bank, Boston, . | 600 00 | 660 00 | 724 50 |
| 9 | Second National Bank, Boston, | 900 00 | 1,611 00 | 1,358 25 |
| 5 | First National Bank, Chelsea, . | 500 00 | 650 00 | 650 00 |
| 17 1/2 | Holliston N'l Bank, Holliston, . | 1,733 33 | 1,733 33 | 2,232 25 |
| 9 | Northborough National Bank, Northborough, . . . | 900 00 | 1,035 00 | 1,134 00 |
| 100 | Framingham National Bank, South Framingham, . . | 10,000 00 | 11,500 00 | 13,399 00 |
| 10 | First N'l Bank, West Newton, | 1,000 00 | 1,000 00 | 1,000 00 |
| | | $25,333 33 | $27,514 08 | $31,218 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,500 00 | 2½ per cent. | $20,000 00 | 4½ per cent. | $4,700 00 | 5½ per cent. |
| 31,000 00 | 4 " | 358,630 00 | 5 " | 128,233 70 | 6 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $4,200 00 |
| Assessed value of the same, . . . . . | | 5,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 245 | |
| Aggregate amount of the same, . . . . . | | 244,313 70 |
| Total number of loans upon real estate, . . . . . | 207 | |
| Amount of investments from which no income is received, . . . . | | 16,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 25,055 19 |
| Times for the dividends fixed by the by-laws: first Tuesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $9,919 93<br>2 per cent., 10,368 14 | 20,288 07 |
| Number of accounts opened duriug the year ending Oct. 31, 1895, . | 273 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 189 | |
| Total number of open accounts Oct. 31, 1895, . . . . | 2,037 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 1,782 51 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 135,400 43 |
| Number of same, . . . . . | 1,919 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 111,799 43 |
| Number of same, . . . . . | 1,414 | |
| Date of examination by commissioners: January 28. | | |

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## FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 45.

CHARLES E. WARE, *President.* BRIGHAM N. BULLOCK, *Treasurer.*
EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE, REUBEN R CONN,
CHARLES E. WARE, HENRY G. MORSE,
CARMI M. PARKER.

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

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $210,597 50 | Deposits, | $3,133,601 55 |
| Bank stock as per schedule, | 240,127 00 | Guaranty fund, | 127,500 00 |
| Loans on bank stock, | 37,270 00 | Interest account, | 75,488 37 |
| Railroad bonds as per schedule, | 299,200 00 | | |
| Loans on railroad bonds, | 1,000 00 | | |
| Real estate (for banking purposes), | 130,000 00 | | |
| Real estate by foreclosure, | 16,200 00 | | |
| Loans on real estate, | 1,288,800 00 | | |
| Loans on personal security, | 972,200 00 | | |
| Loans to counties, cities or towns (notes), | 18,000 00 | | |
| Deposits in banks, on interest, | 121,512 61 | | |
| Cash on hand, | 1,682 81 | | |
| | $3,336,589 92 | | $3,336,589 92 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Fitchburg National Bank, Fitchburg, | $96,512 61 |
| Safety Fund National Bank, Fitchburg, | 20,000 00 |
| Westminster National Bank, Gardner, | 5,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 112 shares Safety Fund National Bank, Fitchburg, | $10,000 00 |
| On 4 shares Fitchburg National Bank, Fitchburg, | 270 00 |
| On 5 shares Naumkeag National Bank, Salem, | |
| On 5 shares First National Bank, Salem, | 1,000 00 |
| On 150 shares Manufacturers' Trust Company, Holyoke, | |
| On 50 shares National Bank of the Commonwealth, Boston, | |
| On 50 shares Springfield Safe Deposit & Trust Company, Springfield, | 25,000 00 |
| On 11 shares National Exchange Bank, Boston, | 1,000 00 |

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**Fitchburg Savings Bank** — Continued.

Loan on Railroad Bonds: —

On $1,000 Eastern R.R., . . . . . $1,000 00

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Fitchburg, Mass., 3½s, . . | $15,000 | $15,000 00 | $15,000 00 |
| of Fitchburg, Mass., 4s, . . | 56,000 | 58,370 00 | 56,000 00 |
| of Keene, N. H., 3½s, . . | 12,000 | 11,760 00 | 12,000 00 |
| of New Bedford, Mass., 4s, . | 25,000 | 26,000 00 | 25,000 00 |
| of Norwich, Conn., 7s, . . | 17,000 | 21,080 00 | 17,935 00 |
| of Portland, Me., 6s, . . | 5,000 | 6,250 00 | 4,662 50 |
| Town of Leominster, Mass., 4s, . | 20,000 | 20,200 00 | 20,000 00 |
| of Turner's Falls, Mass., 4s, . | 30,000 | 30,790 00 | 30,000 00 |
| United States 4s, . . . . | 30,000 | 33,450 00 | 30,000 00 |
| | $210,000 | $222,900 00 | $210,597 50 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 60 | Atlantic Nat'l Bank, Boston, . | $6,000 | $7,560 00 | $7,500 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 12,300 00 | 12,500 00 |
| 133 | Boston National Bank, Boston, | 13,300 | 13,300 00 | 13,300 00 |
| 100 | Eliot National Bank, Boston, . | 10,000 | 13,300 00 | 13,000 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,550 00 | 15,000 00 |
| 166 | Lincoln Nat'l Bank, Boston, . | 16,600 | 12,906 50 | 16,600 00 |
| 200 | Merchants' N'l Bank, Boston, | 20,000 | 31,000 00 | 20,000 00 |
| 66 | N'l B'k of No. America, Boston, | 6,600 | 7,045 50 | 6,600 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 11,600 00 |
| 150 | Nat'l Revere Bank, Boston, . | 15,000 | 13,931 25 | 15,000 00 |
| 116 | North National Bank, Boston, | 11,600 | 12,180 00 | 11,600 00 |
| 153 | Fitchburg N'l B'k, Fitchburg, | 15,300 | 22,185 00 | 16,677 00 |
| 123 | Rollstone N'l B'k, Fitchburg, | 12,300 | 18,081 00 | 13,530 00 |
| 170 | Safety Fund N'l B'k, Fitchburg, | 17,000 | 18,700 00 | 18,020 00 |
| 100 | Citizens' N'l B'k, New Bedford, | 10,000 | 12,000 00 | 10,000 00 |
| 100 | National Bank of Commerce, New Bedford, . . . | 10,000 | 8,500 00 | 12,400 00 |
| 5 | Townsend N'l B'k, Townsend, | 500 | 575 00 | 500 00 |
| 133 | Crocker N'l B'k, Turner's Falls, | 13,300 | 16,226 00 | 13,300 00 |
| 100 | City Nat'l Bank, Worcester, . | 10,000 | 14,500 00 | 10,000 00 |
| 30 | Quinsigamond National Bank, Worcester, . . . . | 3,000 | 4,200 00 | 3,000 00 |
| | | $225,500 | $263,640 25 | $240,127 00 |

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**Fitchburg Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, | $60,000 | $60,125 00 | $60,000 00 |
| Fitchburg R.R. 4½s, | 71,000 | 73,400 00 | 72,300 00 |
| Fitchburg R.R. 5s, | 119,000 | 126,650 00 | 120,500 00 |
| Maine Central R.R. 4s, | 25,000 | 25,250 00 | 25,000 00 |
| Old Colony R.R. 4s, | 5,000 | 5,350 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 16,000 | 17,120 00 | 16,400 00 |
| | $296,000 | $307,895 00 | $299,200 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $96,512 61 | 2½ per cent. | $150,000 00 | 4½ per cent. | $1,213,520 00 | 5 per cent. |
| 20,000 00 | 3 " | 530,300 00 | 4½ " | 257,650 00 | 5½ " |
| 5,000 00 | 3½ " | 11,500 00 | 4¾ " | 16,300 00 | 6 " |
| 138,000 00 | 4 " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $130,000 00 |
| Estimated value of the same, | | 130,000 00 |
| Assessed value of the same, | | 100,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 2,811 28 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 16,200 00 |
| Assessed value of the same, | | 15,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 514 18 |
| Number of loans which are of an amount not exceeding $3,000 each, | 390 | |
| Aggregate amount of the same, | | 562,320 00 |
| Total number of loans upon real estate, | 445 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1895, | | 153,245 17 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $57,599 41<br>2 per cent., 58,916 66 | 116,516 07 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 996 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 683 | |
| Total number of open accounts Oct. 31, 1895, | 7,044 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 6,537 50 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 492,678 75 |
| Number of same, | 4,416 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 438,251 89 |
| Number of same, | 3,642 | |
| Date of examination by commissioner: September 10. | | |

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## FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 35.

SAMUEL PORTER, *President.* M. E. GOULD, *Treasurer.*
M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL PORTER, H. F. CUTLER,
L. F. PLYMPTON, W. L. WILCOX,
GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $35,000 00 | Deposits, | $291,537 97 |
| Bank stock as per schedule, | 23,200 00 | Guaranty fund, | 7,691 64 |
| Railroad bonds as per schedule, | 29,000 00 | Interest account, | 242 59 |
| Real estate (for banking purposes), | 4,724 92 | | |
| Real estate by foreclosure, | 1,545 00 | | |
| Loans on real estate, | 121,486 55 | | |
| Loans on personal security, | 76,034 22 | | |
| Deposits in banks, on interest, | 3,707 19 | | |
| Expense account, | 114 50 | | |
| Premiums, | 3,815 50 | | |
| Furniture and fixtures, | 479 49 | | |
| Cash on hand, | 364 83 | | |
| | $299,472 20 | | $299,472 20 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Northampton, | $3,000 00 |
| Hampshire County National Bank, Northampton, | 707 19 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Lynn, Mass., 4s, | $7,000 | $7,280 00 | $7,000 00 |
| Town of Abington, Mass., 4s, | 8,000 | 8,100 00 | 8,000 00 |
| of Braintree, Mass., 4s, | 15,000 | 15,825 00 | 15,000 00 |
| of Orange, Mass., 4s, | 5,000 | 5,087 50 | 5,000 00 |
| | $35,000 | $36,292 50 | $35,000 00 |

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**Florence Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 85 | Home Nat'l Bank, Holyoke, . | $8,500 | $10,200 00 | $8,500 00 |
| 40 | First N'l Bank, Northampton, | 4,000 | 4,800 00 | 4,000 00 |
| 90 | Hampshire County National Bank, Northampton, . . | 9,000 | 10,800 00 | 9,000 00 |
| 17 | Agawam N'l B'k, Springfield, | 1,700 | 1,700 00 | 1,700 00 |
| | | $23,200 | $27,500 00 | $23,200 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $5,000 | $5,100 00 | $5,000 00 |
| Boston & Providence R.R. 4s, . . | 10,000 | 10,500 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 12,000 | 12,480 00 | 12,000 00 |
| Old Colony R.R. 6s, . . . . | 1,000 | 1,030 00 | 1,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 1,000 | 1,070 00 | 1,000 00 |
| | $29,000 | $30,180 00 | $29,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,707 19 | 4 per cent. | $196,995 77 | 5 per cent. | $525 00 | 6 per cent. |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $4,724 92 |
| Estimated value of the same, . . . . . | 5,000 00 |
| Assessed value of the same, . . . . . | 3,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 120 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | 1,545 00 |
| Assessed value of the same, . . . . . | 1,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 247 75 |
| Number of loans which are of an amount not exceeding $3,000 each, . 137 | |
| Aggregate amount of the same, . . . . . | 109,770 77 |
| Total number of loans upon real estate, . . . . . 120 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | 13,540 19 |
| Times for the dividends fixed by the by-laws: second Tuesday in April and October. | |

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**Florence Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $5,452 16<br>2 per cent., 5,562 09 | $11,014 25 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 189 | |
| Number of accounts closed during the year ending Oct 31, 1895, | 159 | |
| Total number of open accounts Oct. 31, 1895, | 1,319 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,031 02 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 54,221 21 |
| Number of same, | 1,579 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 55,597 23 |
| Number of same, | 969 | |

Date of examination by commissioner: May 23.

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## FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 35.

WILLIAM B. CROCKER, *President.* EDWARD M. PHELPS, *Treasurer.*
EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM B. CROCKER, F. E. HARTSHORN,
RICHARD S. CARPENTER, A. H. MESSINGER,
WILLIAM T. COOK.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $26,500 00 | Deposits, | $246,627 24 |
| Bank stock as per schedule, | 59,550 00 | Guaranty fund, | 9,300 00 |
| Railroad bonds as per schedule, | 56,700 00 | Undivided earnings, | 3,594 19 |
| Loans on real estate, | 107,115 00 | | |
| Loans on personal security, | 4,110 00 | | |
| Loans on depositors' books, | 200 00 | | |
| Deposits in banks, on interest, | 3,303 25 | | |
| Cash on hand, | 2,043 18 | | |
| | $259,521 43 | | $259,521 43 |

Cash on Deposit in Bank:—

Winthrop National Bank, Boston, . . . . . $3,303 25

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of East Saginaw, Mich., 5s, | $5,000 | $5,300 00 | $5,000 00 |
| of Fall River, Mass., 6s, | 2,000 | 2,060 00 | 2,000 00 |
| of Holyoke, Mass., 4s, | 5,000 | 5,225 00 | 5,000 00 |
| of Keene, N. H., 4s, | 2,000 | 2,040 00 | 2,000 00 |
| of Keene, N. H., 5s, | 2,500 | 2,600 00 | 2,500 00 |
| of Lynn, Mass., 5s, | 9,000 | 9,990 00 | 9,000 00 |
| Town of Winthrop, Mass., 5s, | 1,000 | 1,100 00 | 1,000 00 |
| | $26,500 | $28,315 00 | $26,500 00 |

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**Foxborough Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 23 | Blackstone N'l Bank, Boston, | $2,300 | $2,305 75 | $2,300 00 |
| 15 | Boston Nat'l Bank, Boston, . | 1,500 | 1,500 00 | 1,500 00 |
| 34 | Boylston Nat'l Bank, Boston, . | 3,400 | 4,505 00 | 3,400 00 |
| 10 | Columbian N'l Bank, Boston,. | 1,000 | 970 00 | 1,000 00 |
| 22 | Continental N'l Bank, Boston, | 2,200 | 2,376 00 | 2,200 00 |
| 20 | Everett National Bank, Boston, | 2,000 | 1,705 00 | 2,000 00 |
| 8 | Faneuil Hall N'l Bank, Boston, | 800 | 1,068 00 | 800 00 |
| 30 | Howard Nat'l Bank, Boston, . | 3,000 | 2,820 00 | 3,000 00 |
| 5 | Manufacturers' N'l B'k, Boston, | 500 | 503 75 | 500 00 |
| 29 | Market Nat'l Bank, Boston, . | 2,900 | 2,320 00 | 2,900 00 |
| 38 | Metropolitan N'l B'k, Boston, | 3,800 | 3,543 50 | 3,800 00 |
| 10 | Mt. Vernon N'l Bank, Boston, | 1,000 | 1,100 00 | 1,000 00 |
| 11 | N'l B'k of Commerce, Boston, | 1,100 | 1,232 00 | 1,100 00 |
| 31 | N'l B'k of No. America, Boston, | 3,100 | 3,286 00 | 3,100 00 |
| 10 | National City Bank, Boston, . | 1,000 | 811 25 | 1,000 00 |
| 43 | National Eagle Bank, Boston,. | 4,300 | 3,558 25 | 4,300 00 |
| 40 | N'l Hide & Leather B'k, Boston, | 4,000 | 4,250 00 | 4,000 00 |
| 17 | National Revere Bank, Boston, | 1,700 | 1,530 00 | 1,700 00 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 1,040 00 | 1,000 00 |
| 14 | Old Boston Nat'l Bank, Boston, | 1,400 | 1,529 50 | 1,400 00 |
| 35 | Shoe & Leather N'l B'k, Boston, | 3,500 | 3,167 50 | 3,500 00 |
| 10 | Suffolk Nat'l Bank, Boston, . | 1,000 | 1,052 50 | 1,000 00 |
| 40 | Third National Bank, Boston,. | 4,000 | 3,640 00 | 4,000 00 |
| 25 | Tremont Nat'l Bank, Boston, . | 2,500 | 2,225 00 | 2,500 00 |
| 18 | Winthrop Nat'l Bank, Boston, | 1,800 | 2,313 00 | 1,800 00 |
| 36 | Dedham Nat'l Bank, Dedham, | 3,600 | 3,708 00 | 3,600 00 |
| 5 | National Bank of Wrentham, Wrentham, . . . . | 350 | 400 00 | 350 00 |
| 8 | State Street Safe Deposit and Trust Company, Boston, . | 800 | 816 00 | 800 00 |
| | | $59,550 | $59,276 00 | $59,550 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R R. 5s, . . . . | $2,000 | $2,280 00 | $2,000 00 |
| Boston & Lowell R.R. 4s, . . | 11,000 | 11,280 00 | 11,000 00 |
| Boston & Maine R R. 4s, . . . | 3,000 | 3,135 00 | 3,000 00 |
| Fitchburg R.R. 4s, . . . . | 5,000 | 5,025 00 | 5,000 00 |
| Fitchburg R.R. 5s, . . . . | 5,000 | 5,500 00 | 5,000 00 |
| Maine Central R.R. 4½s, . . . | 7,000 | 7,560 00 | 7,000 00 |
| Old Colony R.R. 6s, . . . . | 4,000 | 4,080 00 | 4,000 00 |
| Salem & Lowell R.R. 6s, . . . | 700 | 735 00 | 700 00 |

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**Foxborough Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| St. Johnsbury & Lake Champlain R.R. 5s, | $9,000 | $10,710 00 | $9,000 00 |
| Upper Coos R R 5s, | 5,000 | 5,000 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| | $56,700 | $60,655 00 | $56,700 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,303 25 | 2 per cent. | $98,075 00 | 6 per cent. | $50 00 | 7 per cent. |
| 13,300 00 | 5 " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 120 | |
| Aggregate amount of the same, | | $90,825 00 |
| Total number of loans upon real estate, | 115 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 12,990 42 |
| Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $4,228 06<br>2 per cent., 4,380 63 | 8,608 69 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 207 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 171 | |
| Total number of open accounts Oct. 31, 1895, | 1,115 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 817 95 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 71,658 50 |
| Number of same, | 1,092 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 59,781 90 |
| Number of same, | 1,029 | |

Date of examination by commissioner: January 7.

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## FRAMINGHAM SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.

FRANKLIN E. GREGORY, *President.* FRANK F. MORRILL, *Treasurer.*
FRANK F. MORRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

FRANKLIN E. GREGORY, SAMUEL B. BIRD,
ADRIAN FOOTE, J. HENRY ROBINSON,
FRANCIS C. STEARNS, EDWARD F. KENDALL.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $279,050 00 | Deposits, | $1,286,989 63 |
| Premiums, | 81,736 72 | Guaranty fund, | 18,856 13 |
| Bank stock as per schedule, | 148,300 00 | Undivided earnings, | 7,739 53 |
| Loans on bank stock, | 900 00 | | |
| Railroad bonds as per schedule, | 90,000 00 | | |
| Real estate by foreclosure, | 45,673 91 | | |
| Loans on real estate, | 521,965 36 | | |
| Loans on personal security, | 59,883 81 | | |
| Loans to counties, cities or towns (notes), | 20,000 00 | | |
| Loans on depositors' books, | 250 00 | | |
| Deposits in banks, on interest, | 3,904 87 | | |
| Deposits in banks, not on interest, | 32,844 49 | | |
| Unpaid interest, | 13,911 69 | | |
| Sundry stocks, | 5,769 00 | | |
| Office furniture, etc., | 426 10 | | |
| Trustees C. C. Esty, | 6,935 94 | | |
| Cash on hand, | 2,033 40 | | |
| | $1,313,585 29 | | $1,313,585 29 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Old Colony Trust Company, Boston, | $3,904 87 |
| Framingham National Bank, South Framingham, | 32,844 49 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 6 shares Waltham National Bank, Waltham, | $600 00* |
| On 3 shares Framingham National Bank, South Framingham, | 300 00 |

* The bank has been notified that this loan, in excess of the legal limit, must be reduced.

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**Framingham Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $20,000 | $20,000 00 | $20,000 00 |
| of Cleveland, Ohio, 4s, | 20,000 | 26,910 00 | 20,000 00 |
| of Cleveland, Ohio, 5s, | 6,000 | | 6,000 00 |
| of Cranston, R. I., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Indianapolis, Ind., 4s, | 30,500 | 31,500 00 | 30,500 00 |
| of Keene, N. H., 4s, | 23,000 | 23,000 00 | 23,000 00 |
| of Lewiston, Me., 5s, | 9,000 | 9,585 00 | 9,000 00 |
| of Lowell, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Milwaukee, Wis., 5s, | 1,750 | 1,750 00 | 1,750 00 |
| of Norwalk, Conn., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Portsmouth, N. H., 4s, | 24,500 | 25,800 00 | 24,500 00 |
| of Stamford, Conn., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Waterbury, Conn., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Town of Marlborough, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Spencer, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Leominster, Mass., 4s, | 9,300 | 9,500 00 | 9,300 00 |
| United States 4s, | 25,000 | 30,000 00 | 25,000 00 |
| | $279,050 | $288,945 00 | $279,050 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 6 | Atlas National Bank, Boston, | $600 | $732 00 | $600 00 |
| 12 | Blackstone N'l Bank, Boston, | 1,200 | 1,200 00 | 1,200 00 |
| 33 | Boston National Bank, Boston, | 3,300 | 3,795 00 | 3,300 00 |
| 100 | Central Nat'l Bank, Boston, | 10,000 | 14,400 00 | 10,000 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 13,000 00 | 10,000 00 |
| 155 | Eliot National Bank, Boston, | 15,500 | 20,150 00 | 15,500 00 |
| 165 | First National Bank, Boston, | 16,500 | 41,250 00 | 16,500 00 |
| 136 | Howard Nat'l Bank, Boston, | 13,600 | 15,232 00 | 13,600 00 |
| 85 | Mt. Vernon N'l Bank, Boston, | 8,500 | 11,900 00 | 8,500 00 |
| 119 | N'l B'k of Commerce, Boston, | 11,900 | 15,827 00 | 11,900 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,235 00 | 1,000 00 |
| 90 | N'l B'k of the Republic, Boston, | 9,000 | 14,850 00 | 9,000 00 |
| 180 | N'l Hide & Leather B'k, Boston, | 18,000 | 23,040 00 | 18,000 00 |
| 43 | Nat'l Webster Bank, Boston, | 4,300 | 4,472 00 | 4,300 00 |
| 30 | Second National Bank, Boston, | 3,000 | 5,700 00 | 3,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, | 5,000 | 4,750 00 | 5,000 00 |
| 92 | Merchants' Nat'l Bank, Portland, Me., | 6,900 | 11,040 00 | 6,900 00 |
| 100 | Framingham Nat'l Bank, So. Framingham, | 10,000 | 14,200 00 | 10,000 00 |
| | | $148,300 | $216,773 00 | $148,300 00 |

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**Framingham Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $9,000 | $9,500 00 | $9,000 00 |
| Boston & Lowell R.R. 4s, | 9,000 | 9,300 00 | 9,000 00 |
| Boston & Maine R.R. 4s, | 25,000 | 25,218 72 | 25,000 00 |
| Concord & Montreal R.R. 4s, | 7,000 | 7,350 00 | 7,000 00 |
| Maine Central R.R. 4½s, | 15,000 | 16,000 00 | 15,000 00 |
| Newport & Richford R.R. 5s, | 20,000 | 21,000 00 | 20,000 00* |
| Salem & Lowell R.R. 6s, | 5,000 | 5,000 00 | 5,000 00 |
| | $90,000 | $93,368 72 | $90,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,904 87 | 2½ per cent. | $24,000 00 | 4 per cent. | $9,500 00 | 5½ per cent. |
| 25,000 00 | 3 to 4 " | 186,280 00 | 5 " | 358,219 17 | 6 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $45,673 91 |
| Assessed value of the same, | | 49,489 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,685 89 |
| Number of loans which are of an amount not exceeding $3,000 each, | 288 | |
| Aggregate amount of the same, | | 252,552 26 |
| Total number of loans upon real estate, | 278 | |
| Amount of investments from which no income is received, | | 12,811 37 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 62,753 11 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $22,560 00<br>2 per cent., 22,600 00 | 45,160 00 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 489 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 341 | |
| Total number of open accounts Oct. 31, 1895, | 3,716 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,216 11 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 181,843 27 |
| Number of same, | 2,288 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 188,557 53 |
| Number of same, | 2,156 | |
| Date of examination by commissioner: April 18. | | |

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## FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 93.

FREDERIC W. LINCOLN, *President.* EBENEZER ALEXANDER, *Treasurer.*
GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS PARKER, MARTIN L. BRADFORD,
D. R. EMERSON, JAMES A. JACOBS,
ARTHUR HOBART, JAMES E. WHITNEY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $1,223,000 00 | Deposits, | $9,278,068 44 |
| Bank stock as per schedule, | 350,873 62 | Guaranty fund, | 292,000 00 |
| Loans on bank stock, | 44,700 00 | Interest account, | 93,787 94 |
| Railroad bonds as per schedule, | 818,000 00 | Profit and loss account, | 31,338 60 |
| Real estate (for banking purposes), | 225,000 00 | Suspense, | 412 35 |
| Real estate by foreclosure, | 92,677 06 | | |
| Loans on real estate, | 4,318,967 81 | | |
| Loans on personal security, | 2,013,625 00 | | |
| Loans to counties, cities or towns (notes), | 110,000 00 | | |
| Deposits in banks, on interest, | 483,437 96 | | |
| Expense account, | 5,207 54 | | |
| Real estate income account, | 1,965 31 | | |
| Cash on hand, | 8,153 03 | | |
| | $9,695,607 33 | | $9,695,607 33 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Boylston National Bank, Boston, | $156,118 05 |
| Continental National Bank, Boston, | 58,316 22 |
| Everett National Bank, Boston, | 40,000 00 |
| Massachusetts Loan and Trust Company, Boston, | 50,000 00 |
| National Revere Bank, Boston, | 25,099 52 |
| North National Bank, Boston, | 63,904 17 |
| Holyoke National Bank, Holyoke, | 15,000 00 |
| Pynchon National Bank, Springfield, | 50,000 00 |
| Third National Bank, Springfield, | 25,000 00 |

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## Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 425 shares Broadway National Bank, Boston, | $42,500 00 |
| On 19 shares Metropolitan National Bank, Boston, | 1,100 00 |
| On 5 shares Methuen National Bank, Methuen, | 200 00 |
| On 10 shares Fourth National Bank, Boston, | 900 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $50,000 | $51,000 00 | $50,000 00 |
| of Boston, Mass., 4s, | 200,000 | 217,500 00 | 200,000 00 |
| of Boston, Mass., 5s, | 3,000 | 3,435 00 | 3,000 00 |
| of Boston, Mass., 6s, | 2,000 | 2,340 00 | 2,000 00 |
| of Cambridge, Mass., 6s, | 1,000 | 1,165 00 | 1,000 00 |
| of Chicago, Ill, 4s, | 50,000 | 52,000 00 | 50,000 00* |
| of Cleveland, Ohio, 4s, | 20,000 | 20,300 00 | 20,000 00 |
| of Columbus, Ohio, 4s, | 40,000 | 40,220 00 | 40,000 00* |
| of Detroit, Mich., 4s, | 50,000 | 55,000 00 | 50,000 00 |
| of Fall River, Mass., 6s, | 4,000 | 4,840 00 | 4,000 00 |
| of Indianapolis, Ind, 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of Laconia, N. H., 4s, | 50,000 | 53,500 00 | 50,000 00 |
| of Middleton, Conn., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of Minneapolis, Minn., 4s, | 50,000 | 53,500 00 | 50,000 00 |
| of Newton, Mass, 4s, | 43,000 | 45,365 00 | 43,000 00 |
| of Northampton, Mass., 4s, | 100,000 | 104,000 00 | 100,000 00 |
| of Portland, Me., 6s, | 30,000 | 30,300 00 | 30,000 00 |
| of Providence, R. I., 5s, | 6,000 | 6,500 00 | 6,000 00 |
| of Rutland, Vt., 4s, | 27,000 | 28,350 00 | 27,000 00 |
| of Saginaw, Mich, 5s, | 30,000 | 30,150 00 | 30,000 00 |
| of Springfield, Mass., 7s, | 10,000 | 12,100 00 | 10,000 00 |
| of Waterbury, Conn., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| of Woonsocket, R. I., 4s, | 100,000 | 104,000 00 | 100,000 00 |
| Town of Spencer, Mass, 4s, | 80,000 | 83,600 00 | 80,000 00 |
| District of Columbia 6s, | 96,000 | 111,360 00 | 96,000 00 |
| of Columbia 7s, | 8,000 | 9,550 00 | 8,000 00 |
| County of Aroostook, Me., 4½s, | 38,000 | 39,900 00 | 38,000 00* |
| United States 4s, | 50,000 | 60,750 00 | 50,000 00 |
| | $1,223,000 | $1,309,425 00 | $1,223,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 41 | Atlantic Nat'l Bank, Boston, | $4,100 | $5,166 00 | $4,100 00 |
| 200 | Atlas National Bank, Boston, | 20,000 | 24,600 00 | 20,000 00 |
| 133 | Blackstone N'l Bank, Boston, | 13,300 | 13,300 00 | 13,300 00 |
| 57 | Boylston Nat'l Bank, Boston, | 5,700 | 7,467 00 | 5,700 00 |

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**Franklin Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 205 | Columbian N'l Bank, Boston, | $20,500 | $20,500 00 | $20,500 00 |
| 235 | Continental N'l Bank, Boston, | 23,500 | 25,380 00 | 23,500 00 |
| 22 | Eliot National Bank, Boston, . | 2,200 | 2,926 00 | 2,200 00 |
| 81 | Everett Nat'l Bank, Boston, . | 8,100 | 6,480 00 | 7,873 62 |
| 135 | First Ward N'l Bank, Boston, . | 13,500 | 17,550 00 | 13,500 00 |
| 106 | Fourth Nat'l Bank, Boston, . | 10,600 | 12,720 00 | 10,600 00 |
| 156 | Freeman's N'l Bank, Boston, . | 15,600 | 14,040 00 | 15,600 00 |
| 60 | N'l B'k of Commerce, Boston, | 6,000 | 6,660 00 | 6,000 00 |
| 200 | N'l B'k of No. America, Boston, | 20,000 | 21,400 00 | 20,000 00 |
| 200 | National City Bank, Boston, . | 20,000 | 16,200 00 | 20,000 00 |
| 201 | Nat'l Exchange Bank, Boston, | 20,100 | 25,125 00 | 20,100 00 |
| 200 | Nat'l Revere Bank, Boston, . . | 20,000 | 18,600 00 | 20,000 00 |
| 20 | Nat'l Union Bank, Boston, . | 2,000 | 2,700 00 | 2,000 00 |
| 139 | Nat'l Webster Bank, Boston, . | 13,900 | 14,456 00 | 13,900 00 |
| 172 | North National Bank, Boston, | 17,200 | 18,060 00 | 17,200 00 |
| 200 | Old Boston N'l Bank, Boston, | 20,000 | 21,800 00 | 20,000 00 |
| 55 | Second Nat'l Bank, Boston, . | 5,500 | 9,845 00 | 5,500 00 |
| 200 | Shoe & Leather N'l B'k, Boston, | 20,000 | 18,200 00 | 20,000 00 |
| 130 | State Nat'l Bank, Boston, . | 13,000 | 14,560 00 | 13,000 00 |
| 129 | Suffolk Nat'l Bank, Boston, . | 12,900 | 13,545 00 | 12,900 00 |
| 84 | Naumkeag N'l Bank, Salem, . | 8,400 | 10,800 00 | 8,400 00 |
| 50 | Third Nat'l Bank, Springfield, | 5,000 | 10,000 00 | 5,000 00 |
| 100 | Massachusetts Loan & Trust Company, Boston, . . | 10,000 | 11,600 00 | 10,000 00 |
| | | $351,100 | $383,680 00 | $350,873 62 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $50,000 | $52,500 00 | $50,000 00 |
| Boston & Maine R.R. 4s, . . . | 50,000 | 52,250 00 | 50,000 00 |
| Boston & Maine R.R 4½s, . . | 100,000 | 115,500 00 | 100,000 00 |
| Concord & Claremont R.R. 4½s, . | 100,000 | 107,000 00 | 100,000 00 |
| Concord & Montreal R.R. 4s, . . | 100,000 | 104,000 00 | 100,000 00 |
| Eastern R.R. 6s, . . . . . | 50,000 | 60,000 00 | 50,000 00 |
| Fitchburg R.R. 4½s, . . . . . | 56,000 | 60,200 00 | 56,000 00 |
| Fitchburg R.R. 5s, . . . . . | 114,000 | 119,600 00 | 114,000 00 |
| Maine Central & European & North American R.R. 4s, . . . | 100,000 | 103,000 00 | 95,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . | 50,000 | 50,000 00 | 50,000 00 |
| Old Colony R.R. 6s, . . . . . | 3,000 | 3,090 00 | 3,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 50,000 | 59,500 00 | 50,000 00 |
| | $823,000 | $886,640 00 | $818,000 00 |

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**Franklin Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $303,437 96 | 2 per cent. | $125,000 00 | 3⅞ per cent. | $222,800 00 | 5½ per cent. |
| 180,000 00 | 3 " | 1,128,000 00 | 4 " | 148,200 00 | 6 " |
| 100,000 00 | 3 7/16 " | 270,000 00 | 4¼ " | 4,500 00 | 7 " |
| 245,000 00 | 3⅝ " | 1,159,500 00 | 4½ " | | |
| 25,000 00 | 3.80 " | 3,059,292 81 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $225,000 00 |
| Estimated value of the same, | | 225,000 00 |
| Assessed value of the same, | | 165,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 92,677 06 |
| Assessed value of the same, | | 72,400 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 429 | |
| Aggregate amount of the same, | | 770,562 46 |
| Total number of loans upon real estate, | 778 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 420,631 55 |
| Times for the dividends fixed by the by-laws: February 1 and August 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 1½ per cent., $127,262 43<br>2 per cent., 173,899 29 | 301,161 72 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,532 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,873 | |
| Total number of open accounts Oct. 31, 1895, | 18,716 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 29,311 07 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,751,010 80 |
| Number of same, | 15,186 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,629,803 02 |
| Number of same, | 14,065 | |
| Date of examination by commissioner: May 31. | | |

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## FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 22.

WILLIAM H. ALLEN, *President.* CHARLES ALLEN, *Treasurer.*
FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH W. STEVENS, HENRY F. NASH,
JOSEPH GRISWOLD, LUCIUS NIMS,
WM. H. ALLEN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $1,318,407 80 | Deposits, | $3,632,077 88 |
| Loans on public funds, | 2,000 00 | Guaranty fund, | 220,000 00 |
| Bank stock as per schedule, | 62,100 00 | Interest account, | 32,332 37 |
| Loans on bank stock, | 42,838 00 | Profit and loss account, | 15,490 55 |
| Railroad bonds as per schedule, | 507,500 00 | | |
| Real estate by foreclosure, | 64 88 | | |
| Loans on real estate, | 921,349 33 | | |
| Loans on personal security, | 621,950 00 | | |
| Loans to counties, cities or towns (notes), | 97,200 00 | | |
| Loans on depositors' books, | 2,470 00 | | |
| Deposits in banks, on interest, | 319,747 01 | | |
| Expense account, | 1,438 50 | | |
| Unpaid interest, | 700 25 | | |
| Cash on hand, | 2,135 03 | | |
| | $3,899,900 80 | | $3,899,900 80 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Adams, | $10,000 00 |
| Athol National Bank, Athol, | 10,000 00 |
| National Hide & Leather Bank, Boston, | 19,138 49 |
| First National Bank, Greenfield, | 82,896 74 |
| Franklin County National Bank, Greenfield, | 25,000 00 |
| Manufacturers' Trust Company, Holyoke, | 5,000 00 |
| Holyoke National Bank, Holyoke, | 10,000 00 |
| Home National Bank, Holyoke, | 16,425 12 |
| Park National Bank, Holyoke, | 21,286 66 |

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**Franklin Savings Institution** — Continued.

| | |
|---|---|
| First National Bank, Northampton, | $10,000 00 |
| Orange National Bank, Orange, | 20,000 00 |
| Agawam National Bank, Springfield, | 20,000 00 |
| Pynchon National Bank, Springfield, | 25,000 00 |
| Springfield National Bank, Springfield, | 25,000 00 |
| Ware National Bank, Ware, | 20,000 00 |
| Loan on Public Funds: — | |
| On $2,000 City of Holyoke 6s, | $2,000 00 |
| Loans on Bank Stock, amount on each: — | |
| On 100 shares Broadway National Bank, Boston, | $10,000 00 |
| On 50 shares Franklin County National Bank, Greenfield, | 4,000 00 |
| On 20 shares Franklin County National Bank, Greenfield, | 1,600 00 |
| On 5 shares First National Bank, Greenfield, | 500 00 |
| On 12 shares First National Bank, Greenfield, | 1,200 00 |
| On 23 shares First National Bank, Greenfield, | 2,300 00 |
| On 55 shares Home National Bank, Holyoke, | 5,000 00 |
| On 15 shares First National Bank, Northampton, | 1,500 00 |
| On 98 shares Hampshire County National Bank, Northampton, | 11,288 00 |
| On 15 shares First National Bank, Northampton, | |
| On 30 shares Adams National Bank, North Adams, | 2,250 00 |
| On 22 shares Shelburne Falls National Bank, Shelburne Falls, | 2,200 00 |
| On 10 shares City National Bank, Worcester, | 1,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $30,000 00 | $34,800 00 | $30,000 00 |
| of Boston, Mass., 6s, | 16,000 00 | 18,800 00 | 16,000 00 |
| of Brockton, Mass., 5s, | 28,000 00 | 31,712 00 | 28,000 00 |
| of Cambridge, Mass., 6s, | 13,000 00 | 15,360 00 | 13,000 00 |
| of Chicago, Ill., 4s, | 25,000 00 | 26,125 00 | 25,000 00* |
| of Cleveland, Ohio, 5s, | 73,000 00 | 79,365 00 | 73,000 00 |
| of Dayton, Ohio, 5s, | 50,000 00 | 55,800 00 | 50,000 00* |
| of Detroit, Mich., 4s, | 25,000 00 | 27,500 00 | 25,000 00 |
| of East Saginaw, Mich., 4s, | 25,000 00 | 25,116 00 | 25,000 00 |
| of East Saginaw, Mich., 5s, | 25,000 00 | 26,375 00 | 25,000 00 |
| of Fall River, Mass., 4s, | 50,000 00 | 51,250 00 | 50,000 00 |
| of Fall River, Mass., 5s, | 4,000 00 | 4,140 00 | 4,000 00 |
| of Fall River, Mass., 6s, | 21,000 00 | 22,995 00 | 21,000 00 |
| of Grand Rapids, Mich., 5s, | 50,000 00 | 56,375 00 | 50,000 00 |
| of Hartford, Conn., 4s, | 25,000 00 | 26,500 00 | 25,000 00 |
| of Holyoke, Mass., 6s, | 46,000 00 | 49,910 00 | 46,000 00 |
| of Lawrence, Mass., 6s, | 20,000 00 | 24,000 00 | 20,000 00 |
| of Lynn, Mass, 6s, | 20,000 00 | 20,350 00 | 20,000 00 |
| of Malden, Mass., 6s, | 35,000 00 | 35,744 00 | 35,000 00 |
| of Milwaukee, Wis., 5s, | 100,000 00 | 113,202 00 | 100,000 00 |
| of Nashua, N. H., 6s, | 75,000 00 | 84,000 00 | 75,000 00 |
| of Northampton, Mass., 4s, | 14,000 00 | 14,070 00 | 14,000 00 |

* Legal investments when made.

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**Franklin Savings Institution** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Peoria, Ill., 4½s, | $25,000 00 | $26,438 00 | $25,000 00 |
| of Peoria, Ill., 5s, | 20,000 00 | 21,000 00 | 20,000 00 |
| of Providence, R. I., 5s, | 25,000 00 | 28,750 00 | 25,000 00 |
| of Providence, R. I., 6s, | 100,000 00 | 111,500 00 | 100,000 00 |
| of Springfield, Mass, 6s, | 4,000 00 | 4,780 00 | 4,000 00 |
| of Springfield, Mass., 7s, | 30,000 00 | 34,550 00 | 30,000 00 |
| of Springfield, Ohio, 5s, | 50,000 00 | 54,113 00 | 50,000 00 |
| of Springfield, Ohio, 6s, | 10,332 80 | 10,846 00 | 10,332 80 |
| of Taunton, Mass., 6s, | 1,000 00 | 1,016 00 | 1,000 00 |
| of Worcester, Mass., 5s, | 18,000 00 | 20,385 00 | 18,000 00 |
| Town of Athol, Mass., 4s, | 3,500 00 | 3,543 00 | 3,500 00 |
| of Athol, Mass., 4½s, | 7,000 00 | 7,210 00 | 7,000 00 |
| of Brattleboro', Vt., 4s, | 19,000 00 | 19,140 00 | 19,000 00 |
| of Brookline, Mass., 7s, | 42,000 00 | 44,940 00 | 42,000 00 |
| of Chatham, Mass., 4½s, | 5,000 00 | 5,380 00 | 5,000 00 |
| of Chesterfield, N. H., 4s, | 2,000 00 | 2,000 00 | 2,000 00 |
| of Greenfield, Mass, 4s, | 76,200 00 | 77,328 00 | 76,200 00 |
| of Greenfield, Mass. (Fire District), 4¼s, | 21,875 00 | 22,750 00 | 21,875 00 |
| of Marblehead, Mass., 4s, | 38,500 00 | 40,133 00 | 38,500 00 |
| United States 5s, | 50,000 00 | 57,875 00 | 50,000 00 |
| | $1,318,407 80 | $1,437,166 00 | $1,318,407 80 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Faneuil Hall N'l Bank, Boston, | $500 | $667 00 | $500 00 |
| 153 | N'l B'k of Commerce, Boston, | 15,300 | 17,136 00 | 15,300 00 |
| 87 | N'l B'k of No. America, Boston, | 8,700 | 9,222 00 | 8,700 00 |
| 125 | National Revere Bank, Boston, | 12,500 | 11,250 00 | 12,500 00 |
| 68 | Nat'l Webster Bank, Boston, | 6,800 | 7,072 00 | 6,800 00 |
| 100 | First Nat'l Bank, Greenfield, | 10,000 | 18,500 00 | 10,000 00 |
| 25 | Franklin Co. N'l B'k, Greenfield, | 2,500 | 2,500 00 | 2,500 00 |
| 10 | Adams N'l B'k, North Adams, | 1,000 | 1,200 00 | 1,000 00 |
| 30 | First N'l B'k, Northampton, | 3,000 | 3,600 00 | 3,000 00 |
| 18 | Pittsfield N'l Bank, Pittsfield, | 1,800 | 2,700 00 | 1,800 00 |
| | | $62,100 | $73,847 00 | $62,100 00 |

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**Franklin Savings Institution** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 6s, | $25,000 | $25,438 00 | $25,000 00 |
| Boston & Maine R.R. 4s, | 50,000 | 52,500 00 | 50,000 00 |
| Boston & Maine R.R. 4½s, | 50,000 | 58,000 00 | 50,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Danbury & Norwalk R.R. 5s, | 25,000 | 30,000 00 | 25,000 00 |
| Eastern R.R. 6s, | 57,500 | 69,288 00 | 57,500 00 |
| Fitchburg R.R. 4s, | 100,000 | 100,000 00 | 100,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Sullivan County R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Vermont & Massachusetts R.R. 5s, | 50,000 | 53,375 00 | 50,000 00 |
| Vermont Valley R.R. 5s, | 50,000 | 57,000 00 | 50,000 00 |
| | $507,500 | $547,851 00 | $507,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $19,138 49 | 2 per cent. | $621,986 66 | 4 per cent. | $1,089,057 33 | 5 per cent. |
| 82,896 74 | 2½ " | 114,000 00 | 4¼ " | 1,550 00 | 6 " |
| 16,425 12 | 3½ " | 62,500 00 | 4½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $64 88 |
| Assessed value of the same, | | 200 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 534 | |
| Aggregate amount of the same, | | 541,211 93 |
| Total number of loans upon real estate, | 528 | |
| Amount of investments from which no income is received, | | 64 88 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 174,495 67 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $68,954 26<br>2 per cent., 70,014 40 | 138,968 66 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 724 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 573 | |
| Total number of open accounts Oct. 31, 1895, | 7,602 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,711 21 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 371,353 67 |
| Number of same, | 3,491 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 388,194 18 |
| Number of same, | 4,171 | |

Date of examination by commissioner: September 26 and 27.

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## GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 61.

CHARLES W. CONANT, *President.* JOHN D. EDGELL, *Treasurer.*
VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES W. CONANT, S. W. A. STEVENS,
EUCLID L. BROOKS, EZRA OSGOOD,
SAMUEL S. GLEASON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, close at 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $92,100 00 | Deposits, | $1,405 015 68 |
| Bank stock as per schedule, | 110,900 00 | Guaranty fund, | 81,593 76 |
| Loans on bank stock, | 6,050 00 | Interest account, | 10,634 07 |
| Railroad bonds as per schedule, | 160,000 00 | Profit and loss account, | 40,851 71 |
| Real estate by foreclosure, | 1,489 35 | | |
| Loans on real estate, | 641,117 35 | | |
| Loans on personal security, | 347,591 11 | | |
| Loans to counties, cities or towns (notes), | 79,800 00 | | |
| Deposits in banks, on interest, | 82,851 84 | | |
| Deposits in banks, not on interest, | 14,000 00 | | |
| Expense account, | 784 87 | | |
| Cash on hand, | 1,410 70 | | |
| | $1,538,095 22 | | $1,538,095 22 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| First National Bank, Boston, | $45,851 84 |
| First National Bank, Gardner, | 41,000 00 |
| Westminster National Bank, Gardner, | 10,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 40 shares First National Bank, Gardner, | $1,500 00 |
| On 8 shares First National Bank, Gardner, | 800 00 |
| On 5 shares First National Bank, Gardner, | 450 00 |

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**Gardner Savings Bank — Continued.**

| | |
|---|---|
| On 5 shares Westminster National Bank, Gardner, | $500 00† |
| On 5 shares Westminster National Bank, Gardner, | 400 00 |
| On 2 shares First National Bank, Gardner, | 200 00 |
| On 38 shares First National Bank, Gardner, | 2,200 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cleveland, Ohio, 4s, | $10,000 | $10,200 00 | $10,000 00 |
| of Cleveland, Ohio, 6s, | 2,000 | 2,030 00 | 2,000 00 |
| of New Britain, Conn., 4s, | 11,000 | 11,110 00 | 11,000 00 |
| of Scranton, Pa., 4½s, | 16,000 | 17,840 00 | 16,000 00 |
| Town of Gardner, Mass., 4s. | 42,000 | 43,860 00 | 42,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,500 00 | 10,000 00* |
| United States 4s, | 1,100 | 1,226 50 | 1,100 00 |
| | $92,100 | $96,766 50 | $92,100 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | First N'l Bank, Ashburnham, | $2,000 | $2,000 00 | $2,000 00 |
| 18 | Miller's River N'l B'k, Athol, | 1,800 | 3,240 00 | 1,800 00 |
| 3 | First National Bank, Barre, | 300 | 315 00 | 300 00 |
| 34 | Blackstone N'l Bank, Boston, | 3,400 | 3,391 50 | 3,400 00 |
| 125 | Boston National Bank, Boston, | 12,500 | 12,500 00 | 12,500 00 |
| 10 | Central Nat'l Bank, Boston, | 1,000 | 1,300 00 | 1,000 00 |
| 15 | Continental N'l Bank, Boston, | 1,500 | 1,620 00 | 1,500 00 |
| 50 | Eliot National Bank, Boston, | 5,000 | 6,650 00 | 5,000 00 |
| 5 | Everett Nat'l Bank, Boston, | 500 | 400 00 | 500 00 |
| 25 | Howard Nat'l Bank, Boston, | 2,500 | 2,425 00 | 2,500 00 |
| 15 | Mechanics' Nat'l Bank, Boston, | 1,500 | 1,755 00 | 1,500 00 |
| 20 | Merchants' N'l Bank, Boston, | 2,000 | 3,200 00 | 2,000 00 |
| 10 | Metropolitan N'l B'k, Boston, | 1,000 | 930 00 | 1,000 00 |
| 100 | National Bank of the Commonwealth, Boston, | 10,000 | 13,900 00 | 10,000 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,600 00 | 5,000 00 |
| 11 | National Eagle Bank, Boston, | 1,100 | 910 25 | 1,100 00 |
| 16 | Nat'l Exchange Bank, Boston, | 1,600 | 2,000 00 | 1,600 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,300 00 | 5,000 00 |
| 5 | New England N'l B'k, Boston, | 500 | 795 00 | 500 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,275 00 | 2,500 00 |
| 50 | State National Bank, Boston, | 5,000 | 5,600 00 | 5,000 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,930 00 | 3,000 00 |
| 29 | Rollstone Nat'l B'k, Fitchburg, | 2,900 | 4,277 50 | 2,900 00 |

† Bank notified that this loan, in excess of the legal limit, must be reduced.

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**Gardner Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 108 | First Nat'l Bank, Gardner, . | $10,800 | $12,960 00 | $10,800 00 |
| 9 | Leominster N'l B'k, Leominster, | 900 | 945 00 | 900 00 |
| 100 | Orange Nat'l Bank, Orange, . | 10,000 | 15,000 00 | 10,000 00 |
| 67 | Crocker N'l B'k, Turner's Falls, | 6,700 | 8,174 00 | 6,700 00 |
| 39 | First Nat'l Bank, Winchendon, | 3,900 | 5,850 00 | 3,900 00 |
| 20 | Citizens' N'l Bank, Worcester, | 2,000 | 2,600 00 | 2,000 00 |
| 50 | Mechanics' N'l B'k, Worcester, | 5,000 | 4,500 00 | 5,000 00 |
| | | $110,900 | $136,343 25 | $110,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $5,000 | $5,075 00 | $5,000 00 |
| Boston & Maine R R. 4s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, . . | 25,000 | 28,875 00 | 25,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Fitchburg R.R. 4s, . . . . . | 18,000 | 18,090 00 | 18,000 00 |
| Fitchburg R.R 4½s, . . . . . | 25,000 | 25,250 00 | 25,000 00 |
| Fitchburg R.R. 6s, . . . . . | 5,000 | 5,150 00 | 5,000 00 |
| Maine Central R.R. 7s, . . . . | 5,000 | 6,800 00 | 5,000 00 |
| Maine Shore Line R.R. 6s, . . | 25,000 | 32,500 00 | 25,000 00 |
| New Haven & Northampton R.R. 7s, | 1,000 | 1,120 00 | 1,000 00 |
| Old Colony R.R. 4s. . . . . | 10,000 | 10,700 00 | 10,000 00 |
| Old Colony R.R. 4½s, . . . . | 5,000 | 5,225 00 | 5,000 00 |
| Old Colony R.R. 6s, . . . . . | 5,000 | 5,075 00 | 5,000 00 |
| Upper Coos R R. 4s, . . . . | 15,000 | 15,000 00 | 15,000 00 |
| Vermont & Massachusetts R R. 5s, | 1,000 | 1,070 00 | 1,000 00 |
| | $160,000 | $175,480 00 | $160,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $45,851 84 | 2 per cent. | $84,800 00 | 4 per cent. | $1,800 00 | 5½ per cent. |
| 27,000 00 | 3 " | 62,000 00 | 4½ " | 47,548 50 | 6 " |
| 5,000 00 | 3½ " | 883,409 96 | 5 " | | |

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**Gardner Savings Bank** — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $1,489 35 |
| Assessed value of the same, | | 1,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 760 | |
| Aggregate amount of the same, | | 579,983 11 |
| Total number of loans upon real estate, | 732 | |
| Amount of investments from which no income is received, | | 1,489 35 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 70,685 69 |
| Times for the dividends fixed by the by-laws: Tuesday before first Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $25,388 04<br>2 per cent., 26,093 75 | 51,481 79 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 554 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 422 | |
| Total number of open accounts Oct. 31, 1895, | 4,246 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,477 76 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 230,142 82 |
| Number of same, | 2,784 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 194,022 19 |
| Number of same, | 2,313 | |

Date of examination by commissioner: May 23.

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## GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 60.

SHERMAN NELSON, *President.* EDWARD S. FICKETT, *Treasurer.*
GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
HIRAM N. HARRIMAN, SHERMAN NELSON,
OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $73,493 75 | Deposits, | $676,038 59 |
| Bank stock as per schedule, | 14,800 00 | Guaranty fund, | 22,000 00 |
| Loans on bank stock, | 4,070 00 | Interest account, | 2,577 27 |
| Railroad bonds as per schedule, | 28,683 75 | | |
| Real estate by foreclosure, | 12,472 22 | | |
| Loans on real estate, | 433,626 02 | | |
| Loans on personal security, | 91,987 43 | | |
| Loans to counties, cities or towns (notes), | 9,400 00 | | |
| Loans on depositors' books, | 620 00 | | |
| Deposits in banks, on interest, | 28,821 54 | | |
| Deposits in banks, not on interest, | 2,000 00 | | |
| Cash on hand, | 641 15 | | |
| | $700,615 86 | | $700,615 86 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Georgetown National Bank, Georgetown, | $20,821 54* |
| Essex National Bank, Haverhill, | 5,000 00 |
| Second National Bank, Haverhill, | 5,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 2 shares Georgetown National Bank, Georgetown, | $70 00 |
| On 50 shares Haverhill Safe Deposit and Trust Company, Haverhill, | 4,000 00 |

* Since reduced within the legal limit.

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## Georgetown Savings Bank — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $6,000 00 | $6,300 00 | $6,000 00 |
| of Bath, Me., 6s, | 2,000 00 | 2,240 00 | 2,000 00* |
| of Belfast, Me., 6s, | 4,000 00 | 4,200 00 | 4,000 00* |
| of Bay City, Mich., 8s, | 500 00 | 620 00 | 500 00 |
| of Chicopee, Mass., 4s, | 1,000 00 | 1,060 00 | 1,000 00 |
| of Cleveland, Ohio, 4s, | 1,000 00 | 1,050 00 | 1,000 00 |
| of Fort Wayne, Ind., 6s, | 1,000 00 | 1,150 00 | 1,000 00 |
| of Kansas City, Mo., 4½s, | 11,175 00 | 11,250 00 | 11,175 00 |
| of Marlborough, Mass., 4s, | 1,000 00 | 1,050 00 | 1,000 00 |
| of Medford, Mass., 4s, | 11,000 00 | 11,500 00 | 11,000 00 |
| of Milwaukee, Wis., 5s, | 17,462 50 | 17,800 00 | 17,462 50 |
| of Minneapolis, Minn., 4½s, | 5,693 75 | 5,800 00 | 5,693 75 |
| of Quincy, Mass., 4s, | 1,000 00 | 1,050 00 | 1,000 00 |
| Town of Methuen, Mass., 4s, | 10,662 50 | 10,800 00 | 10,662 50 |
| | $73,493 75 | $75,870 00 | $73,493 75 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 13 | Columbian N'l Bank, Boston, | $1,300 | $1,400 00 | $1,300 00 |
| 30 | Manufacturers' N'l B'k, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| 10 | Market Nat'l Bank, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 30 | State National Bank, Boston, | 3,000 | 3,600 00 | 3,000 00 |
| 45 | Georgetown N'l Bank, Georgetown, | 4,500 | 4,950 00 | 4,500 00 |
| 20 | Ipswich Nat'l Bank, Ipswich, | 2,000 | 2,000 00 | 2,000 00 |
| | | $14,800 | $15,950 00 | $14,800 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Concord & Montreal R.R. 4s, | $4,000 00 | $4,200 00 | $4,000 00 |
| Fitchburg R R. 4s, | 9,000 00 | 9,360 00 | 9,000 00 |
| Maine Central R.R. 7s, | 4,000 00 | 5,800 00 | 4,683 75 |
| N. Y & N. E. R.R. (terminal) 4s, | 5,000 00 | 5,400 00 | 5,000 00 |
| Upper Coos R.R. 4s, | 3,000 00 | 3,200 00 | 3,000 00 |
| Upper Coos R.R. 4½s, | 3,000 00 | 3,350 00 | 3,000 00 |
| | $28,000 00 | $31,310 00 | $28,683 75 |

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## Georgetown Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $23,821 54 | 3 per cent. | $32,816 00 | 5 per cent. | $3,000 00 | 7 per cent. |
| 13,400 00 | 4½ " | 495,487 45 | 6 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $12,472 22 |
| Assessed value of the same, | | 18,750 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 360 50 |
| Number of loans which are of an amount not exceeding $3,000 each, | 365 | |
| Aggregate amount of the same, | | 334,376 02 |
| Total number of loans upon real estate, | 384 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 32,946 14 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $14,310 30<br>2 per cent., 13,097 85 | 27,408 15 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 147 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 63 | |
| Total number of open accounts Oct. 31, 1895, | 1,577 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,517 93 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 74,957 65 |
| Number of same, | 296 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 77,469 99 |
| Number of same, | 364 | |
| Date of examination by commissioner: April 2. | | |

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## GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 50.

HORACE S. WARREN, *Vice-President.* JOSEPH A. DODGE, *Treasurer.*
JOSEPH A. DODGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL N. GIBBS, GEORGE W. FISHER,
HORACE S. WARREN, CLARENCE R. PRATT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $2,051 38 | Deposits, | $232,618 93 |
| Bank stock as per schedule, | 34,960 49 | Guaranty fund, | 10,000 00 |
| Loans on bank stock, | 3,400 00 | Interest account, | 11,774 09 |
| Loans on real estate, | 96,968 24 | Suspense account, | 1,024 71 |
| Loans on personal security, | 61,076 00 | | |
| Loans to counties, cities or towns (notes), | 22,500 00 | | |
| Deposits in banks, on interest, | 28,000 00 | | |
| Deposits in banks, not on interest, | 4,567 32 | | |
| Expense account, | 1,894 30 | | |
| | $255,417 73 | | $255,417 73 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Grafton National Bank, Grafton, | $19,567 32 |
| Millbury National Bank, Millbury, | 3,000 00 |
| First National Bank, Worcester, | 10,000 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 38 shares Grafton National Bank, Grafton, | $3,400 00 |

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**Grafton Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Grafton 4s, . . . | $2,000 | $2,051 38 | $2,051 38 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Eliot National Bank, Boston, . | $1,000 | $1,300 00 | $1,230 00 |
| 5 | Fourth National Bank, Boston, | 500 | 601 25 | 500 00 |
| 15 | Howard Nat'l Bank, Boston, . | 1,500 | 1,387 50 | 1,744 50 |
| 5 | Manufacturers' N'l B'k, Boston, | 500 | 500 00 | 550 00 |
| 38 | Market Nat'l Bank, Boston, . | 3,800 | 3,049 50 | 4,276 00 |
| 5 | Massachusetts N'l B'k, Boston, | 500 | 426 25 | 677 12 |
| 28 | N'l B'k of No. America, Boston, | 2,800 | 2,856 00 | 3,200 25 |
| 30 | N'l B'k of Redemption, Boston, | 3,000 | 3,630 00 | 4,187 75 |
| 3 | National City Bank, Boston, . | 300 | 243 37 | 363 25 |
| 30 | National Revere Bank, Boston, | 3,000 | 2,700 00 | 3,814 00 |
| 8 | Nat'l Webster Bank, Boston, . | 800 | 836 00 | 976 12 |
| 10 | North Nat'l Bank, Boston, . | 1,000 | 1,071 25 | 1,206 25 |
| 10 | Shawmut Nat'l Bank, Boston, | 1,000 | 1,085 00 | 1,222 75 |
| 20 | State National Bank, Boston, . | 2,000 | 2,210 00 | 2,040 00 |
| 76 | Grafton Nat'l Bank, Grafton, . | 7,600 | 7,600 00 | 7,972 50 |
| 10 | Spencer Nat'l Bank, Spencer, . | 1,000 | 1,150 00 | 1,000 00 |
| | | $30,300 | $30,646 12 | $34,960 49 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $8,000 00 | 2 per cent. | $10,000 00 | 3½ per cent. | $38,000 00 | 4½ per cent. |
| 10,000 00 | 2½ " | 10,000 00 | 3¾ " | 65,176 00 | 5 " |
| 10,000 00 | 3 " | 7,500 00 | 4 " | 53,268 24 | 6 " |

Number of loans which are of an amount not exceeding $3,000 each, 75
Aggregate amount of the same, . . . . . $75,168 24
Total number of loans upon real estate, . . . . . 77
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 9,731 59
Times for the dividends fixed by the by-laws: January 1 and July 1.

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**Grafton Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $4,897 90<br>2 per cent., 4,470 40 | $9,368 30 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 70 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 102 | |
| Total number of open accounts Oct. 31, 1895, | 676 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,130 22 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 21,066 56 |
| Number of same, | 225 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 44,835 68 |
| Number of same, | 404 | |

Date of examination by commissioner: September 30.

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Federal Reserve Bank of St. Louis

## GRANITE SAVINGS BANK — ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

EBEN G. ABBOTT, *President.* NATHANIEL RICHARDSON, JR., *Treasurer.*
JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EBEN G. ABBOTT, HIRAM J. PHILBROOK,
GRAFTON BUTMAN, GEORGE A. LOWE,
GEORGE GRIFFIN.

Open for business every business day, 9 A.M. to 12 M.; Wednesday and Saturday, 2 to 3 P.M.; Saturday evening, 6 to 8.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $23,118 00 | Deposits, | $142,838 91 |
| Bank stock as per schedule, | 6,640 00 | Guaranty fund, | 2,375 00 |
| Railroad bonds as per schedule, | 12,199 75 | Profit and loss account, | 247 60 |
| Loans on real estate, | 82,215 00 | | |
| Loans on personal security, | 15,950 00 | | |
| Deposits in banks, on interest, | 4,141 16 | | |
| Deposits in banks, not on interest, | 723 51 | | |
| Safes and furniture, | 400 00 | | |
| Cash on hand, | 74 09 | | |
| | $145,461 51 | | $145,461 51 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Gloucester Safe Deposit and Trust Company, Gloucester, | $4,141 16 |
| Rockport National Bank, Rockport, | 723 51 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bridgeport, Conn., 4s, | $1,000 | $1,050 00 | $1,020 00 |
| of Kansas City, Mo., 4½s, | 1,000 | 1,100 00 | 1,120 00 |
| of Milwaukee, Wis., 5s, | 1,000 | 1,130 00 | 1,130 00 |
| of Pawtucket, R. I., 4s, | 2,000 | 2,040 00 | 2,080 00* |

* A legal investment when made.

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**Granite Savings Bank** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Peoria, Ill., 7s, | $1,000 | $1,070 00 | $1,075 00 |
| of Rockford, Ill., 4½s, | 3,500 | 3,687 50 | 3,624 00 |
| of Scranton, Pa., 4s, | 1,000 | 1,000 00 | 1,000 00 |
| of Sioux City, Iowa, 4½s, | 1,000 | 1,000 00 | 1,000 00 |
| of Springfield, Ohio, 5s, | 2,000 | 2,020 00 | 2,010 00 |
| of Springfield, Ohio, 6s, | 375 | 382 50 | 375 00 |
| of Waltham, Mass., 4s, | 1,000 | 1,010 00 | 1,000 00 |
| of Waterbury, Conn., 4s, | 1,000 | 1,050 00 | 1,020 00 |
| Town of Clinton, Mass., 4s, | 1,000 | 1,010 00 | 1,010 00 |
| of Orange, Mass., 4s, | 2,000 | 2,100 00 | 2,017 00 |
| of Tilton, N. H., 6s, | 500 | 500 00 | 500 00 |
| County of Aroostook, Me., 4½s, | 2,000 | 2,100 00 | 2,137 00* |
| of Merrimack, N. H., 4s, | 1,000 | 1,015 00 | 1,000 00 |
| | $22,375 | $23,265 00 | $23,118 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 12 | Cape Ann N'l B'k, Gloucester, | $1,200 | $1,680 00 | $1,680 00 |
| 8 | Gloucester N'l B'k, Gloucester, | 800 | 1,080 00 | 1,080 00 |
| 24 | Rockport N'l Bank, Rockport, | 2,400 | 2,880 00 | 2,880 00 |
| 10 | Gloucester Safe Deposit and Trust Company, Gloucester, | 1,000 | 1,100 00 | 1,000 00 |
| | | $5,400 | $6,740 00 | $6,640 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4½s, | $3,000 | $3,465 00 | $3,215 00 |
| Fitchburg R.R. 4s, | 2,000 | 2,007 50 | 2,000 00 |
| Fitchburg R.R. 5s, | 3,000 | 3,100 00 | 3,000 00 |
| Maine Central R.R. 6s, | 1,500 | 1,635 00 | 1,587 25 |
| Maine Central R R. 7s, | 2,000 | 2,435 00 | 2,397 50 |
| | $11,500 | $12,642 50 | $12,199 75 |

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## Granite Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,141 16<br>10,800 00 | 3 per cent.<br>5 " | $5,000 00 | 5½ per cent. | $82,365 00 | 6 per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 124 | |
| Aggregate amount of the same, | | $86,865 00 |
| Total number of loans upon real estate, | 117 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 6,791 64 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,438 22<br>2 per cent., 2,572 61 | 5,010 83 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 155 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 93 | |
| Total number of open accounts Oct. 31, 1895, | 834 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 573 07 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 41,073 98 |
| Number of same, | 698 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 28,783 20 |
| Number of same, | 461 | |

Date of examination by commissioner: September 17.

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## GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 37.

GEORGE CHURCH, *President.* CHARLES J. TAYLOR, *Treasurer.*
JOHN C. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS, WM. W. NORTON,
ALFRED S. FASSETT, WM. C. HINMAN,
CHAS. J. TAYLOR.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $30,000 00 | Deposits, | $554,323 81 |
| Loans on public funds, | 1,000 00 | Guaranty fund, | 19,650 00 |
| Bank stock as per schedule, | 49,431 92 | Interest account, | 19,059 49 |
| Loans on bank stock, | 3,049 48 | | |
| Railroad bonds as per schedule, | 55,000 00 | | |
| Real estate (for banking purposes), | 13,000 00 | | |
| Real estate by foreclosure, | 106 20 | | |
| Loans on real estate, | 347,886 50 | | |
| Loans on personal security, | 54,325 98 | | |
| Loans to counties, cities or towns (notes), | 1,000 00 | | |
| Deposits in banks, on interest, | 25,387 26 | | |
| Deposits in banks, not on interest, | 11,691 21 | | |
| Cash on hand, | 1,154 75 | | |
| | $593,033 30 | | $593,033 30 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $314 00 |
| National Mahaiwe Bank, Great Barrington, | 11,691 21 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Springfield Safe Deposit and Trust Company, | 15,073 26 |

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## Great Barrington Savings Bank — Continued.

Loan on Public Funds: —

| | |
|---|---|
| On $1,000 United States 4 per cent. coupon bonds, . . . . . | $1,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares National Mahaiwe Bank, Great Barrington, . . . . | $149 48 |
| On 6 shares National Mahaiwe Bank, Great Barrington, . . . . | 500 00 |
| On 20 shares National Mahaiwe Bank, Great Barrington, . . . . | 600 00 |
| On 16 shares National Mahaiwe Bank, Great Barrington, . . . . | 1,400 00 |
| On 5 shares National Mahaiwe Bank, Great Barrington, . . . . | 400 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bridgeport, Conn., 3½s, . | $10,000 | $9,900 00 | $10,000 00 |
| of Chicago, Ill., 4s, . . . | 20,000 | 20,800 00 | 20,000 00* |
| | $30,000 | $30,700 00 | $30,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | First National Bank, Adams, . | $1,000 | $1,300 00 | $1,280 00 |
| 10 | Atlantic N'l Bank Boston, . | 1,000 | 1,220 00 | 1,345 00 |
| 10 | Faneuil Hall N'l Bank, Boston, | 1,000 | 1,310 00 | 1,300 00 |
| 19 | Hamilton N'l Bank, Boston, . | 1,900 | 2,090 00 | 2,227 75 |
| 25 | Merchants' N'l Bank, Boston, | 2,500 | 3,937 00 | 3,392 50 |
| 42 | N'l B'k of No. America, Boston, | 4,200 | 4,452 00 | 4,200 00 |
| 59 | N'l B'k of Redemption, Boston, | 5,900 | 7,139 00 | 7,080 00 |
| 14 | National Union Bank, Boston, | 1,400 | 1,876 00 | 1,890 00 |
| 54 | New England N'l B'k, Boston, | 5,400 | 8,532 00 | 7,290 00 |
| 66 | Shoe & Leather N'l B'k, Boston, | 6,600 | 5,940 00 | 6,600 00 |
| 13 | Suffolk National Bank, Boston, | 1,300 | 1,326 00 | 1,300 00 |
| 41 | National Mahaiwe Bank, Great Barrington, . . . . | 4,100 | 5,330 00 | 5,125 00 |
| 48 | Lee National Bank, Lee, . . | 4,800 | 6,480 00 | 5,816 67 |
| 1 | Pittsfield N'l Bank, Pittsfield, | 100 | 130 00 | 135 00 |
| 3 | Housatonic National Bank, Stockbridge, . . . | 300 | 480 00 | 450 00 |
| | | $41,500 | $51,542 00 | $49,431 92 |

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**Great Barrington Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $30,000 | $31,250 00 | $30,000 00 |
| Boston & Maine R.R. 4s, . . . | 20,000 | 21,000 00 | 20,000 00 |
| Old Colony R.R. 4s, . . . | 5,000 | 5,350 00 | 5,000 00 |
| | $55,000 | $57,600 00 | $55,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $314 00 | 2 per cent. | $318,877 73 | 5 per cent. | $88,384 23 | 6 per cent. |
| 25,073 26 | 4 " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $13,000 00 |
| Estimated value of the same, . . . . . | | 13,000 00 |
| Assessed value of the same, . . . . . | | 7,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 383 38 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | | 106 20 |
| Assessed value of the same, . . . . . | | 100 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 281 | |
| Aggregate amount of the same, . . . . . | | 241,311 96 |
| Total number of loans upon real estate, . . . . . | 243 | |
| Amount of investments from which no income is received, . . . . | | 106 20 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 26,218 56 |
| Times for the dividends fixed by the by-laws: first Thursday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $9,809 98<br>2 per cent., 10,178 32 | 19,988 30 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 368 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 298 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 2,255 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 2,086 66 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 124,562 50 |
| Number of same, . . . . . | 1,708 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 105,750 01 |
| Number of same, . . . . . | 1,650 | |
| Date of examination by commissioner: September 18. | | |

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## GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.* ALBERT M. GLEASON, *Treasurer.*
CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM A. FORBES, A. M. GLEASON,
CHAS. R. LOWELL, LEVI J. GUNN,
S. B. SLATE.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $17,000 00 | Deposits, | $2,031,199 47 |
| Bank stock as per schedule, | 134,600 00 | Guaranty fund, | 67,000 00 |
| Loans on bank stock, | 22,850 00 | Interest account, | 179 23 |
| Railroad bonds as per schedule, | 260,000 00 | | |
| Real estate by foreclosure, | 3,041 85 | | |
| Loans on real estate, | 1,331,993 92 | | |
| Loans on personal security, | 272,188 00 | | |
| Loans to counties, cities or towns (notes), | 14,385 90 | | |
| Deposits in banks, on interest, | 36,087 13 | | |
| Deposits in banks, not on interest, | 32 16 | | |
| Expense account, | 1,719 96 | | |
| Interest due, | 326 27 | | |
| Furniture and fixtures, | 1,000 00 | | |
| Cash on hand, | 3,153 51 | | |
| | $2,098,378 70 | | $2,098,378 70 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Miller's River National Bank, Athol, | $206 48 |
| National Bank of Commerce, Boston, | 32 16 |
| People's National Bank, Brattleborough, Vt., | 557 79 |
| Conway National Bank, Conway, | 243 92 |
| Franklin County National Bank, Greenfield, | 9,350 91 |
| Packard National Bank, Greenfield, | 12,563 07 |
| First National Bank, Northampton, | 3,000 00 |
| City National Bank, Springfield, | 10,000 00 |
| Third National Bank, Springfield, | 164 96 |

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## Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 6 shares Franklin County National Bank, Greenfield, | $240 00 |
| On 12 shares Conway National Bank, Conway, | 1,050 00 |
| On 40 shares Ware National Bank, Ware, | 2,360 00 |
| On 75 shares Park National Bank, Holyoke, | 7,500 00 |
| On 100 shares Home National Bank, Holyoke, | 9,300 00 |
| On 19 shares Packard National Bank, Greenfield, | 900 00 |
| On 15 shares Agawam National Bank, Springfield, | 1,200 00 |
| On 3 shares First National Bank, Northampton, | 300 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Milwaukee, Wis., 7s, | $17,000 | $18,360 00 | $17,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 37 | Athol National Bank, Athol, | $3,700 | $3,885 00 | $3,700 00 |
| 42 | Eliot National Bank, Boston, | 4,200 | 5,460 00 | 4,200 00 |
| 15 | Howard Nat'l Bank, Boston, | 1,500 | 1,410 00 | 1,500 00 |
| 18 | Market Nat'l Bank, Boston, | 1,800 | 1,440 00 | 1,800 00 |
| 38 | Merchants' N'l Bank, Boston, | 3,800 | 6,080 00 | 3,800 00 |
| 50 | Metropolitan N'l B'k, Boston, | 5,000 | 4,700 00 | 5,000 00 |
| 52 | N'l B'k of Redemption, Boston, | 5,200 | 6,292 00 | 5,200 00 |
| 6 | National City Bank, Boston, | 600 | 486 00 | 600 00 |
| 13 | N'l Hide & Leather B'k, Boston, | 1,300 | 1,382 00 | 1,300 00 |
| 48 | National Revere Bank, Boston, | 4,800 | 4,320 00 | 4,800 00 |
| 10 | Second National Bank, Boston, | 1,000 | 1,800 00 | 1,000 00 |
| 20 | South End Nat'l Bank, Boston, | 2,000 | 1,500 00 | 2,000 00 |
| 3 | Washington N'l Bank, Boston, | 300 | 324 00 | 300 00 |
| 12 | First National Bank, Chicopee, | 1,200 | 1,800 00 | 1,200 00 |
| 41 | Conway Nat'l Bank, Conway, | 4,100 | 4,305 00 | 4,100 00 |
| 34 | First Nat'l Bank, Greenfield, | 3,400 | 6,800 00 | 3,400 00 |
| 50 | City National Bank, Holyoke, | 5,000 | 6,250 00 | 5,000 00 |
| 14 | Hadley Falls N'l B'k, Holyoke, | 1,400 | 2,380 00 | 1,400 00 |
| 138 | Holyoke Nat'l Bank, Holyoke, | 13,800 | 23,460 00 | 13,800 00 |
| 60 | Adams N'l B'k, North Adams, | 6,000 | 7,500 00 | 6,000 00 |
| 60 | Berkshire County National Bank, North Adams, | 6,000 | 6,900 00 | 6,000 00 |
| 12 | First N'l Bank, Northampton, | 1,200 | 1,440 00 | 1,200 00 |
| 15 | Hampshire County National Bank, Northampton, | 1,500 | 1,875 00 | 1,500 00 |
| 55 | Orange Nat'l Bank, Orange, | 5,500 | 9,350 00 | 5,500 00 |
| 67 | Palmer Nat'l Bank, Palmer, | 6,700 | 10,050 00 | 6,700 00 |
| 75 | Chapin N'l Bank, Springfield, | 7,500 | 9,750 00 | 7,500 00 |

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**Greenfield Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 3 | Chicopee N'l B'k, Springfield, | $300 | $480 00 | $300 00 |
| 45 | City Nat'l Bank, Springfield, . | 4,500 | 6,750 00 | 4,500 00 |
| 70 | First Nat'l Bank, Springfield, | 7,000 | 8,750 00 | 7,000 00 |
| 36 | Second N'l Bank, Springfield, | 3,600 | 4,500 00 | 3,600 00 |
| 110 | Third Nat'l Bank, Springfield, | 11,000 | 23,100 00 | 11,000 00 |
| 10 | Crocker N'l B'k, Turner's Falls, | 1,000 | 1,250 00 | 1,000 00 |
| 50 | First Nat'l Bank, Westfield, . | 5,000 | 6,750 00 | 5,000 00 |
| 37 | Winchester National Bank, Winchester, N. H., . . | 3,700 | 4,070 00 | 3,700 00 |
| | | $134,600 | $186,589 00 | $134,600 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $25,000 | $25,750 00 | $25,000 00 |
| Boston & Maine R.R. 4s, . . . | 50,000 | 52,250 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . | 15,000 | 15,600 00 | 15,000 00 |
| Fitchburg R.R. 4s, . . . . | 25,000 | 25,250 00 | 25,000 00 |
| Fitchburg R.R. 4½s, . . . . | 16,000 | 17,200 00 | 16,000 00 |
| Fitchburg R.R. 5s, . . . . | 19,000 | 20,280 00 | 19,000 00 |
| Newport & Richford R.R. 5s, . . | 10,000 | 10,700 00 | 10,000 00* |
| Old Colony R.R. 4s, . . . . | 50,000 | 53,500 00 | 50,000 00 |
| Upper Coos R.R. 4½s, . . . | 50,000 | 52,500 00 | 50,000 00 |
| | $260,000 | $273,030 00 | $260,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $164 96 | 2 per cent. | $21,885 90 | 4 per cent. | $1,507,779 92 | 5 per cent. |
| 206 48 | 2½ " | 30,500 00 | 4½ " | 1,225 00 | 5½ " |
| 22,715 69 | 3 " | 25,000 00 | 4¾ " | 68,027 00 | 6 " |

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## Greenfield Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $3,041 85 |
| Assessed value of the same, | | 3,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 26 42 |
| Number of loans which are of an amount not exceeding $3,000 each, | 648 | |
| Aggregate amount of the same, | | 567,100 00 |
| Total number of loans upon real estate, | 866 | |
| Amount of investments from which no income is received, | | 2,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 102,407 59 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $37,474 71<br>2 per cent., 38,854 41 | 76,329 12 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 764 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 528 | |
| Total number of open accounts Oct. 31, 1895, | 4,656 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,212 82 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 349,631 35 |
| Number of same, | 3,470 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 310,986 40 |
| Number of same, | 3,296 | |
| Date of examination by commissioner: May 23. | | |

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## HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 40.

JOHN MULLIGAN, *President.* P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. D. CHAPIN, W. H. WRIGHT,
JOHN MULLIGAN, F. E. CARPENTER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $35,000 00 | Deposits, | $2,811,793 20 |
| Bank stock as per schedule, | 312,610 00 | Guaranty fund, | 104,000 00 |
| Loans on bank stock, | 24,475 00 | Interest account, | 14,358 88 |
| Railroad bonds as per schedule, | 500,000 00 | Profit and loss account, | 21,193 15 |
| Loans on railroad stock, | 30,850 00 | | |
| Real estate by foreclosure, | 20,242 38 | | |
| Loans on real estate, | 1,308,395 00 | | |
| Loans on personal security, | 566,475 00 | | |
| Loans on depositors' books, | 1,250 00 | | |
| Deposits in banks, on interest, | 120,000 00 | | |
| Deposits in banks, not on interest, | 15,922 41 | | |
| Expense account, | 2,556 16 | | |
| Cash on hand, | 13,569 28 | | |
| | $2,951,345 23 | | $2,951,345 23 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Revere National Bank, Boston, | $525 52 |
| Agawam National Bank, Springfield, | 20,481 76 |
| Chapin National Bank, Springfield, | 22,650 98 |
| Pynchon National Bank, Springfield, | 30,000 00 |
| John Hancock National Bank, Springfield, | 42,264 15 |
| Second National Bank, Springfield, | 20,000 00 |

Loans on Bank Stocks, amount on each: —

| | |
|---|---|
| On 25 shares Chapin National Bank, Springfield, | $5,300 00 |
| On 30 shares City National Bank, Springfield, | |
| On 5 shares Ware National Bank, Ware, | 225 00 |
| On 25 shares Third National Bank, Springfield, | 2,500 00 |
| On 20 shares Agawam National Bank, Springfield, | 1,800 00 |

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## Hampden Savings Bank — Continued.

| | |
|---|---|
| On 30 shares Hampshire National Bank, Northampton, | $3,000 00 |
| On 24 shares Agawam National Bank, Springfield, | 2,000 00 |
| On 10 shares Second National Bank, Springfield, } On 25 shares Chapin National Bank, Springfield, } | 3,000 00 |
| On 10 shares Chapin National Bank, Springfield, | 1,000 00 |
| On 10 shares First National Bank, Springfield, | 1,000 00 |
| On 24 shares First National Bank, Springfield, | 2,000 00 |
| On 6 shares Second National Bank, Springfield, | 500 00 |
| On 3 shares Agawam National Bank, Springfield, | 250 00 |
| On 25 shares Chapin National Bank, Springfield, | 500 00 |
| On 5 shares Chicopee National Bank, Springfield, | 500 00 |
| On 3 shares Chapin National Bank, Springfield, | 300 00 |
| On 13 shares National Exchange Bank, Boston, | 600 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 10 shares Boston & Albany R.R., | $1,500 00 |
| On 22 shares Boston & Albany R.R., | 3,000 00 |
| On 100 shares Old Colony R.R., } On 100 shares Boston & Providence R R., } | 4,900 00* |
| On 19 shares Boston & Albany R.R., | 2,350 00 |
| On 10 shares Boston & Albany R.R., | 1,400 00 |
| On 3 shares New York, New Haven & Hartford R.R., | 400 00 |
| On 8 shares Providence & Worcester R.R., | 200 00† |
| On 118 shares New York, New Haven & Hartford R.R., | 16,500 00 |
| On 6 shares New York, New Haven & Hartford R.R., | 600 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| United States 4s, | $35,000 | $42,350 00 | $35,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Continental N'l Bank, Boston, | $5,000 | $5,400 00 | $5,300 00 |
| 50 | Eliot National Bank, Boston, | 5,000 | 6,650 00 | 6,100 00 |
| 28 | First National Bank, Boston, | 2,800 | 6,720 00 | 2,800 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 5,000 00 | 5,900 00 |
| 230 | Merchants' Nat'l B'k, Boston, | 23,000 | 36,800 00 | 27,210 00 |
| 75 | N'l B'k of Commerce, Boston, | 7,500 | 8,700 00 | 10,865 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,350 00 | 5,700 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,300 00 | 6,700 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,650 00 | 6,300 00 |

* A legal loan when made.

† Thirty shares Boston & Albany R.R. stock since substituted.

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**Hampden Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 75 | N'l Hide & Leather B'k, Boston, | $7,500 | $8,325 00 | $7,500 00 |
| 75 | National Revere Bank, Boston, | 7,500 | 7,500 00 | 7,500 00 |
| 26 | Nat'l Webster Bank, Boston, . | 2,600 | 2,700 00 | 2,892 00 |
| 63 | Shawmut Nat'l Bank, Boston, . | 6,300 | 6,930 00 | 7,600 00 |
| 50 | State National Bank, Boston, , | 5,000 | 5,650 00 | 5,900 00 |
| 37 | Suffolk National Bank, Boston, | 3,700 | 3,850 00 | 4,500 00 |
| 60 | First National Bank, Chicopee, | 6,000 | 9,600 00 | 7,920 00 |
| 33 | Franklin County Nat'l Bank, Greenfield, . . . . | 3,300 | 3,630 00 | 4,550 00 |
| 40 | Hadley Falls N'l B'k, Holyoke, | 4,000 | 6,000 00 | 4,732 00 |
| 200 | Holyoke Nat'l Bank, Holyoke, | 20,000 | 34,000 00 | 23,056 00 |
| 20 | Monson Nat'l Bank, Monson, . | 2,000 | 3,000 00 | 2,200 00 |
| 18 | First N'l Bank, Northampton, | 1,800 | 2,520 00 | 1,800 00 |
| 66 | Hampshire Co. National Bank, Northampton, . . . | 6,600 | 8,250 00 | 7,225 00 |
| 40 | First N'l B'k, Norwich, Conn , . | 4,000 | 4,800 00 | 5.180 00 |
| 85 | Thames Nat'l Bank, Norwich, Conn., . . . . . | 8,500 | 13,600 00 | 12,285 00 |
| 25 | Uncas N'l B'k, Norwich, Conn., | 2,500 | 2,750 00 | 2,900 00 |
| 423 | Agawam N'l B'k, Springfield, | 42,300 | 44,415 00 | 46,700 00 |
| 250 | Chapin N'l Bank, Springfield, | 25,000 | 40,000 00 | 27,500 00 |
| 50 | Chicopee N'l B'k, Springfield, | 5,000 | 8,600 00 | 8,600 00 |
| 50 | First Nat'l Bank, Springfield, . | 5,000 | 7,000 00 | 6,525 00 |
| 50 | John Hancock National Bank, Springfield, . . . . | 5,000 | 6,075 00 | 6,075 00 |
| 65 | Pynchon N'l B'k, Springfield, . | 6,500 | 11,375 00 | 10,985 00 |
| 74 | Third Nat'l Bank, Springfield, | 7,400 | 16,280 00 | 11,560 00 |
| 75 | Ware National Bank, Ware, . | 7,500 | 9,000 00 | 10,050 00 |
| | | $258,300 | $354,420 00 | $312,610 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $50,000 | $53,000 00 | $50,000 00 |
| Boston & Albany R R. 5s, . . | 50,000 | 55,000 00 | 50,000 00 |
| Boston & Lowell R.R. 4s, . . | 50,000 | 52,500 00 | 50,000 00 |
| Boston & Providence R.R. 4s, . . | 50,000 | 52,500 00 | 50,000 00 |
| Connecticut River R.R. 4s, . . | 200,000 | 212,000 00 | 200,000 00 |
| Holyoke & Westfield R.R. 4s, . | 50,000 | 52,500 00 | 50,000 00 |
| N. Y. & N E. R.R. (terminal) 4s, . | 50,000 | 52,500 00 | 50,000 00 |
| | $500,000 | $530,000 00 | $500,000 00 |

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**Hampden Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $220,000 00 | 4 per cent. | $150,000 00 | 4½ per cent. | $1,681,445 00 | 5 per cent. |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $20,242 38 |
| Assessed value of the same, | | 15,150 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 340 | |
| Aggregate amount of the same, | | 465,895 00 |
| Total number of loans upon real estate, | 379 | |
| Amount of investments from which no income is received, | | 9,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 130,550 82 |
| Times for the dividends fixed by the by-laws: February 15 and August 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $52,358 22<br>2 per cent., 53,647 94 | 106,006 16 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,025 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 805 | |
| Total number of open accounts Oct. 31, 1895, | 5,490 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 8,471 93 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 486,356 99 |
| Number of same, | 4,412 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 466,727 26 |
| Number of same, | 4,087 | |
| Date of examination by commissioner: June 20. | | |

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## HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 34.

JOSEPHUS CRAFTS, *President.* LEWIS WARNER, *Treasurer.*
LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JOSEPHUS CRAFTS, JAMES M. FAY,
WM. H. DICKINSON, J. H. DEMOND,
HENRY A. KIMBALL.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $10,000 00 | Deposits, | $1,361,132 54 |
| Bank stock as per schedule, | 206,310 42 | Guaranty fund, | 39,700 00 |
| Loans on bank stock, | 26,850 00 | Interest account, | 8,766 83 |
| Railroad bonds as per schedule, | 30,000 00 | Profit and loss account, | 19,500 00 |
| Loans on railroad stock, | 300 00 | | |
| Loans on real estate, | 951,482 21 | | |
| Loans on personal security, | 86,425 00 | | |
| Loans to counties, cities or towns (notes), | 14,600 00 | | |
| Deposits in banks, on interest, | 89,263 63 | | |
| Deposits in banks, not on interest, | 6,712 50 | | |
| Expense account, | 4,168 11 | | |
| Cash on hand, | 2,987 50 | | |
| | $1,429,099 37 | | $1,429,099 37 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Hampshire County National Bank, Northampton, | $49,263 63 |
| First National Bank, Easthampton, | 20,000 00 |
| Park National Bank, Holyoke, | 10,000 00 |
| Ware National Bank, Ware, | 10,000 00 |
| Northampton National Bank, Northampton, | 6,712 50 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 13 shares Hampshire County National Bank, Northampton, | $1,300 00 |
| On 12 shares First National Bank, Northampton, | 1,200 00 |
| On 50 shares First National Bank, Easthampton, | 5,000 00 |
| On 5 shares First National Bank, Greenfield, | 500 00 |

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**Hampshire Savings Bank** — Continued.

| | |
|---|---|
| On 7 shares Franklin County National Bank, Greenfield, | $550 00 |
| On 20 shares Conway National Bank, Conway, | 1,500 00 |
| On 125 shares Park National Bank, Holyoke, | 12,500 00 |
| On 50 shares Ware National Bank, Ware, | 4,000 00 |
| On 3 shares Northampton National Bank, Northampton, | 300 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 2 shares Boston & Albany R.R., | $300 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Northampton, Mass., 4s, | $10,000 | $10,400 00 | $10,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Greylock N'l Bank, Adams, | $500 | $750 00 | $750 00 |
| 9 | Atlantic Nat'l Bank, Boston, | 900 | 1,134 00 | 1,221 75 |
| 33 | Atlas National Bank, Boston, | 3,300 | 4,125 00 | 3,902 75 |
| 14 | Blackstone N'l Bank, Boston, | 1,400 | 1,400 00 | 2,447 50 |
| 35 | Continental N'l B'k, Boston, | 3,500 | 3,850 00 | 4,030 00 |
| 36 | Eliot National Bank, Boston, | 3,600 | 4,860 00 | 4,640 00 |
| 44 | Globe National Bank, Boston, | 4,400 | 3,872 00 | 5,651 87 |
| 7 | Hamilton Nat'l Bank, Boston, | 700 | 770 00 | 906 00 |
| 33 | Howard Nat'l Bank, Boston, | 3,300 | 3,300 00 | 3,695 00 |
| 10 | Manufacturers' N'l B'k, Boston, | 1,000 | 1,000 00 | 1,040 00 |
| 35 | Market National Bank, Boston, | 3,500 | 2,975 00 | 4,219 37 |
| 15 | Massachusetts N'l B'k, Boston, | 1,500 | 1,275 00 | 1,920 00 |
| 30 | Merchants' N'l Bank, Boston, | 3,000 | 4,650 00 | 4,260 00 |
| 7 | Mt. Vernon N'l Bank, Boston, | 700 | 798 00 | 896 00 |
| 15 | N'l B'k of Commerce, Boston, | 1,500 | 1,680 00 | 2,505 00 |
| 80 | National Bank of the Commonwealth, Boston, | 8,000 | 11,600 00 | 8,635 00 |
| 10 | N'l B'k of No America, Boston, | 1,000 | 1,080 00 | 1,147 50 |
| 8 | N'l B'k of the Republic, Boston, | 800 | 1,216 00 | 1,032 00 |
| 12 | Nat'l Eagle Bank, Boston, | 1,200 | 1,020 00 | 1,476 00 |
| 37 | N'l Hide & Leather B'k, Boston, | 3,700 | 3,959 00 | 4,297 00 |
| 22 | National Revere Bank, Boston, | 2,200 | 2,068 00 | 2,802 00 |
| 100 | North National Bank, Boston, | 10,000 | 11,600 00 | 12,661 00 |
| 50 | Second Nat'l Bank, Boston, | 5,000 | 9,000 00 | 7,900 00 |
| 35 | Shawmut Nat'l Bank, Boston, | 3,500 | 4,025 00 | 4,477 50 |
| 30 | Shoe & Leather N'l B'k, Boston, | 3,000 | 2,760 00 | 3,376 25 |
| 30 | Suffolk National Bank, Boston, | 3,000 | 3,150 00 | 3,870 00 |
| 100 | Third National Bank, Boston, | 10,000 | 9,500 00 | 10,600 93 |
| 62 | Tremont Nat'l Bank, Boston, | 6,200 | 5,766 00 | 7,511 00 |

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**Hampshire Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 34 | First National Bank, Chicopee, | $3,400 | $4,930 00 | $5,175 00 |
| 100 | First N'l Bank, Easthampton, | 10,000 | 15,000 00 | 12,420 00 |
| 20 | City National Bank, Holyoke, | 2,000 | 2,500 00 | 2,000 00 |
| 10 | Home Nat'l Bank, Holyoke, | 1,000 | 1,200 00 | 1,000 00 |
| 10 | Park Nat'l Bank, Holyoke, | 1,000 | 1,550 00 | 1,505 00 |
| 10 | Berkshire Nat'l Bank, North Adams, | 1,000 | 1,000 00 | 1,000 00 |
| 52 | First Nat'l B'k, Northampton, | 5,200 | 6,968 00 | 7,446 00 |
| 358 | Hampshire Co. National Bank, Northampton, | 35,800 | 44,750 00 | 35,800 00 |
| 63 | Northampton National Bank, Northampton, | 6,300 | 9,765 00 | 10,702 50 |
| 36 | Agawam N'l B'k, Springfield, | 3,600 | 3,780 00 | 4,497 00 |
| 5 | Chicopee N'l B'k Springfield, | 500 | 800 00 | 800 00 |
| 50 | John Hancock National Bank, Springfield, | 5,000 | 6,250 00 | 5,898 00 |
| 12 | Ware National Bank, Ware, | 1,200 | 1,380 00 | 1,624 00 |
| 6 | Union Nat'l Bank, Weymouth, | 600 | 690 00 | 822 50 |
| 28 | Mechanics' N'l B'k, Worcester, | 2,800 | 2,800 00 | 3,749 00 |
| | | $169,800 | $206,546 00 | $206,310 42 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $10,000 | $10,150 00 | $10,000 00 |
| Boston & Providence R.R. 4s, | 6,000 | 6,300 00 | 6,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 4,000 | 4,200 00 | 4,000 00 |
| | $30,000 | $30,650 00 | $30,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $49,263 63 | 3 per cent. | $122,614 45 | 4½ per cent. | $917,042 76 | 5 per cent. |
| 80,000 00 | 4 " | | | | |

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## Hampshire Savings Bank — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 462 | |
| Aggregate amount of the same, | | $502,928 32 |
| Total number of loans upon real estate, | 487 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 60,885 45 |
| Times for the dividends fixed by the by-laws: May 15 and November 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $25,189 62<br>2 per cent., 25,714 30 | 50,903 92 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 594 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 418 | |
| Total number of open accounts Oct. 31, 1895, | 3,658 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,168 11 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 276,923 50 |
| Number of same, | 2,563 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 240,773 86 |
| Number of same, | 2,352 | |

Date of examination by commissioner: May 20.

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Federal Reserve Bank of St. Louis

## HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 47.

ELBRIDGE G. WOOD, *President.* RAYMOND NOYES, *Treasurer.*
RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
R. STUART CHASE, ELBRIDGE G. WOOD,
DUDLEY PORTER.

Open for business every business day, except Saturday, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturday, 9 A.M. to 12.30 P.M.; and for deposits only, 5 to 6.30 P.M.

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $722,878 86 | Deposits, | $5,090,680 61 |
| Bank stock as per schedule, | 492,250 00 | Guaranty fund, | 237,000 00 |
| Loans on bank stock, | 75,045 00 | Interest account, | 4,915 53 |
| Railroad bonds as per schedule, | 752,000 00 | Profit and loss account, | 26,889 55 |
| Loans on railroad bonds, | 7,300 00 | Premium account, | 14,723 18 |
| Loans on railroad stock, | 2,900 00 | | |
| Real estate (for banking purposes), | 75,000 00 | | |
| Loans on real estate, | 1,885,050 00 | | |
| Loans on personal security, | 1,725,985 00 | | |
| Loans to counties, cities or towns (notes), | 67,000 00 | | |
| Deposits in banks, on interest, | 64,172 48 | | |
| Expense account, | 401 25 | | |
| Bank building expense account, | 43 00 | | |
| Cash on hand, | 4,183 28 | | |
| | $5,374,208 87 | | $5,374,208 87 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $632 00 |
| First National Bank, Haverhill, | 15,000 00 |
| Haverhill National Bank, Haverhill, | 48,540 48 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 100 shares Amesbury National Bank, Amesbury, | $10,000 00 |
| On 25 shares Amesbury National Bank, Amesbury, | 2,500 00 |
| On 50 shares Faneuil Hall National Bank, Boston, | 5,000 00 |
| On 162 shares Cocheco National Bank, Dover, N. H., | 11,000 00 |
| On 22 shares Haverhill Safe Deposit and Trust Company, Haverhill, | 2,000 00 |
| On 100 shares Essex National Bank, Haverhill, | 10,000 00 |
| On 26 shares First National Bank, Haverhill, | 2,500 00 |
| On 15 shares Merrimack National Bank, Haverhill, | 525 00 |
| On 50 shares Second National Bank, Haverhill, | 5,000 00 |

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**Haverhill Savings Bank** — Continued.

| | |
|---|---|
| On 27 shares Second National Bank, Haverhill, | $2,700 00 |
| On 10 shares Second National Bank, Haverhill, | 1,000 00 |
| On 30 shares Second National Bank, Haverhill, | 3,000 00 |
| On 3 shares Merrimack National Bank, Haverhill, | |
| On 6 shares Second National Bank, Haverhill, | |
| On 25 shares Beacon Trust Company, Boston, | 5,000 00 |
| On 25 shares Somerville National Bank, Somerville, | |
| On 12 shares Haverhill National Bank, Haverhill, | |
| On 10 shares Merrimack National Bank, Haverhill, | |
| On 7 shares Boston National Bank, Boston, | 3,000 00 |
| On 5 shares Tremont National Bank, Boston, | |
| On 10 shares Arlington National Bank, Lawrence, | |
| On 10 shares Merchants' National Bank, Lawrence, | 1,820 00 |
| On 100 shares Somerville National Bank, Somerville, | |
| On 10 shares Beacon Trust Company, Boston, | 10,000 00 |

Loans on Railroad Bonds, amount on each: —

| | |
|---|---|
| On $7,000 Boston & Maine R R. 4s, | $6,800 00 |
| On $1,000 Old Colony R.R. 6s, | 500 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 16 shares Boston & Albany R.R., | $2,400 00 |
| On 4 shares Boston & Maine R.R., | 300 00 |
| On 1 share Boston & Maine R.R., | 100 00 |
| On 1 share Boston & Maine R.R., | 100 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $150,000 00 | $161,375 00 | $150,000 00 |
| of Cambridge, Mass, 4s, | 40,000 00 | 44,000 00 | 40,000 00 |
| of Chicago, Ill., 4s, | 100,000 00 | 104,000 00 | 100,000 00* |
| of Cleveland, Ohio, 5s, | 25,000 00 | 28,500 00 | 25,000 00 |
| of Danbury, Conn., 4s, | 25,000 00 | 26,000 00 | 25,000 00 |
| of Dayton, Ohio, 4s, | 25,000 00 | 25,000 00 | 25,000 00* |
| of Des Moines, Iowa, 4s, | 25,000 00 | 25,250 00 | 25,000 00 |
| of Detroit, Mich., 4s, | 102,378 86 | 107,378 86 | 102,378 86 |
| of Fall River, Mass, 5s, | 40,000 00 | 43,900 00 | 40,000 00 |
| of Fall River, Mass, 6s, | 4,000 00 | 4,360 00 | 4,000 00 |
| of Haverhill, Mass., 4s, | 35,000 00 | 35,350 00 | 35,000 00 |
| of Indianapolis, Ind., 4s, | 25,000 00 | 25,750 00 | 25,000 00 |
| of Lynn, Mass., 5s, | 5,000 00 | 5,550 00 | 5,000 00 |
| of Lynn, Mass, 6s, | 10,000 00 | 10,050 00 | 10,000 00 |
| of New Bedford, Mass., 4s, | 25,000 00 | 25,250 00 | 25,000 00 |
| of Pawtucket, R. I, 4s, | 25,000 00 | 25,500 00 | 25,000 00* |
| Town of Bradford, Mass., 4s, | 38,500 00 | 39,317 50 | 38,500 00 |
| of Bradford, Mass., 4½s, | 8,000 00 | 8,400 00 | 8,000 00 |
| of Wakefield, Mass., 4s, | 15,000 00 | 15,075 00 | 15,000 00 |
| | $722,878 86 | $760,006 36 | $722,878 86 |

* Legal investments when made.

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**Haverhill Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 16 | Andover Nat'l Bank, Andover, | $1,600 | $1,760 00 | $1,600 00 |
| 200 | Atlas National Bank, Boston, . | 20,000 | 24,650 00 | 20,000 00 |
| 136 | Blackstone N'l Bank, Boston, . | 13,600 | 13,566 00 | 13,600 00 |
| 267 | Boston National B'k, Boston, . | 26,700 | 26,700 00 | 26,700 00 |
| 50 | Central Nat'l Bank, Boston, . | 5,000 | 6,500 00 | 5,000 00 |
| 50 | Columbian Nat'l Bank, Boston, | 5,000 | 4,850 00 | 5,000 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 10,800 00 | 10,000 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 6,500 00 | 5,000 00 |
| 50 | Everett Nat'l Bank, Boston, . | 5,000 | 4,000 00 | 5,000 00 |
| 100 | Faneuil Hall N'l Bank, Boston, | 10,000 | 13,300 00 | 10,000 00 |
| 50 | First National Bank, Boston, . | 5,000 | 11,950 00 | 5,000 00 |
| 187 | Fourth National Bank, Boston, | 18,700 | 22,440 00 | 18,700 00 |
| 100 | Globe National Bank, Boston, | 10,000 | 8,500 00 | 10,000 00 |
| 75 | Hamilton Nat'l Bank, Boston, . | 7,500 | 8,025 00 | 7,500 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,550 00 | 15,000 00 |
| 100 | Manufacturers' N'l B'k, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 8,000 00 | 5,000 00 |
| 267 | N'l B'k of No. America, Boston, | 26,700 | 28,502 25 | 26,700 00 |
| 254 | N'l B'k of Redemption, Boston, | 25,400 | 30,734 00 | 25,400 00 |
| 225 | N'l B'k of the Republic, Boston, | 22,500 | 34,200 00 | 22,500 00 |
| 150 | National City Bank, Boston, . | 15,000 | 12,150 00 | 15,000 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,275 00 | 10,000 00 |
| 150 | Nat'l Exchange Bank, Boston, | 15,000 | 18,750 00 | 15,000 00 |
| 200 | N'l Hide & Leather B'k, Boston, | 20,000 | 21,200 00 | 20,000 00 |
| 33 | Nat'l Webster Bank, Boston, . | 3,300 | 3,432 00 | 3,300 00 |
| 150 | North National Bank, Boston, | 15,000 | 15,750 00 | 15,000 00 |
| 150 | Shawmut Nat'l Bank, Boston, | 15,000 | 16,500 00 | 15,000 00 |
| 75 | Shoe & Leather N'l B'k, Boston, | 7,500 | 6,750 00 | 7,500 00 |
| 100 | State National Bank, Boston, . | 10,000 | 11,200 00 | 10,000 00 |
| 150 | Suffolk National B'k, Boston, . | 15,000 | 15,712 50 | 15,000 00 |
| 200 | Third Nat'l Bank, Boston, . | 20,000 | 18,200 00 | 20,000 00 |
| 30 | First National Bank, Chelsea, | 3,000 | 3,180 00 | 3,000 00 |
| 145 | First Nat'l Bank, Haverhill, . | 14,500 | 18,850 00 | 14,500 00 |
| 375 | Haverhill N'l Bank, Haverhill, | 37,500 | 56,250 00 | 37,500 00 |
| 300 | Merrimack N'l B'k, Haverhill, | 30,000 | 48,000 00 | 30,000 00 |
| 50 | Bay State N'l Bank, Lawrence, | 3,750 | 6,000 00 | 3,750 00 |
| 100 | First National Bank, Malden, . | 10,000 | 16,000 00 | 10,000 00 |
| | | $492,250 | $585,726 75 | $492,250 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $64,000 | $65,530 00 | $64,000 00 |
| Boston & Lowell R.R. 6s, . . | 20,000 | 20,300 00 | 20,000 00 |
| Boston & Maine R.R. 4½s, . . | 133,000 | 153,615 00 | 133,000 00 |

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**Haverhill Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Providence R R. 4s, | $141,000 | $148,755 00 | $141,000 00 |
| Cheshire R.R. 6s, | 11,000 | 11,550 00 | 11,000 00 |
| Concord & Montreal R.R. 4s, | 75,000 | 78,000 00 | 75,000 00 |
| Dexter & Piscataquis R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Fitchburg R.R. 4½s, | 65,000 | 65,650 00 | 65,000 00 |
| Leeds & Farmington R.R. 6s, | 48,000 | 48,480 00 | 48,000 00 |
| Maine Central R R. 4½s, | 50,000 | 53,000 00 | 50,000 00 |
| Maine Central R.R. 7s, | 10,000 | 10,700 00 | 10,000 00 |
| Old Colony R.R. 4s, | 25,000 | 26,750 00 | 25,000 00 |
| Old Colony R.R 6s, | 15,000 | 15,300 00 | 15,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 30,000 | 30,450 00 | 30,000 00 |
| | $752,000 | $793,080 00 | $752,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $632 00 | 2 per cent. | $55,000 00 | 3⅞ per cent. | $1,264,055 00 | 5 per cent. |
| 48,540 48 | 2½ " | 1,159,900 00 | 4 " | 20,450 00 | 5½ " |
| 15,000 00 | 3 " | 257,500 00 | 4¼ " | 190,075 00 | 6 " |
| 75,000 00 | 3¾ " | 241,300 00 | 4½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $75,000 00 |
| Estimated value of the same, | | 75,000 00 |
| Assessed value of the same, | | 32,250 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 534 | |
| Aggregate amount of the same, | | 739,280 00 |
| Total number of loans upon real estate, | 609 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 236,667 49 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $95,741 75<br>2 per cent, 97,097 19 | 192,838 94 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,733 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,390 | |
| Total number of open accounts Oct. 31, 1895, | 14,291 | |

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## Haverhill Savings Bank — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $8,972 59 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 659,809 00 |
| Number of same, | 10,983 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 699,602 97 |
| Number of same, | 10,294 | |

Date of examination by commissioner: December 3.

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## HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 63.

C. D. WAITE, *President.* WILBUR M. PURRINGTON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BYRON LOOMIS, GEORGE MARKS,
F. S. WARNER, WILSON DEWEY,
HENRY L. GRAVES.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $8,325 00 | Deposits, | $346,319 57 |
| Bank stock as per schedule, | 67,247 29 | Guaranty fund, | 12,500 00 |
| Loans on bank stock, | 1,000 00 | Interest account, | 2,314 26 |
| Railroad bonds as per schedule, | 5,000 00 | Profit and loss account, | 446 03 |
| Real estate by foreclosure, | 700 00 | | |
| Loans on real estate, | 209,483 45 | | |
| Loans on personal security, | 48,492 57 | | |
| Loans to counties, cities or towns (notes), | 12,053 24 | | |
| Loans on depositors' books, | 450 00 | | |
| Deposits in banks, on interest, | 6,724 77 | | |
| Deposits in banks, not on interest, | 23 86 | | |
| Expense account, | 482 40 | | |
| Cash on hand, | 1,597 28 | | |
| | $361,579 86 | | $361,579 86 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Home National Bank, Holyoke, | $23 86 |
| Park National Bank, Holyoke, | 2,031 74 |
| Hampshire County National Bank, Northampton, | 4,693 03 |

Loan on Bank Stock: —

| | |
|---|---|
| On 10 shares Hancock National Bank, Boston, and On 3 shares First National Bank, Northampton, | $1,000 00 |

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**Haydenville Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Sioux City, Iowa, 6s, . . | $8,200 | $8,350 00 | $8,325 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated. Market Value. | Amount Invested |
|---|---|---|---|---|
| 50 | First Nat'l Bank, Amherst, . | $5,000 | $7,650 00 | $7,520 00 |
| 46 | Conway Nat'l Bank, Conway, | 4,600 | 5,290 00 | 5,399 13 |
| 50 | Danbury N'l B'k, Danbury, Ct., | 5,000 | 6,250 00 | 6,600 00 |
| 43 | First Nat'l Bank, Easthampton, | 4,300 | 6,020 00 | 5,290 00 |
| 50 | City Nat'l Bank, Holyoke, . | 5,000 | 5,750 00 | 5,625 00 |
| 60 | Home Nat'l Bank, Holyoke, . | 6,000 | 7,080 00 | 6,165 00 |
| 25 | Park Nat'l Bank, Holyoke, . | 2,500 | 3,875 00 | 3,750 00 |
| 42 | First N'l Bank, Northampton, | 4,200 | 6,000 00 | 6,305 50 |
| 50 | Hampshire County Nat'l Bank, Northampton, . . . | 5,000 | 6,000 00 | 6,041 66 |
| 18 | Northampton National Bank, Northampton, . . . | 1,800 | 2,700 00 | 3,070 00 |
| 22 | Southington National Bank, Southington, Ct., . . . | 2,200 | 2,530 00 | 2,331 00 |
| 10 | Chicopee N'l Bank, Springfield, | 1,000 | 1,700 00 | 1,700 00 |
| 10 | First Nat'l Bank, Springfield, | 1,000 | 1,250 00 | 1,450 00 |
| 48 | John Hancock National Bank, Springfield, . . . . | 4,800 | 5,760 00 | 6,000 00 |
| | | $52,400 | $67,855 00 | $67,247 29 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, . . . . . | $2,000 | $2,000 00 | $2,000 00 |
| Fitchburg R.R. 5s, . . . . . | 3,000 | 3,150 00 | 3,000 00 |
| | $5,000 | $5,150 00 | $5,000 00 |

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**Haydenville Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $8,693 03 | 3 per cent. | $7,500 00 | 4½ per cent. | $71,238 45 | 5½ per cent. |
| 2,031 74 | 4 " | 47,489 72 | 5 " | 141,251 09 | 6 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $700 00 |
| Assessed value of the same, | | 1,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 397 | |
| Aggregate amount of the same, | | 231,679 26 |
| Total number of loans upon real estate, | 234 | |
| Amount of investments from which no income is received, | | 2,410 36 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 17,984 19 |
| Time for the dividends fixed by the by-laws: second Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $6,349 97<br>2 per cent., 6,504 09 | 12,854 06 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 217 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 158 | |
| Total number of open accounts Oct. 31, 1895, | 1,108 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,837 04 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 87,297 77 |
| Number of same, | 1,026 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 79,378 02 |
| Number of same, | 854 | |
| Date of examination by commissioner: May 23. | | |

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## HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 57.

ENOS LORING, *President.* HENRY C. HARDING, *Treasurer.*
HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS LORING, FRANCIS H. LINCOLN,
EDMUND HERSEY, 2d, WM. FEARING, 2d.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $50,000 00 | Deposits, | $2,202,256 35 |
| Loans on public funds, | 1,000 00 | Guaranty fund, | 93,000 00 |
| Bank stock as per schedule, | 146,860 00 | Profit and loss account, | 53,553 53 |
| Railroad bonds as per schedule, | 72,000 00 | Suspense account, | 2,484 78 |
| Real estate (for banking purposes), | 2,000 00 | | |
| Real estate by foreclosure, | 4,200 00 | | |
| Loans on real estate, | 1,417,166 00 | | |
| Loans on personal security, | 548,100 00 | | |
| Loans to counties, cities or towns (notes), | 68,900 00 | | |
| Deposits in banks, on interest, | 8,051 54 | | |
| Deposits in banks, not on interest, | 7,570 42 | | |
| Expense account, | 2,891 60 | | |
| Lawrence Duck Company stock,* | 20,000 00 | | |
| Boston & Provincetown Steamship Company stock,* | 300 00 | | |
| Cash on hand, | 2,255 10 | | |
| | $2,351,294 66 | | $2,351,294 66 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Shoe and Leather National Bank, Boston, | $8,051 54 |
| National Webster Bank, Boston, | 2,702 74 |
| Hingham National Bank, Hingham, | 4,867 68 |

Loan on Public Funds: —

| | |
|---|---|
| On $1,000 United States 4s, | $1,000 00 |

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**Hingham Institution for Savings** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, . . | $50,000 | $50,750 00 | $50,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 7 | Abington N'l B'k, Abington, . | $700 | $840 00 | $700 00 |
| 38 | Atlantic N'l Bank, Boston, . | 3,800 | 4,788 00 | 3,800 00 |
| 75 | Atlas National Bank, Boston, | 7,500 | 9,225 00 | 7,500 00 |
| 50 | First National Bank, Boston, . | 5,000 | 11,950 00 | 5,000 00 |
| 46 | Globe Nat'l Bank, Boston, . | 4,600 | 3,910 00 | 4,600 00 |
| 42 | Hamilton Nat'l Bank, Boston, | 4,200 | 4,494 00 | 4,200 00 |
| 36 | Market National Bank, Boston, | 3,600 | 2,880 00 | 3,600 00 |
| 20 | Massachusetts N'l B'k, Boston, | 2,000 | 1,700 00 | 2,000 00 |
| 75 | Merchants' N'l Bank, Boston, . | 7,500 | 11,625 00 | 7,500 00 |
| 82 | N'l B'k of Commerce, Boston, | 8,200 | 9,102 00 | 8,200 00 |
| 80 | N'l B'k of No. America, Boston, | 8,000 | 8,540 00 | 8,000 00 |
| 75 | N'l B'k of the Republic, Boston, | 7,500 | 11,400 00 | 7,500 00 |
| 54 | National City Bank, Boston, . | 5,400 | 4,374 00 | 5,400 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,275 00 | 10,000 00 |
| 112 | National Revere Bank, Boston, | 11,200 | 10,402 00 | 11,200 00 |
| 50 | National Union Bank, Boston, | 5,000 | 6,748 75 | 5,000 00 |
| 40 | Nat'l Webster Bank, Boston, . | 4,000 | 4,160 00 | 4,000 00 |
| 20 | New England N'l B'k, Boston, | 2,000 | 3,180 00 | 2,000 00 |
| 100 | Shoe & Leather N'l B'k, Boston, | 10,000 | 9,100 00 | 10,000 00 |
| 26 | State Nat'l Bank, Boston, . | 2,600 | 2,912 00 | 2,600 00 |
| 36 | Suffolk Nat'l Bank, Boston, . | 3,600 | 3,771 00 | 3,600 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 8,900 00 | 10,000 00 |
| 20 | Brockton N'l Bank, Brockton, . | 2,000 | 2,300 00 | 2,000 00 |
| 30 | First National Bank, Chelsea, | 3,000 | 3,180 00 | 3,000 00 |
| 178 | Hingham Nat'l B'k, Hingham, | 12,460 | 12,460 00 | 12,460 00 |
| 16 | Old Colony N'l B'k, Plymouth, | 1,600 | 2,400 00 | 1,600 00 |
| 14 | N'l Union Bank, Weymouth, . | 1,400 | 1,540 00 | 1,400 00 |
| | | $146,860 | $164,156 75 | $146,860 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . | $10,000 | $10,300 00 | $10,000 00 |
| Eastern R.R. 6s, . . . . . | 6,000 | 7,200 00 | 6,000 00 |
| Fitchburg R.R. 5s, . . . . . | 30,000 | 32,100 00 | 30,000 00 |

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## Hingham Institution for Savings — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Maine Central R.R. 4s, . . . | $10,000 | $10,100 00 | $10,000 00 |
| Old Colony R.R. 6s, . . . . | 1,000 | 1,030 00 | 1,000 00 |
| Upper Coos R.R. 4½s, . . . | 15,000 | 16,200 00 | 15,000 00 |
| | $72,000 | $76,930 00 | $72,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,500 00 | 0 per cent. | $132,000 00 | 4½ per cent. | $71,400 00 | 5½ per cent. |
| 8,051 54 | 2 " | 240,850 00 | 4½ " | 124,964 00 | 6 " |
| 36,000 00 | 3¾ " | 6,000 00 | 4¾ " | 12,005 00 | 7 " |
| 473,200 00 | 4 " | 937,247 00 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $2,000 00 |
| Estimated value of the same, . . . . . | | 3,000 00 |
| Assessed value of the same, . . . . . | | 2,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | | 4,200 00 |
| Assessed value of the same, . . . . . | | 4,695 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 321 | |
| Aggregate amount of the same, . . . . . | | 395,641 00 |
| Total number of loans upon real estate, . . . . . | 497 | |
| Amount of investments from which no income is received, . . . . | | 1,700 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 107,762 64 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $42,140 59<br>2 per cent., 42,953 28 | 85,093 87 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 414 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 365 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 4,576 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 4,200 41 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 221,064 24 |
| Number of same, . . . . . | 2,063 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 254,679 97 |
| Number of same, . . . . . | 2,368 | |
| Date of examination by commissioner: October 8. | | |

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## HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 54.

CHARLES F. THAYER, *President.* ORRIN THOMSON, *Treasurer.*
ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE A. BARTLETT, CHAS. F. THAYER,
URIEL CUTLER, JOSEPH H. DEWING,
JAMES H. LELAND.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $11,000 00 | Deposits, | $387,815 62 |
| Bank stock as per schedule, | 26,662 50 | Guaranty fund, | 19,300 00 |
| Loans on bank stock, | 4,292 00 | Interest account, | 16,780 67 |
| Railroad bonds as per schedule, | 20,700 00 | Surplus account, | 5,000 00 |
| Real estate by foreclosure, | 1,870 00 | | |
| Loans on real estate, | 240,535 00 | | |
| Loans on personal security, | 63,052 54 | | |
| Loans to counties, cities or towns (notes), | 43,300 00 | | |
| Deposits in banks, on interest, | 14,726 47 | | |
| Deposits in banks, not on interest, | 2,000 00 | | |
| Cash on hand, | 757 78 | | |
| | $428,896 29 | | $428,896 29 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $4,232 93 |
| Holliston National Bank, Holliston, | 12,493 54 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 35 shares Central National Bank, Boston, | $1,642 00 |
| On 5 shares Holliston National Bank, Holliston, | 200 00 |
| On 10 shares Holliston National Bank, Holliston, | 750 00 |
| On 9 shares Holliston National Bank, Holliston, | 500 00 |
| On 15 shares Holliston National Bank, Holliston, | 1,200 00 |

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**Holliston Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $1,000 | $1,070 00 | $1,000 00 |
| of Fall River, Mass., 4s, | 5,000 | 5,100 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 4,000 | 4,500 00 | 4,000 00 |
| Town of Wayland, Mass., 4s, | 1,000 | 1,010 00 | 1,000 00 |
| | $11,000 | $11,680 00 | $11,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Blackstone N'l Bank, Boston, | $500 | $500 00 | $500 00 |
| 34 | National Bank of the Commonwealth, Boston, | 3,400 | 4,726 00 | 3,400 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,275 00 | 2,462 50 |
| 24 | State National Bank, Boston, | 2,400 | 2,688 00 | 2,400 00 |
| 30 | Home Nat'l Bank, Brockton, | 3,000 | 5,700 00 | 3,000 00 |
| 30 | Franklin N'l Bank, Franklin, | 3,000 | 3,300 00 | 3,000 00 |
| 60 | Holliston N'l Bank, Holliston, | 6,000 | 6,000 00 | 6,000 00 |
| 15 | People's N'l B'k, Marlborough, | 1,500 | 1,725 00 | 1,500 00 |
| 20 | Blue Hill Nat'l Bank, Milton, | 2,000 | 2,220 00 | 2,000 00 |
| 24 | Framingham National Bank, South Framingham, | 2,400 | 2,760 00 | 2,400 00 |
| | | $26,700 | $31,894 00 | $26,662 50 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $5,000 | $5,275 00 | $5,000 00 |
| Fitchburg R.R. 5s, | 8,000 | 8,400 00 | 8,000 00 |
| Old Colony R.R. 6s, | 2,000 | 2,060 00 | 2,000 00 |
| Salem & Lowell R R. 6s, | 5,700 | 5,985 00 | 5,700 00 |
| | $20,700 | $21,720 00 | $20,700 00 |

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**Holliston Savings Bank — Concluded.**

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $14,726 47 | 2 per cent. | $34,300 00 | 4 per cent. | $44,450 00 | 5½ per cent. |
| 8,000 00 | 3½ " | 10,950 00 | 4½ " | 213,579 54 | 6 " |
| 11,000 00 | 3¾ " | 28,900 00 | 5 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $1,870 00 |
| Assessed value of the same, | | 3,300 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 113 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 317 | |
| Aggregate amount of the same, | | 217,979 54 |
| Total number of loans upon real estate, | 286 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 22,784 01 |
| Times for the dividends fixed by the by-laws: first Tuesday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $7,353 56<br>2 per cent., 7,443 13 | 14,796 69 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 147 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 137 | |
| Total number of open accounts Oct. 31, 1895, | 1,244 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,883 79 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 57,152 95 |
| Number of same, | 751 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 61,689 19 |
| Number of same, | 962 | |
| Date of examination by commissioner: May 14. | | |

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## HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 85.

GEORGE W. PRENTISS, *President.* R. B. JOHNSON, *Treasurer.*
C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS, LEVI PERKINS,
WILLIAM WHITING, ROBERT RUSSELL.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; also Thursdays, 7 to 8 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $619,150 00 | Deposits, | $3,015,672 69 |
| Loans on public funds, | 600 00 | Guaranty fund, | 110,000 00 |
| Bank stock as per schedule, | 256,558 00 | Interest account, | 59,629 64 |
| Loans on bank stock, | 19,300 00 | | |
| Railroad bonds as per schedule, | 510,500 00 | | |
| Real estate by foreclosure, | 19,312 45 | | |
| Loans on real estate, | 1,252,350 00 | | |
| Loans on personal security, | 350,645 00 | | |
| Loans to counties, cities or towns (notes), | 1,750 00 | | |
| Loans on depositors' books, | 50 00 | | |
| Deposits in banks, on interest, | 119,294 69 | | |
| Expense account, | 2,692 53 | | |
| Premium account, | 6,000 00 | | |
| Furniture and fixtures, | 5,000 00 | | |
| Cash on hand, | 22,099 66 | | |
| | $3,185,302 33 | | $3,185,302 33 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $3,703 93 |
| City National Bank, Holyoke, | 55,000 00 |
| Holyoke National Bank, Holyoke, | 20,590 76 |
| First National Bank, Northampton, | 10,000 00 |
| Agawam National Bank, Springfield, | 10,000 00 |
| Pynchon National Bank, Springfield, | 15,000 00 |
| Ware National Bank, Ware, | 5,000 00 |

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## Holyoke Savings Bank — Continued.

Loan on Public Funds: —

| | |
|---|---|
| On $600 United States 4s, | $600 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 20 shares Holyoke National Bank, Holyoke, | $2,000 00 |
| On 26 shares Palmer National Bank, Palmer, | 2,600 00 |
| On 10 shares Home National Bank, Holyoke, | 1,200 00 |
| On 3 shares Hadley Falls National Bank, Holyoke, | |
| On 4 shares Third National Bank, Springfield, | 400 00 |
| On 10 shares City National Bank, Holyoke, | 1,000 00 |
| On 27 shares Holyoke National Bank, Holyoke, | 2,500 00 |
| On 35 shares City National Bank, Holyoke, | 3,500 00 |
| On 5 shares Home National Bank, Holyoke, | 6,100 00 |
| On 32 shares Holyoke National Bank, Holyoke, | |
| On 25 shares Springfield Safe Deposit and Trust Company, Sprinfield, | |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $30,000 | $30,500 00 | $30,000 00 |
| of Bangor, Me., 6s, | 8,000 | 8,600 00 | 8,000 00 |
| of Bangor, Me., 7s, | 7,000 | 7,600 00 | 7,000 00 |
| of Bay City, Mich., 5s, | 20,000 | 20,650 00 | 20,000 00 |
| of Boston, Mass., 4s, | 25,000 | 26,500 00 | 25,000 00 |
| of Boston, Mass., 6s, | 4,000 | 4,800 00 | 4,000 00 |
| of Cleveland, Ohio, 5s, | 48,150 | 50,940 00 | 48,150 00 |
| of Cleveland, Ohio, 6s, | 41,000 | 43,170 00 | 41,000 00 |
| of Dayton, Ohio, 5s, | 2,000 | 2,025 00 | 2,000 00* |
| of Dayton, Ohio, 6s, | 13,000 | 13,420 00 | 13,000 00* |
| of Detroit, Mich., 7s, | 9,000 | 10,000 00 | 9,000 00 |
| of Fall River, Mass., 4s, | 9,000 | 9,150 00 | 9,000 00 |
| of Fall River, Mass., 5s, | 25,000 | 27,945 00 | 25,000 00 |
| of Fall River, Mass., 6s, | 8,000 | 9,300 00 | 8,000 00 |
| of Fort Wayne, Ind., 4½s, | 7,000 | 7,600 00 | 7,000 00 |
| of Fort Wayne, Ind., 6s, | 2,000 | 2,150 00 | 2,000 00 |
| of Grand Rapids, Mich., 5s, | 29,000 | 29,450 00 | 29,000 00 |
| of Haverhill, Mass., 4s, | 7,000 | 7,100 00 | 7,000 00 |
| of Holyoke, Mass., 4s, | 2,000 | 2,025 00 | 2,000 00 |
| of Holyoke, Mass., 6s, | 9,000 | 9,600 00 | 9,000 00 |
| of Lewiston, Me., 5s, | 3,500 | 3,860 00 | 3,500 00 |
| of Lewiston, Me., 6s, | 2,000 | 2,240 00 | 2,000 00 |
| of Milwaukee, Wis., 5s, | 42,000 | 46,250 00 | 42,000 00 |
| of Milwaukee, Wis., 7s, | 20,000 | 20,300 00 | 20,000 00 |
| of Minneapolis, Minn., 4½s, | 25,000 | 26,200 00 | 25,000 00 |
| of New Bedford, Mass., 4s, | 6,000 | 6,550 00 | 6,000 00 |
| of New Bedford, Mass., 5s, | 5,000 | 5,400 00 | 5,000 00 |
| of Northampton, Mass., 4s, | 22,500 | 22,950 00 | 22,500 00 |
| of Oshkosh, Wis., 4½s, | 10,000 | 10,150 00 | 10,000 00 |
| of Portland, Me., 6s, | 4,000 | 4,160 00 | 4,000 00 |
| of Providence, R. I., 5s, | 9,000 | 9,600 00 | 9,000 00 |
| of Rockford, Ill., 4½s, | 14,000 | 14,700 00 | 14,000 00 |

* Legal investments when made.

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**Holyoke Savings Bank** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Saginaw, Mich., 4½s, | $32,000 | $34,850 00 | $32,000 00 |
| of Saginaw, Mich., 5s, | 11,000 | 12,000 00 | 11,000 00 |
| of Salem, Mass., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Springfield, Mass., 3½s, | 19,500 | 19,500 00 | 19,500 00 |
| of Springfield, Mass., 5s, | 4,000 | 4,100 00 | 4,000 00 |
| of Springfield, Ohio, 5s, | 17,000 | 18,100 00 | 17,000 00 |
| of St. Louis, Mo., 5s, | 3,000 | 3,150 00 | 3,000 00 |
| of St. Louis, Mo., 6s, | 5,000 | 5,850 00 | 5,000 00 |
| of Youngstown, Ohio, 5s, | 10,000 | 10,450 00 | 10,000 00 |
| of Youngstown, Ohio, 6s, | 9,000 | 9,800 00 | 9,000 00 |
| Town of Auburn, Me., 5s, | 6,000 | 6,600 00 | 6,000 00 |
| of Hinsdale, N. H., 5s, | 500 | 500 00 | 500 00 |
| of Monson, Mass., 4s, | 4,000 | 4,100 00 | 4,000 00 |
| of West Springfield, Mass., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| County of Middlesex, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| | $619,150 | $654,685 00 | $619,150 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | Greylock Nat'l Bank, Adams, | $2,000 | $3,000 00 | $2,000 00 |
| 22 | First National Bank, Adams, | 2,200 | 2,860 00 | 2,200 00 |
| 50 | First National Bank, Amherst, | 5,000 | 7,500 00 | 5,000 00 |
| 20 | Miller's River N'l B'k, Athol, | 2,000 | 3,800 00 | 2,000 00 |
| 20 | First Nat'l Bank, Chicopee, | 2,000 | 3,000 00 | 2,000 00 |
| 38 | Conway Nat'l Bank, Conway, | 3,800 | 4,500 00 | 3,800 00 |
| 42 | First N'l Bank, Easthampton, | 4,200 | 5,000 00 | 4,200 00 |
| 37 | Rollstone N'l B'k, Fitchburg, | 3,700 | 5,000 00 | 3,700 00 |
| 5 | First Nat'l Bank, Greenfield, | 500 | 800 00 | 500 00 |
| 48 | Franklin Co. N'l B'k, Greenfield, | 4,800 | 4,800 00 | 4,800 00 |
| 2 | First Nat'l Bank, Haverhill, | 200 | 250 00 | 200 00 |
| 1 | Merrimack N'l B'k, Haverhill, | 100 | 150 00 | 100 00 |
| 8 | City National Bank, Holyoke, | 800 | 900 00 | 800 00 |
| 220 | Hadley Falls N'l B'k, Holyoke, | 22,000 | 28,800 00 | 28,800 00 |
| 380 | Holyoke Nat'l Bank, Holyoke, | 38,000 | 57,000 00 | 38,000 00 |
| 60 | Home Nat'l Bank, Holyoke, | 6,000 | 6,900 00 | 6,000 00 |
| 17 | Railroad Nat'l Bank, Lowell, | 1,700 | 2,000 00 | 1,700 00 |
| 25 | Monson Nat'l Bank, Monson, | 2,500 | 3,750 00 | 2,500 00 |
| 5 | First N'l Bank, Newburyport, | 500 | 625 00 | 500 00 |
| 90 | First N'l Bank, Northampton, | 9,000 | 12,000 00 | 12,288 00 |
| 20 | Hampshire County N'l Bank, Northampton, | 2,000 | 2,400 00 | 2,000 00 |

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**Holyoke Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Northampton National Bank, Northampton, | $10,000 | $16,000 00 | $13,900 00 |
| 38 | Palmer Nat'l Bank, Palmer, | 3,800 | 4,700 00 | 3,800 00 |
| 6 | Pittsfield N'l Bank, Pittsfield, | 600 | 900 00 | 570 00 |
| 50 | Agawam N'l B'k, Springfield, | 5,000 | 5,000 00 | 5,000 00 |
| 97 | Chicopee N'l B'k, Springfield, | 9,700 | 16,400 00 | 12,300 00 |
| 15 | City Nat'l Bank, Springfield, | 1,500 | 2,100 00 | 1,500 00 |
| 178 | First Nat'l Bank, Springfield, | 17,800 | 22,250 00 | 21,500 00 |
| 87 | John Hancock National Bank, Springfield, | 8,700 | 10,440 00 | 9,900 00 |
| 50 | Second N'l Bank, Springfield, | 5,000 | 8,000 00 | 9,000 00 |
| 205 | Third Nat'l Bank, Springfield, | 21,500 | 43,000 00 | 33,500 00 |
| 25 | Springfield N'l Bk, Springfield, | 2,500 | 3,250 00 | 2,500 00 |
| 97 | Townsend N'l B'k, Townsend, | 9,700 | 12,000 00 | 12,000 00 |
| 26 | Ware National Bank, Ware, | 2,600 | 3,000 00 | 2,600 00 |
| 4 | First Nat'l Bank, Westfield, | 400 | 500 00 | 400 00 |
| 50 | First Nat'l Bank, Worcester, | 5,000 | 8,000 00 | 5,000 00 |
| | | $216,800 | $310,575 00 | $256,558 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $19,000 | $20,220 00 | $19,000 00 |
| Boston & Lowell R.R. 5s, | 22,000 | 23,000 00 | 22,000 00 |
| Boston & Lowell R.R. 6s, | 34,000 | 34,400 00 | 34,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 25,000 | 27,000 00 | 25,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 35,000 | 36,000 00 | 35,000 00 |
| Cheshire R R. 6s, | 45,500 | 47,200 00 | 45,500 00 |
| Fitchburg R.R. 4s, | 30,000 | 31,000 00 | 30,000 00 |
| Fitchburg R.R. 5s, | 45,000 | 48,760 00 | 45,000 00 |
| Holyoke & Westfield R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Leeds & Farmington R.R. 6s, | 10,800 | 10,900 00 | 10,800 00 |
| Lowell & Lawrence R.R. 6s, | 8,000 | 8,350 00 | 8,000 00 |
| Maine Central R.R. 6s, | 10,500 | 11,400 00 | 10,500 00 |
| Maine Central R.R. 7s, | 26,700 | 31,620 00 | 26,700 00 |
| Nashua & Lowell R.R. 5s, | 1,000 | 1,040 00 | 1,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 7,000 | 7,700 00 | 7,000 00 |
| Norwich & Worcester R.R. 6s, | 16,000 | 16,700 00 | 16,000 00 |
| Old Colony R.R. 6s, | 87,000 | 90,210 00 | 87,000 00 |
| Portland & Ogdensburg R.R. 6s, | 28,000 | 30,500 00 | 28,000 00 |
| Providence & Worcester R.R. 6s, | 2,000 | 2,100 00 | 2,000 00 |
| Vermont & Massachusetts R.R. 5s, | 8,000 | 8,600 00 | 8,000 00 |
| | $510,500 | $536,700 00 | $510,500 00 |

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**Holyoke Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,703 93 | 2½ per cent. | $55,000 00 | 4¼ per cent. | $177,500 00 | 5½ per cent. |
| 60,590 76 | 4 " | 1,332,550 00 | 5 " | 114,645 00 | 6 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $19,312 45 |
| Assessed value of the same, | | 11,630 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 556 24 |
| Number of loans which are of an amount not exceeding $3,000 each, | 302 | |
| Aggregate amount of the same, | | 392,620 00 |
| Total number of loans upon real estate, | 356 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 158,628 48 |
| Times for the dividends fixed by the by-laws: third Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $52,337 50<br>2 per cent., 54,711 34 | 107,048 84 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,442 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,468 | |
| Total number of open accounts Oct. 31, 1895, | 8,659 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 8,392 65 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 748,105 00 |
| Number of same, | 14,271 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 607,165 22 |
| Number of same, | 8,344 | |
| Date of examination by commissioner: May 10. | | |

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## HOME SAVINGS BANK — BOSTON.

Incorporated March 17, 1869. Present number of corporators, 44.

CHARLES H. ALLEN, *President.* CHARLES J. HAYDEN, *Treasurer.*
CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. ALLEN, THOMAS F. TEMPLE,
JOHN W. LEIGHTON, NEWTON TALBOT,
ALBERT T. WHITING, HENRY C. JACKSON.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits, till 8 P.M., except during June, July and August.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $191,586 15 | Deposits, | $5,529,674 39 |
| Bank stock as per schedule, | 397,200 00 | Guaranty fund, | 257,000 00 |
| Loans on bank stock, | 18,477 13 | Interest account, | 37,556 23 |
| Railroad bonds as per schedule, | 196,300 00 | Profit and loss account, | 66,389 55 |
| Loans on railroad stock, | 10,000 00 | | |
| Loans on real estate, | 2,856,365 00 | | |
| Loans on personal security, | 1,818,955 00 | | |
| Loans on counties, cities or towns (notes), | 109,629 38 | | |
| Loans on depositors' books, | 600 00 | | |
| Deposits in banks, on interest, | 286,395 23 | | |
| Expense account, | 1,312 26 | | |
| Suspense account, | 147 82 | | |
| Cash on hand, | 3,652 20 | | |
| | $5,890,620 17 | | $5,890,620 17 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Boylston National Bank, Boston, | $112,395 23 |
| Central National Bank, Boston, | 124,000 00 |
| National Bank of North America, Boston, | 50,000 00 |

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**Home Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 32 shares Boylston National Bank, Boston, | $3,200 00 |
| On 81 shares Central National Bank, Boston, | 7,977 13 |
| On 20 shares Central National Bank, Boston, | 2,000 00 |
| On 15 shares National Market Bank, Brighton, | 300 00 |
| On 50 shares Fitchburg National Bank, Fitchburg, | 5,000 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 100 shares Boston & Albany R.R., | $10,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $21,000 00 | $21,630 00 | $21,000 00 |
| of Bay City, Mich., 8s, | 4,500 00 | 6,125 00 | 4,500 00 |
| of Canton, Ohio, 5s, | 11,000 00 | 11,185 00 | 11,000 00 |
| of Cleveland, Ohio, 5s, | 37,000 00 | 37,370 00 | 37,000 00 |
| of Cleveland, Ohio, 6s, | 1,000 00 | 1,015 00 | 1,000 00 |
| of Dayton, Ohio, 5s, | 25,000 00 | 25,187 50 | 25,000 00* |
| of Detroit, Mich., 4s, | 17,586 15 | 17,682 18 | 17,586 15 |
| of Dubuque, Iowa, 6s, | 5,000 00 | 5,075 00 | 5,000 00 |
| of Lowell, Mass, 4½s, | 15,500 00 | 15,500 00 | 15,500 00 |
| of Northampton, Mass., 4s, | 25,000 00 | 25,500 00 | 25,000 00 |
| of Springfield, Mass., 7s, | 1,000 00 | 1,210 00 | 1,000 00 |
| of Springfield, Ohio, 5s, | 4,000 00 | 4,095 00 | 4,000 00 |
| of Springfield, Ohio, 6s, | 8,000 00 | 8,320 00 | 8,000 00 |
| of Woburn, Mass., 4s, | 14,000 00 | 14,000 00 | 14,000 00 |
| Town of Hyde Park, Mass., 4s, | 2,000 00 | 2,000 00 | 2,000 00 |
| | $191,586 15 | $195,894 68 | $191,586 15 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlantic Nat'l Bank, Boston, | $5,000 | $6,300 00 | $5,000 00 |
| 200 | Atlas National Bank, Boston, | 20,000 | 24,600 00 | 20,000 00 |
| 66 | Blackstone N'l Bank, Boston, | 6,600 | 6,600 00 | 6,600 00 |
| 50 | Boston Nat'l Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 75 | Columbian N'l Bank, Boston, | 7,500 | 7,500 00 | 7,500 00 |
| 23 | Continental N'l Bank, Boston, | 2,300 | 2,484 00 | 2,300 00 |
| 100 | Eliot National Bank, Boston, | 10,000 | 13,300 00 | 10,000 00 |
| 70 | Everett Nat'l Bank, Boston, | 7,000 | 4,900 00 | 7,000 00 |
| 125 | First National Bank, Boston, | 12,500 | 30,000 00 | 12,500 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 9,000 00 | 10,000 00 |
| 160 | Hamilton Nat'l Bank, Boston, | 16,000 | 17,120 00 | 16,000 00 |
| 150 | Howard Nat'l Bank, Boston, | 15,000 | 14,550 00 | 15,000 00 |
| 150 | Market Nat'l Bank, Boston, | 15,000 | 12,000 00 | 15,000 00 |

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**Home Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Massachusetts N'l B'k, Boston, | $5,000 | $4,250 00 | $5,000 00 |
| 200 | Merchants' N'l Bank, Boston, . | 20,000 | 32,000 00 | 20,000 00 |
| 75 | Mt. Vernon N'l Bank, Boston, | 7,500 | 8,550 00 | 7,500 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 150 | N'l B'k of Redemption, Boston, | 15,000 | 18,150 00 | 15,000 00 |
| 200 | N'l B'k of the Republic, Boston, | 20,000 | 30,400 00 | 20,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 50 | Nat'l Market Bank, Brighton, | 5,000 | 4,750 00 | 5,000 00 |
| 150 | Nat'l Revere Bank, Boston, . | 15,000 | 13,950 00 | 15,000 00 |
| 125 | National Union Bank, Boston, | 12,500 | 16,875 00 | 12,500 00 |
| 33 | Nat'l Webster Bank, Boston, . | 3,300 | 3,432 00 | 3,300 00 |
| 200 | New England N'l B'k, Boston, | 20,000 | 31,800 00 | 20,000 00 |
| 200 | North Nat'l Bank, Boston, . | 20,000 | 21,000 00 | 20,000 00 |
| 400 | Second Nat'l Bank, Boston, . | 40,000 | 71,600 00 | 40,000 00 |
| 200 | Shawmut Nat'l Bank, Boston, | 20,000 | 22,000 00 | 20,000 00 |
| 100 | Shoe & Leather N'l B'k, Boston, | 10,000 | 9,100 00 | 10,000 00 |
| 100 | State National Bank, Boston, . | 10,000 | 11,200 00 | 10,000 00 |
| 70 | Suffolk Nat'l Bank, Boston, . | 7,000 | 7,350 00 | 7,000 00 |
| 200 | Tremont Nat'l Bank, Boston, . | 20,000 | 17,800 00 | 20,000 00 |
| | | $397,200 | $493,511 00 | $397,200 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 6s, . . | $1,000 | $1,010 00 | $1,000 00 |
| Cheshire R.R. 6s, . . . . | 26,500 | 26,765 00 | 26,500 00 |
| Dexter & Piscataquis R R. 4s, . . | 10,000 | 10,200 00 | 10,000 00 |
| Fitchburg R.R. 4s, . . . . | 38,000 | 38,195 00 | 38,000 00 |
| Fitchburg R.R. 5s, . . . . | 58,000 | 61,840 00 | 58,000 00 |
| Fitchburg R.R. 6s, . . . . | 4,000 | 4,120 00 | 4,000 00 |
| Leeds & Farmington R.R. 6s, . . | 16,800 | 16,968 00 | 16,800 00 |
| Lowell & Lawrence R.R. 6s, . . | 2,000 | 2,060 00 | 2,000 00 |
| Old Colony R.R. 4s, . . . . | 15,000 | 16,050 00 | 15,000 00 |
| Old Colony R.R. 6s, . . . . | 24,000 | 24,700 00 | 24,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 1,000 | 1,090 00 | 1,000 00 |
| | $196,300 | $202,998 00 | $196,300 00 |

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## Home Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $286,395 23 | 2 per cent. | $782,000 00 | 4¼ per cent. | $1,158,490 00 | 5 per cent. |
| 50,000 00 | 2.475 " | 16,000 00 | 4⅜ " | 78,500 00 | 5¼ " |
| 40,000 00 | 3¾ " | 1,200,682 13 | 4½ " | 185,650 00 | 5½ " |
| 889,429 38 | 4 " | 382,100 00 | 4¾ " | 31,175 00 | 6 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 210 | |
| Aggregate amount of the same, | | $354,565 00 |
| Total number of loans upon real estate, | 428 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 245,280 64 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $96,535 18<br>2 per cent., 100,722 57 | 197,257 75 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 3,045 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 2,150 | |
| Total number of open accounts Oct. 31, 1895, | 21,569 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 21,193 35 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,439,602 22 |
| Number of same, | 19,768 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,166,673 58 |
| Number of same, | 16,090 | |

Date of examination by commissioner: March 8.

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## HOOSAC SAVINGS BANK — NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.* W. W. RICHMOND, *Treasurer.*
GEORGE P. LAWRENCE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL J. BARBER, TIMOTHY COLLINS,
W. W. BUTLER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $25,000 00 | Deposits, | $716,216 78 |
| Loans on public funds, | 2,000 00 | Guaranty fund, | 13,368 66 |
| Bank stock as per schedule, | 7,200 00 | Interest account, | 12,563 28 |
| Real estate (for banking purposes), | 60,480 90 | | |
| Real estate by foreclosure, | 4,185 40 | | |
| Loans on real estate, | 481,132 36 | | |
| Loans on personal security, | 123,936 30 | | |
| Loans to counties, cities or towns (notes), | 7,500 00 | | |
| Deposits in banks, not on interest, | 12,816 33 | | |
| Recording fees, | 29 15 | | |
| Premium account, | 2,700 00 | | |
| Furniture and fixtures, | 7,375 00 | | |
| Cash on hand, | 7,793 28 | | |
| | $742,148 72 | | $742,148 72 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Adams National Bank, North Adams, | $5,638 89 |
| Berkshire National Bank, North Adams, | 7,177 44 |

Loan on Public Funds: —

| | |
|---|---|
| On $1,000 Town of Manchester, Vt., 7s, | $2,000 00* |
| On $1,000 City of Pawtucket, R. I., 5s, | |

* A legal loan when made.

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**Hoosac Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 5s, | $10,000 | $11,900 00 | $10,000 00 |
| of Cleveland, Ohio, 4s, | 2,000 | 2,030 00 | 2,000 00 |
| of Columbus, Ohio, 4s, | 1,000 | 1,010 00 | 1,000 00* |
| of Lynn, Mass., 4s, | 2,000 | 2,050 00 | 2,000 00 |
| of Sioux City, Iowa, 4½s, | 5,000 | 5,750 00 | 5,000 00 |
| of Terre Haute, Ind., 4½s, | 5,000 | 5,290 00 | 5,000 00 |
| | $25,000 | $28,030 00 | $25,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 19 | Adams' N'l B'k, North Adams, | $1,900 | $2,280 00 | $1,900 00 |
| 53 | Berkshire N'l B'k, No. Adams, | 5,300 | 5,989 00 | 5,300 00 |
| | | $7,200 | $8,269 00 | $7,200 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $455,175 91 | 5 per cent. | $5,700 00 | 5½ per cent. | $153,692 75 | 6 per cent. |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $60,480 90 |
| Estimated value of the same, | | 70,000 00 |
| Assessed value of the same, | | 36,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 3,339 51 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 4,185 40 |
| Assessed value of the same, | | 1,125 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 93 35 |
| Number of loans which are of an amount not exceeding $3,000 each, | 306 | |
| Aggregate amount of the same, | | 326,459 11 |
| Total number of loans upon real estate, | 265 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 32,341 18 |

Times for the dividends fixed by the by-laws: June 1 and December 1.

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**Hoosac Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $11,060 37<br>2 per cent., 11,996 14 | $23,056 51 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,010 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 665 | |
| Total number of open accounts Oct. 31, 1895, | 3,499 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,692 39 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 347,728 64 |
| Number of same, | 5,971 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 255,874 65 |
| Number of same, | 3,064 | |

Date of examination by commissioner: June 10.

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## HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 33.

LOWELL B. MAYBRY, *President.* FRED A. WOOD, *Treasurer.*
FRED A. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. L. CLAFLIN, LOWELL B. MAYBRY,
ALONZO COBURN, W. A. FRAIL,
CHARLES H. MORSE, M. V. PHIPPS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $24,500 00 | Deposits, | $356,142 84 |
| Bank stock as per schedule, | 56,145 00 | Guaranty fund, | 16,373 12 |
| Railroad bonds as per schedule, | 100,020 00 | Profit and loss account, | 12,405 66 |
| Real estate by foreclosure, | 811 11 | | |
| Loans on real estate, | 177,822 50 | | |
| Loans on personal security, | 1,500 00 | | |
| Deposits in banks, on interest, | 22,169 73 | | |
| Deposits in banks, not on interest, | 1,000 00 | | |
| Expense account, | 834 22 | | |
| Insurance, | 15 00 | | |
| Cash on hand, | 104 06 | | |
| | $384,921 62 | | $384,921 62 |

Cash on Deposit in Bank: —

Hopkinton National Bank, Hopkinton, . . . . . $23,169 73*

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $5,000 | $5,925 00 | $5,000 00 |
| of Belfast, Me., 6s, | 3,500 | 3,710 00 | 3,500 00† |
| of Dayton, Ohio., 4s, | 5,000 | 5,000 00 | 5,000 00† |
| of Portland, Me., 6s, | 6,000 | 7,500 00 | 6,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,250 00 | 5,000 00† |
| | $24,500 | $27,385 00 | $24,500 00 |

* This amount has since been reduced within the legal limit.
† Legal investments when made.

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**Hopkinton Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Greylock National B'k, Adams, | $1,000 | $1,500 00 | $1,500 00 |
| 50 | Atlantic National B'k, Boston, | 5,000 | 6,300 00 | 6,250 00 |
| 61 | Atlas National Bank, Boston, . | 6,100 | 7,503 00 | 7,015 00 |
| 50 | Continental Nat'l B'k, Boston, | 5,000 | 5,400 00 | 5,400 00 |
| 25 | Everett Nat'l Bank, Boston, . | 2,500 | 2,000 00 | 2,500 00 |
| 15 | Faneuil Hall N'l B'k, Boston, . | 1,500 | 1,995 00 | 1,950 00 |
| 16 | Howard Nat'l Bank, Boston, . | 1,600 | 1,552 00 | 1,600 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 5,750 00 |
| 15 | N'l B'k of the Republic, Boston, | 1,500 | 2,280 00 | 1,950 00 |
| 13 | N'l Hide & Leather B'k, Boston, | 1,300 | 1,378 00 | 1,300 00 |
| 10 | Nat'l Exchange Bank, Boston, | 1,000 | 1,250 00 | 1,250 00 |
| 38 | Nat'l Revere Bank, Boston, . | 3,800 | 3,529 25 | 3,800 00 |
| 40 | North National Bank, Boston, | 4,000 | 4,200 00 | 4,600 00 |
| 60 | Shawmut N'l Bank, Boston, . | 6,000 | 6,600 00 | 6,600 00 |
| 25 | Franklin N'l Bank, Franklin, . | 2,500 | 2,750 00 | 2,750 00 |
| 5 | Natick National Bank, Natick, | 500 | 600 00 | 500 00 |
| 10 | Quinsigamond National Bank, Worcester, . . . . | 1,000 | 1,400 00 | 1,430 00 |
| | | $49,300 | $56,287 25 | $56,145 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $10,000 | $10,500 00 | $10,712 50 |
| Boston & Lowell R R. 4s, . . | 10,000 | 10,500 00 | 10,000 00 |
| Boston & Maine R.R. 4s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 10,000 | 10,400 00 | 10,000 00 |
| Fitchburg R.R. 5s, . . . . . | 10,000 | 10,550 00 | 10,185 00 |
| Nashua & Lowell R R. 5s, . . | 10,000 | 10,450 00 | 10,000 00 |
| Newport & Richford R.R. 5s, . . | 10,000 | 10,500 00 | 10,000 00* |
| Old Colony R.R. 6s, . . . . . | 2,000 | 2,020 00 | 2,000 00 |
| Portland & Rumford Falls R.R. 5s, | 5,000 | 5,200 00 | 5,237 50 |
| Salem & Lowell R.R. 6s, . . . | 10,000 | 10,500 00 | 10,000 00 |
| St. Johnsbury & Lake Champlain R.R 5s, . . . . . | 6,000 | 7,140 00 | 6,885 00 |
| | $98,000 | $103,260 00 | $100,020 00 |

* A legal investment when made.

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## Hopkinton Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $22,169 73 | 2½ per cent. | $85,500 00 | 5 per cent. | $62,172 50 | 6 per cent. |
| 4,000 00 | 4½ " | 27,650 00 | 5½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $811 11 |
| Assessed value of the same, | | 1,050 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 164 | |
| Aggregate amount of the same, | | 112,622 50 |
| Total number of loans upon real estate, | 177 | |
| Amount of investments from which no income is received, | | 811 11 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 20,581 77 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $6,965 37<br>2 per cent., 6,965 08 | 13,930 45 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 129 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 136 | |
| Total number of open accounts Oct. 31, 1895, | 1,153 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,574 01 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 54,019 70 |
| Number of same, | 684 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 73,705 89 |
| Number of same, | 968 | |

Date of examination by commissioner: March 15.

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Federal Reserve Bank of St. Louis

## HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 38.

EDMUND M. STOWE, *President.* DANIEL W. STRATTON, *Treasurer.*
FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDMUND M. STOWE, JOSEPH S. BRADLEY,
HORACE E. STOWE, LUMAN T. JEFTS,
GEORGE B. COCHRAN.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday, 9 A.M. to 12 M ; 1 to 5 P.M.; 6 to 8 P.M.

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $100,400 00 | Deposits, | $805,419 43 |
| Bank stock as per schedule, | 68,700 00 | Guaranty fund, | 21,300 00 |
| Loans on bank stock, | 1,000 00 | Interest account, | 4,123 07 |
| Railroad bonds as per schedule, | 97,000 00 | Profit and loss account, | 18,844 42 |
| Real estate (for banking purposes), | 26,653 24 | Uncompleted mortgage loans, | 1,300 00 |
| Real estate by foreclosure, | 411 97 | | |
| Loans on real estate, | 498,475 00 | | |
| Loans on personal security, | 8,000 00 | | |
| Loans to counties, cities or towns (notes), | 42,000 00 | | |
| Deposits in banks, on interest, | 7,000 00 | | |
| Deposits in banks, not on interest, | 58 42 | | |
| Expense account, | 122 10 | | |
| Cash on hand, | 1,166 19 | | |
| | $850,986 92 | | $850,986 92 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Old Colony Trust Company, Boston, | $2,142 19 |
| Hudson National Bank, Hudson, | 4,916 23 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 8 shares Hudson National Bank, Hudson, | $500 00 |
| On 6 shares National Rockland Bank, Roxbury, | 500 00 |

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**Hudson Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 4s, . . | $25,400 | $26,529 00 | $25,400 00 |
| of Chelsea, Mass , 4s, . . | 5,000 | 5,350 00 | 5,000 00 |
| of Chicago, Ill., 4s, . . . | 5,000 | 5,200 00 | 5,000 00* |
| of Columbus, Ohio, 4s, . . | 7,000 | 7,000 00 | 7,000 00* |
| of Fall River, Mass , 5s, . . | 5,000 | 5,850 00 | 5,000 00 |
| of Fall River, Mass., 6s, . . | 2,000 | 2,080 00 | 2,000 00 |
| of Grand Rapids, Mich., 5s, . | 5,000 | 5,500 00 | 5,000 00 |
| of Marlborough, Mass., 4s, . | 10,000 | 10,700 00 | 10,000 00 |
| of Springfield, Ohio, 5s, . . | 5,000 | 5,725 00 | 5,000 00 |
| of Taunton, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| Town of Chicopee, Mass., 4s, . . | 4,000 | 4,220 00 | 4,000 00 |
| of Clinton, Mass., 4s, . . | 12,000 | 12,360 00 | 12,000 00 |
| of Melrose, Mass , 4s, . . | 10,000 | 10,425 00 | 10,000 00 |
| | $100,400 | $105,939 00 | $100,400 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 23 | Blackstone N'l B'k, Boston, . | $2,300 | $2,294 25 | $2,200 00 |
| 25 | Boston National Bank, Boston, | 2,500 | 2,500 00 | 2,500 00 |
| 25 | Howard Nat'l Bank, Boston, . | 2,500 | 2,425 00 | 2,500 00 |
| 25 | Market Nat'l Bank, Boston, . | 2,500 | 2,000 00 | 2,000 00 |
| 25 | Merchants' N'l Bank, Boston, . | 2,500 | 4,003 12 | 2,500 00 |
| 10 | N'l B'k of Commerce, Boston, | 1,000 | 1,110 00 | 1,000 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,337 50 | 5,000 00 |
| 35 | N'l Hide & Leather B'k, Boston, | 3,500 | 3,718 75 | 3,500 00 |
| 25 | National Union Bank, Boston, | 2,500 | 3,371 88 | 2,500 00 |
| 20 | Nat'l Webster Bank, Boston, . | 2,000 | 2,080 00 | 2,000 00 |
| 25 | North National Bank, Boston, | 2,500 | 2,628 13 | 2,500 00 |
| 37 | Old Boston N'l Bank, Boston, | 3,700 | 4,042 25 | 3,700 00 |
| 4 | Shoe & Leather N'l B'k, Boston, | 400 | 364 00 | 400 00 |
| 60 | State National Bank, Boston, . | 6,000 | 6,727 50 | 6,000 00 |
| 60 | Third National Bank, Boston, | 6,000 | 5,460 00 | 6,000 00 |
| 20 | Tremont Nat'l Bank, Boston, . | 2,000 | 1,780 00 | 1,700 00 |
| 52 | First National Bank, Chelsea, | 5,200 | 5,512 00 | 5,200 00 |
| 75 | Hudson Nat'l Bank, Hudson, . | 7,500 | 8,850 00 | 7,500 00 |
| 50 | National City Bank, Lynn, . | 5,000 | 9,000 00 | 5,000 00 |
| 50 | People's N'l B'k, Marlborough, | 5,000 | 5,750 00 | 5,000 00 |
| | | $69,600 | $78,954 38 | $68,700 00 |

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## Hudson Savings Bank — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 5s, | $5,000 | $5,200 00 | $5,000 00 |
| Boston & Maine R.R. 4s, | 16,000 | 16,720 00 | 16,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Cheshire R.R. 6s, | 5,000 | 5,250 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Eastern R.R. 6s, | 5,000 | 6,000 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 21,410 00 | 20,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,180 00 | 6,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,900 00 | 10,000 00 |
| Troy & Boston R.R. 7s, | 5,000 | 7,250 00 | 5,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 5,000 | 5,950 00 | 5,000 00 |
| | $97,000 | $105,560 00 | $97,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $7,000 00 | 2 per cent. | $257,050 00 | 5 per cent. | $750 00 | 7 per cent. |
| 9,000 00 | 4 " | 170,125 00 | 5½ " | 750 00 | 7½ " |
| 33,000 00 | 4½ " | 78,800 00 | 6 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $26,653 24 |
| Estimated value of the same, | | 26,653 24 |
| Assessed value of the same (land only), | | 8,600 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 411 97 |
| Assessed value of the same, | | 550 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 37 75 |
| Number of loans which are of an amount not exceeding $3,000 each, | 297 | |
| Aggregate amount of the same, | | 269,900 00 |
| Total number of loans upon real estate, | 321 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 39,398 15 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $14,698 08<br>2 per cent., 15,155 84 | 29,853 92 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 471 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 348 | |
| Total number of open accounts Oct. 31, 1895, | 2,677 | |

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## Hudson Savings Bank — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $1,796 04 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 165,315 00 |
| Number of same, | 2,493 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 157,668 66 |
| Number of same, | 1,919 | |

Date of examination by commissioner: March 19.

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Federal Reserve Bank of St. Louis

## HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 35.

ROBERT BLEAKIE, *President.* ARTHUR H. BURT, *Treasurer.*
ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT BLEAKIE, WILLIAM J. STUART,
HENRY S. BUNTON, DAVID PERKINS,
FREDERICK N. TIRRELL.

Open for business every business day, 2 to 6 P.M.; also Wednesday and Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $30,016 00 | Deposits, | $481,900 62 |
| Railroad bonds as per schedule, | 106,000 00 | Guaranty fund, | 18,467 22 |
| Real estate by foreclosure, | 2,159 24 | Interest account, | 10,397 61 |
| Loans on real estate, | 240,707 90 | Profit and loss account, | 15,499 88 |
| Loans on personal security, | 65,473 00 | | |
| Loans to counties, cities or towns (notes), | 35,800 00 | | |
| Deposits in banks, on interest, | 38,891 42 | | |
| Expense account, | 543 07 | | |
| Cash on hand, | 6,674 70 | | |
| | $526,265 33 | | $526,265 33 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Exchange Bank, Boston, | $19,914 07 |
| North National Bank, Boston, | 18,977 35 |

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**Hyde Park Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Boston National Bank, Boston, | $3,000 | $3,000 00 | $3,000 00 |
| 16 | Columbian Nat'l Bank, Boston, | 1,600 | 1,600 00 | 1,600 00 |
| 20 | Continental N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| 13 | Freeman's Nat'l Bank, Boston, | 1,300 | 1,300 00 | 1,300 00 |
| 10 | Hamilton Nat'l Bank, Boston, | 1,000 | 1,070 00 | 1,000 00 |
| 21 | Howard Nat'l Bank, Boston, . | 2,100 | 2,037 00 | 2,016 00 |
| 20 | Merchants' Nat'l Bank, Boston, | 2,000 | 3,100 00 | 2,000 00 |
| 31 | N'l B'k of Commerce, Boston, | 3,100 | 3,441 00 | 3,100 00 |
| 13 | N'l B'k of No America, Boston, | 1,300 | 1,387 00 | 1,300 00 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,420 00 | 2,000 00 |
| 19 | N'l B'k of the Republic, Boston, | 1,900 | 2,888 00 | 1,900 00 |
| 13 | Nat'l Exchange Bank, Boston, | 1,300 | 1,625 00 | 1,300 00 |
| 17 | N'l Hide & Leather B'k, Boston, | 1,700 | 1,802 00 | 1,700 00 |
| 11 | North Nat'l Bank, Boston, . | 1,100 | 1,155 00 | 1,100 00 |
| 6 | Second Nat'l Bank, Boston, . | 600 | 1,074 00 | 600 00 |
| 27 | State Nat'l Bank, Boston, . | 2,700 | 3,024 00 | 2,700 00 |
| 14 | First N'l Bank, Newburyport, | 1,400 | 1,764 00 | 1,400 00 |
| | | $30,100 | $34,847 75 | $30,016 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $11,000 | $11,550 00 | $11,000 00 |
| Boston & Maine R.R. 4s, . . . | 5,000 | 5,225 00 | 5,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Fitchburg R.R. 4½s, . . . . | 8,000 | 8,600 00 | 8,000 00 |
| Fitchburg R.R. 5s, . . . . | 10,000 | 10,440 00 | 10,000 00 |
| Maine Central R.R. 7s, . . . | 29,000 | 39,440 00 | 29,000 00 |
| Old Colony R.R. 6s, . . . . | 5,000 | 5,150 00 | 5,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 18,000 | 21,420 00 | 18,000 00 |
| Upper Coos R.R. 4s, . . . . | 10,000 | 10,100 00 | 10,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| | $106,000 | $122,475 00 | $106,000 00 |

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**Hyde Park Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $38.891 42 | 2 per cent. | $40,800 00 | 5 per cent. | $3,000 00 | 6½ per cent. |
| 35,800 00 | 4 " | 32,000 00 | 5½ " | 500 00 | 7 " |
| 16,000 00 | 4½ " | 211,580 90 | 6 " | 2,300 00 | 8 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $2,159 24 |
| Assessed value of the same, | | 2,325 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 174 | |
| Aggregate amount of the same, | | 200,475 90 |
| Total number of loans upon real estate, | 165 | |
| Amount of investments from which no income is received, | | 2,159 24 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1895, | | 25,401 53 |
| Times for the dividends fixed by the by-laws: January 15 and July 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $7,424 81<br>2 per cent, 7,997 30 | 15,422 11 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 616 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 330 | |
| Total number of open accounts Oct. 31, 1895, | 2,860 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,814 36 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 205,374 81 |
| Number of same, | 4,436 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 153,681 29 |
| Number of same, | 2,971 | |
| Date of examination by commissioner: January 8. | | |

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## INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 87.

EDWARD S. MOSELY, *President.* LAWRENCE W. PIPER, *Treasurer.*
GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD S. MOSELY, SAMUEL MARCH,
WILLIAM H. SWASEY, HENRY B. LITTLE,
L. B. CUSHING.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M. Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $1,321,000 00 | Deposits, | $5,647,138 58 |
| Bank stock as per schedule, | 923,470 00 | Guaranty fund, | 285,000 00 |
| Loans on bank stock, | 15,580 00 | Profit and loss account, | 75,594 95 |
| Railroad bonds as per schedule, | 929,000 00 | | |
| Real estate (for banking purposes), | 10,000 00 | | |
| Real estate by foreclosure, | 531 86 | | |
| Loans on real estate, | 830,947 00 | | |
| Loans on personal security, | 1,602,690 55 | | |
| Loans to counties, cities or towns (notes), | 218,000 00 | | |
| Deposits in banks, on interest, | 154,955 93 | | |
| Cash on hand, | 1,558 19 | | |
| | $6,007,733 53 | | $6,007,733 53 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Amesbury National Bank, Amesbury, | $10,000 00 |
| National Revere Bank, Boston, | 30,147 58 |
| Martha's Vineyard National Bank, Edgartown, | 10,000 00 |
| Essex National Bank, Haverhill, | 25,000 00 |
| First National Bank, Ipswich, | 10,000 00 |
| First National Bank, Newburyport, | 44,808 35 |
| Mechanicks' National Bank, Newburyport, | 25,000 00 |

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**Institution for Savings in Newburyport, etc. — Continued.**

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares Mechanicks' National Bank, Newburyport, | $230 00 |
| On 1 share Mechanicks' National Bank, Newburyport, | 450 00 |
| On 4 shares Columbian National Bank, Boston, | |
| On 78 shares Merchants' National Bank, Newburyport, | 1,000 00 |
| On 75 shares Fourth National Bank, Boston, | 7,000 00 |
| On 36 shares Second National Bank, Haverhill, | 6,000 00 |
| On 25 shares Somerville National Bank, Somerville, | |
| On 22 shares Ocean National Bank, Newburyport, | 900 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 7s, | $25,000 | $27,500 00 | $25,000 00 |
| of Boston, Mass., 3½s, | 50,000 | 51,500 00 | 50,000 00 |
| of Boston, Mass., 4s, | 150,000 | 164,750 00 | 150,000 00 |
| of Chelsea, Mass, 4s, | 32,000 | 34,400 00 | 32,000 00 |
| of Chicopee, Mass, 4s, | 50,000 | 52,250 00 | 50,000 00 |
| of Dayton, Ohio, 5s, | 15,000 | 15,600 00 | 15,000 00* |
| of Dover, N. H., 4s, | 20,000 | 20,800 00 | 20,000 00 |
| of Everett, Mass, 4s, | 25,000 | 26,375 00 | 25,000 00 |
| of Haverhill, Mass., 4s, | 75,000 | 79,437 00 | 75,000 00 |
| of Holyoke, Mass., 6s, | 25,000 | 27,375 00 | 25,000 00 |
| of Lawrence, Mass., 4s, | 55,000 | 56,850 00 | 55,000 00 |
| of Lewiston, Me., 6s, | 10,000 | 11,150 00 | 10,000 00 |
| of Lowell, Mass., 4s, | 20,000 | 20,500 00 | 20,000 00 |
| of Lynn, Mass., 4s, | 75,000 | 78,125 00 | 75,000 00 |
| of Lynn, Mass., 3½s, | 25,000 | 24,875 00 | 25,000 00 |
| of Nashua, N. H., 4s, | 25,000 | 25,500 00 | 25,000 00 |
| of Newburyport, Mass., 4s, | 207,000 | 214,525 00 | 207,000 00 |
| of Portsmouth, N. H., 4s, | 50,000 | 50,750 00 | 50,000 00 |
| of Salem, Mass, 4s, | 40,000 | 40,400 00 | 40,000 00 |
| of Somerville, Mass., 4s, | 11,000 | 11,165 00 | 11,000 00 |
| of Springfield, Mass, 7s, | 40,000 | 48,400 00 | 40,000 00 |
| of Waltham, Mass., 4s. | 19,000 | 19,380 00 | 19,000 00 |
| of Worcester, Mass, 3½s, | 25,000 | 25,000 00 | 25,000 00 |
| Town of Beverly, Mass., 4s, | 14,000 | 14,560 00 | 14,000 00 |
| of Marlborough, Mass., 4s, | 31,000 | 32,395 00 | 31,000 00 |
| of Marblehead, Mass., 4s, | 52,000 | 54,455 00 | 52,000 00 |
| of Stoughton, Mass., 4s, | 50,000 | 52,250 00 | 50,000 00 |
| of Turner's Falls, Mass., 4s, | 10,000 | 10,475 00 | 10,000 00 |
| County of Aroostook, Me., 4½s, | 45,000 | 47,250 00 | 45,000 00* |
| of Middlesex, Mass., 4s, | 50,000 | 50,500 00 | 50,000 00 |
| | $1,321,000 | $1,388,492 00 | $1,321,000 00 |

* Legal investments when made.

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**Institution for Savings in Newburyport, etc.** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 122 | Atlantic Nat'l Bank, Boston, . | $12,200 | $15,372 | $12,200 00 |
| 750 | Atlas National Bank, Boston, . | 75,000 | 92,250 | 75,000 00 |
| 31 | Blackstone N'l Bank, Boston, . | 3,100 | 3,093 | 3,100 00 |
| 37 | Boston Nat'l Bank, Boston, . | 3,700 | 3,700 | 3,700 00 |
| 300 | Columbian N'l Bank, Boston, . | 30,000 | 30,000 | 30,000 00 |
| 74 | Eliot National Bank, Boston, . | 7,400 | 9,842 | 7,400 00 |
| 240 | Faneuil Hall N'l B'k, Boston, . | 24,000 | 31,920 | 24,000 00 |
| 100 | First National Bank, Boston, . | 10,000 | 23,900 | 10,000 00 |
| 270 | Freeman's Nat'l Bank, Boston, | 27,000 | 24,300 | 27,000 00 |
| 142 | Globe National Bank, Boston, | 14,200 | 12,070 | 14,200 00 |
| 250 | Hamilton Nat'l Bank, Boston, | 25,000 | 26,750 | 25,000 00 |
| 280 | Hancock Nat'l Bank, Boston, . | 28,000 | 23,800 | 28,000 00 |
| 267 | Howard Nat'l Bank, Boston, . | 26,700 | 25,899 | 26,700 00 |
| 508 | Market Nat'l Bank, Boston, . | 50,800 | 40,640 | 50,800 00 |
| 83 | Massachusetts N'l B'k, Boston, | 8,300 | 7,055 | 8,300 00 |
| 173 | Merchants' N'l Bank, Boston, . | 17,300 | 26,815 | 17,300 00 |
| 221 | N'l B'k of Commerce, Boston, . | 22,100 | 24,531 | 22,100 00 |
| 500 | National Bank of the Commonwealth, Boston, . . . | 50,000 | 69,500 | 50,000 00 |
| 60 | N'l B'k of No. America, Boston, | 6,000 | 6,405 | 6,000 00 |
| 258 | N'l B'k of Redemption, Boston, | 25,800 | 31,218 | 25,800 00 |
| 108 | National City Bank, Boston, . | 10,800 | 8,748 | 10,800 00 |
| 286 | National Eagle Bank, Boston, | 28,600 | 23,666 | 28,600 00 |
| 100 | Nat'l Exchange Bank, Boston, | 10,000 | 12,500 | 10,000 00 |
| 150 | N'l Hide & Leather B'k, Boston, | 15,000 | 15,900 | 15,000 00 |
| 375 | National Revere Bank, Boston, | 37,500 | 34,828 | 37,500 00 |
| 208 | National Union B'k, Boston, . | 20,800 | 28,054 | 20,800 00 |
| 133 | Nat'l Webster Bank, Boston, . | 13,300 | 13,832 | 13,300 00 |
| 100 | New England N'l B'k, Boston, | 10,000 | 15,900 | 10,000 00 |
| 302 | North National Bank, Boston, | 30,200 | 31,710 | 30,200 00 |
| 100 | Old Boston Nat'l Bank, Boston, | 10,000 | 10,900 | 10,000 00 |
| 480 | Second Nat'l Bank, Boston, . | 48,000 | 85,920 | 48,000 00 |
| 200 | Shawmut N'l Bank, Boston, . | 20,000 | 22,000 | 20,000 00 |
| 400 | Shoe & Leather N'l B'k, Boston, | 40,000 | 36,400 | 40,000 00 |
| 69 | State National Bank, Boston, . | 6,900 | 7,728 | 6,900 00 |
| 225 | Suffolk Nat'l Bank, Boston, . | 22,500 | 23,569 | 22,500 00 |
| 500 | Tremont Nat'l Bank, Boston, . | 50,000 | 44,500 | 50,000 00 |
| 353 | Washington N'l Bank, Boston, | 35,300 | 38,124 | 35,300 00 |
| 60 | Gloucester N'l B'k, Gloucester, | 6,000 | 8,100 | 6,000 00 |
| 14 | First Nat'l B'k, Newburyport, | 1,400 | 1,806 | 1,400 00 |
| 108 | Mechanicks' Nat'l Bank, Newburyport, . . . . . | 10,800 | 13,932 | 10,800 00 |
| 1226 | Merchants' Nat'l Bank, Newburyport, . . . . . | 24,520 | 30,650 | 24,520 00 |
| 105 | Ocean N'l B'k, Newburyport, . | 5,250 | 5,250 | 5,250 00 |
| | | $923,470 | $1,043,077 | $923,470 00 |

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**Institution for Savings in Newburyport, etc. — Continued.**

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $25,000 | $26,375 00 | $25,000 00 |
| Boston & Lowell R.R. 4s, | 100,000 | 103,250 00 | 100,000 00 |
| Boston & Lowell R.R. 6s, | 5,000 | 5,050 00 | 5,000 00 |
| Boston & Maine R.R. 4s, | 30,000 | 31,350 00 | 30,000 00 |
| Boston & Maine R.R. 4½s, | 85,000 | 98,175 00 | 85,000 00 |
| Concord & Montreal R.R. 4s, | 150,000 | 156,000 00 | 150,000 00 |
| Dexter & Piscataquis R.R. 4s, | 15,000 | 15,300 00 | 15,000 00 |
| Eastern R.R. 6s, | 50,000 | 60,000 00 | 50,000 00 |
| Fitchburg R.R. 4s, | 75,000 | 75,250 00 | 75,000 00 |
| Fitchburg R.R. 4½s, | 80,000 | 80,800 00 | 80,000 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,000 00 | 25,000 00 |
| Maine Central R.R. 4s, | 24,000 | 24,240 00 | 24,000 00 |
| Maine Central & European & North American R.R. 4s, | 15,000 | 15,450 00 | 15,000 00 |
| Old Colony R.R. 4s, | 135,000 | 143,700 00 | 135,000 00 |
| Penobscot Shore Line R.R. 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Vermont & Massachusetts R.R. 5s, | 25,000 | 26,750 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 40,000 | 41,600 00 | 40,000 00 |
| | $929,000 | $980,290 00 | $929,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $100 00 | 0 per cent. | $189,000 00 | 3½ per cent. | $116,500 00 | 4½ per cent. |
| 30,147 58 | 2 " | 155,000 00 | 3⅜ " | 485,033 75 | 5 " |
| 44,808 35 | 2 4/10 " | 23,000 00 | 3⅞ " | 49,891 80 | 5½ " |
| 25,000 00 | 2½ " | 1,163,000 00 | 4 " | 104,692 00 | 6 " |
| 100,000 00 | 3 7/16 " | 336,000 00 | 4¼ " | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $10,000 00 |
| Estimated value of the same, | 19,500 00 |
| Assessed value of the same, | 19,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 531 86 |
| Assessed value of the same, | 450 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 450 |
| Aggregate amount of the same, | 460,938 80 |
| Total number of loans upon real estate, | 468 |
| Amount of investments from which no income is received, | 631 86 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 253,803 88 |

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

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**Institution for Savings in Newburyport, etc.** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $107,769 12<br>2 per cent., 108,918 41 | $216,687 53 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,110 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 899 | |
| Total number of open accounts Oct. 31, 1895, | 11,784 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 8,523 06 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 583,251 59 |
| Number of same, | 6,022 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 666,110 29 |
| Number of same, | 7,173 | |

Date of examination by commissioner: October 31.

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## INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 46.

JOHN D. WILLIAMS, *President.* ROBERT G. MOLINEUX, *Treasurer.*
EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WALTER H. COWING, JOHN D. WILLIAMS,
ATHERTON T. BROWN, WILLIAM F. DAY.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $912,750 00 | Deposits, | $6,348,313 11 |
| Loans on public funds, | 3,260 00 | Guaranty fund, | 256,000 00 |
| Bank stock as per schedule, | 208,567 09 | Interest account, | 14,683 97 |
| Railroad bonds as per schedule, | 1,154,000 00 | Profit and loss account, | 9,981 19 |
| Real estate by foreclosure, | 2,500 00 | | |
| Loans on real estate, | 2,383,761 16 | | |
| Loans on personal security, | 1,552,700 00 | | |
| Loans to counties, cities or towns (notes), | 97,000 00 | | |
| Deposits in banks, on interest, | 260,979 77 | | |
| Cash on hand, | 53,460 25 | | |
| | $6,628,978 27 | | $6,628,978 27 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Boylston National Bank, Boston, | $40,953 27 |
| National Rockland Bank, Boston, | 68,218 66 |
| Second National Bank, Boston, | 50,839 12 |
| Washington National Bank, Boston, | 100,968 72 |

Loan on Public Funds:—

| | |
|---|---|
| On $2,000 City of Lowell, Mass., 4s, and On $2,000 City of Cambridge, Mass., 4½s, | $3,260 00 |

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**Institution for Savings in Roxbury and its Vicinity** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass , 4s, | $186,000 | $199,795 00 | $186,000 00 |
| of Chelsea, Mass., 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of Duluth, Minn., 6s, | 9,000 | 9,135 00 | 9,000 00* |
| of Fall River, Mass., 4s, | 16,000 | 17,280 00 | 16,800 00 |
| of Fitchburg, Mass., 4s, | 100,000 | 105,000 00 | 100,000 00 |
| of Grand Rapids, Mich , 5s, | 50,000 | 50,750 00 | 50,000 00 |
| of Indianapolis, Ind., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Lynn, Mass., 4s, | 160,000 | 165,135 00 | 160,000 00 |
| of Medford, Mass., 4s, | 35,000 | 36,750 00 | 36,700 00 |
| of Quincy, Mass., 4s, | 3,000 | 3,000 00 | 3,000 00 |
| of Rutland, Vt., 4s, | 50,000 | 52,500 00 | 53,000 00 |
| of Waterbury, Conn., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Town of Arlington, Mass., 4s, | 45,000 | 47,700 00 | 48,000 00 |
| of Billerica, Mass., 4s, | 29,000 | 30,450 00 | 30,500 00 |
| of Reading, Mass., 4s, | 19,000 | 19,950 00 | 20,000 00 |
| County of Hillsborough, N. H., 4s, | 40,000 | 41,200 00 | 40,000 00 |
| United States 4s, | 50,000 | 60,500 00 | 59,750 00 |
| | $892,000 | $943,395 00 | $912,750 00 |

* The bank has been notified that this investment is illegal and must be eliminated from its assets.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlantic Nat'l Bank, Boston, | $5,000 | $6,300 00 | $5,000 00 |
| 60 | Atlas National Bank, Boston, | 6,000 | 7,380 00 | 6,000 00 |
| 200 | First National Bank, Boston, | 20,000 | 48,000 00 | 20,000 00 |
| 30 | Hamilton Nat'l Bank, Boston, | 3,000 | 3,210 00 | 3,580 00 |
| 5 | Howard Nat'l Bank, Boston, | 500 | 460 00 | 606 25 |
| 25 | Market National Bank, Boston, | 2,500 | 2,000 00 | 2,500 00 |
| 15 | N'l B'k of Commerce, Boston, | 1,500 | 1,680 00 | 2,000 00 |
| 21 | N'l B'k of the Republic, Boston, | 2,100 | 3,192 00 | 2,698 87 |
| 37 | National Eagle Bank, Boston, | 3,700 | 3,071 00 | 4,144 00 |
| 150 | Nat'l Revere Bank, Boston, | 15,000 | 13,500 00 | 15,000 00 |
| 173 | Nat'l Rockland Bank, Boston, | 17,300 | 24,739 00 | 19,430 00 |
| 257 | North National Bank, Boston, | 25,700 | 27,499 00 | 25,680 47 |
| 210 | People's Nat'l Bank, Boston, | 21,000 | 31,500 00 | 21,000 00 |
| 55 | Second Nat'l Bank, Boston, | 5,500 | 9,790 00 | 5,500 00 |
| 8 | Shoe & Leather N'l B'k, Boston, | 800 | 728 00 | 872 00 |
| 52 | State National Bank, Boston, | 5,200 | 5,824 00 | 5,993 00 |
| 9 | Suffolk National Bank, Boston, | 900 | 945 00 | 1,070 25 |
| 50 | Third National Bank, Boston, | 5,000 | 4,550 00 | 5,000 00 |
| 32 | Tremont Nat'l Bank, Boston, | 3,200 | 2,848 00 | 3,762 75 |
| 510 | Washington N'l Bank, Boston, | 51,000 | 55,080 00 | 58,729 50 |
| | | $194,900 | $252,296 00 | $208,567 09 |

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**Institution for Savings in Roxbury and its Vicinity** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $25,000 | $26,250 00 | $26,000 00 |
| Boston & Lowell R.R. 4s, | 105,000 | 107,930 00 | 106,000 00 |
| Boston & Maine R.R. 4½s, | 100,000 | 115,500 00 | 100,000 00 |
| Concord & Claremont R.R. 4½s, | 50,000 | 53,500 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, | 75,000 | 78,000 00 | 75,000 00 |
| Danbury & Norwalk R.R. 5s, | 25,000 | 28,500 00 | 25,000 00 |
| Fitchburg R.R 4s, | 150,000 | 150,750 00 | 140,000 00 |
| Fitchburg R.R. 4½s, | 257,000 | 259,570 00 | 257,000 00 |
| Fitchburg R.R. 5s, | 100,000 | 107,000 00 | 100,000 00 |
| Maine Central R.R. 4s, | 25,000 | 25,250 00 | 25,000 00 |
| Manchester & Lawrence R.R. 4s, | 50,000 | 52,000 00 | 50,000 00 |
| New Haven & Derby R.R. 6s, | 25,000 | 27,000 00 | 25,000 00 |
| Old Colony R.R. 4s, | 100,000 | 107,800 00 | 100,000 00 |
| Sullivan County R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 52,250 00 | 50,000 00 |
| | $1,162,000 | $1,217,300 00 | $1,154,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $260,979 77 | 2 per cent. | $270,000 00 | 3¾ per cent. | $1,435,789 20 | 5 per cent. |
| 15,000 00 | 3 " | 35,000 00 | 3⅞ " | 6,000 00 | 5¼ " |
| 2,500 00 | 3¼ " | 910,000 00 | 4 " | 52,281 96 | 5½ " |
| 100,000 00 | 3 7/16 " | 203,000 00 | 4¼ " | 61,350 00 | 6 " |
| 200,000 00 | 3½ " | 675,300 00 | 4½ " | | |
| 55,000 00 | 3⅝ " | 15,500 00 | 4¾ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $2,500 00 |
| Assessed value of the same, | | 2,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 82 62 |
| Number of loans which are of an amount not exceeding $3,000 each, | 310 | |
| Aggregate amount of the same, | | 551,077 00 |
| Total number of loans upon real estate, | 523 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 270,980 06 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $114,595 26<br>2 per cent., 117,455 27 | 232,050 53 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,713 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,948 | |
| Total number of open accounts Oct. 31, 1895, | 15,693 | |

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**Institution for Savings in Roxbury and its Vicinity** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $12,427 65 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,321,930 24 |
| Number of same, | 17,497 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,180,790 70 |
| Number of same, | 14,406 | |

Date of examination by commissioner: August 15.

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Federal Reserve Bank of St. Louis

## IPSWICH SAVINGS BANK — IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 23.

JOSEPH ROSS, *President.* THEODORE F. COGGSWELL, *Treasurer.*
THEODORE F. COGGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WILLCOMB, J. B. GRANT,
ROBERT JORDAN, C. A. SAYWARD,
THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; also Saturday, 3 to 5 P.M.

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $97,000 00 | Deposits, | $529,870 99 |
| Bank stock as per schedule, | 61,521 00 | Guaranty fund, | 14,250 00 |
| Railroad bonds as per schedule, | 91,000 00 | Interest account, | 6,546 55 |
| Real estate by foreclosure, | 2,275 16 | | |
| Loans on real estate, | 254,812 00 | | |
| Loans on personal security, | 4,840 00 | | |
| Loans to counties, cities or towns (notes), | 10,000 00 | | |
| Deposits in banks, on interest, | 24,891 40 | | |
| Cash on hand, | 4,327 98 | | |
| | $550,667 54 | | $550,667 54 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Fourth National Bank, Boston, | $10,794 02 |
| First National Bank, Ipswich, | 6,253 69 |
| First National Bank, Salem, | 2,880 67 |
| Merchants' National Bank, Salem, | 4,963 02 |

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**Ipswich Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $10,000 | $11,300 00 | $10,000 00 |
| of East Saginaw, Mich., 4½s, | 5,000 | 5,500 00 | 5,000 00 |
| of Haverhill, Mass., 4s, | 35,000 | 36,750 00 | 35,000 00 |
| of Keene, N. H., 5s, | 2,500 | 2,650 00 | 2,500 00 |
| of Lewiston, Me, 5s, | 2,000 | 2,300 00 | 2,000 00 |
| of Lynn, Mass., 4s, | 5,000 | 5,400 00 | 5 000 00 |
| of Northampton, Mass., 4s, | 12,500 | 13,500 00 | 12,500 00 |
| of Providence, R. I., 5s, | 5,000 | 5,450 00 | 5,000 00 |
| of Salem, Mass., 4s, | 20,000 | 21,400 00 | 20,000 00 |
| | $97,000 | $104,250 00 | $97,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlas National Bank, Boston, | $1,000 | $1,232 00 | $1,000 00 |
| 7 | Blackstone N'l Bank, Boston, | 700 | 701 00 | 700 00 |
| 10 | Continental N'l Bank, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| 18 | Eliot National Bank, Boston, | 1,800 | 2,340 00 | 1,800 00 |
| 20 | Freeman's Nat'l Bank, Boston, | 2,000 | 1,805 00 | 2,000 00 |
| 25 | Globe Nat'l Bank, Boston, | 2,500 | 2,128 00 | 2,500 00 |
| 10 | Hamilton Nat'l Bank, Boston, | 1,000 | 1,072 00 | 1,000 00 |
| 20 | Howard Nat'l Bank, Boston, | 2,000 | 1,880 00 | 2,000 00 |
| 36 | Merchants' N'l Bank, Boston, | 3,600 | 5,769 00 | 3,600 00 |
| 4 | N'l B'k of Commerce, Boston, | 400 | 448 00 | 400 00 |
| 30 | N'l B'k of Redemption, Boston, | 3,000 | 3,630 00 | 3,600 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,800 00 | 3,150 00 |
| 8 | National Revere Bank, Boston, | 800 | 720 00 | 800 00 |
| 24 | Nat'l Union Bank, Boston, | 2,400 | 3,240 00 | 3,048 00 |
| 40 | New England N'l B'k, Boston, | 4,000 | 6,360 00 | 5,800 00 |
| 4 | Second National Bank, Boston, | 400 | 713 00 | 580 00 |
| 10 | Tremont Nat'l Bank, Boston, | 1,000 | 890 00 | 1,000 00 |
| 23 | Gloucester N'l B'k, Gloucester, | 2,300 | 3,105 00 | 2,875 00 |
| 15 | First Nat'l Bank, Ipswich, | 1,500 | 1,500 00 | 1,500 00 |
| 8 | N'l Grand Bank, Marblehead, | 800 | 1,000 00 | 800 00 |
| 63 | Asiatic Nat'l Bank, Salem, | 1,890 | 1,890 00 | 1,890 00 |
| 43 | First National Bank, Salem, | 4,300 | 3,870 00 | 4,300 00 |
| 19 | Mercantile N'l Bank, Salem, | 1,900 | 2,054 00 | 1,900 00 |
| 122 | Merchants' N'l Bank, Salem, | 7,320 | 4,922 00 | 7,320 00 |
| 13 | Nat'l Exchange Bank, Salem, | 1,300 | 1,625 00 | 1,300 00 |
| 27 | Naumkeag N'l Bank, Salem, | 2,700 | 3,516 00 | 3,348 00 |
| 21 | Salem National Bank Salem, | 2,100 | 2,559 00 | 2,310 00 |
| | | $56,210 | $63,849 00 | $61,521 00 |

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**Ipswich Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $10,000 | $11,000 00 | $10,000 00 |
| Boston & Lowell R.R. 4½s, . . | 1,000 | 1,100 00 | 1,000 00 |
| Boston & Lowell R.R. 5s, . . | 10,000 | 11,000 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 15,000 | 15,750 00 | 15,000 00 |
| Fitchburg R.R. 4½s, . . . . | 10,000 | 10,600 00 | 10,000 00 |
| Maine Central R.R. 4½s, . . . | 25,000 | 28,750 00 | 25,000 00 |
| Old Colony R.R. 4s, . . . . | 20,000 | 22,000 00 | 20,000 00 |
| | $91,000 | $100,200 00 | $91,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $14,097 38 | 2 per cent. | $4,000 00 | 4 per cent. | $28,150 00 | 5½ per cent. |
| 10,794 02 | 2½ " | 31,900 00 | 5 " | 199,602 00 | 6 " |
| 6,000 00 | 3¾ " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $2,275 16 |
| Assessed value of the same, . . . . . | | 2,480 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 130 75 |
| Number of loans which are of an amount not exceeding $3,000 each, | 214 | |
| Aggregate amount of the same, . . . . . | | 185,802 00 |
| Total number of loans upon real estate, . . . . . | 210 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 25,419 31 |
| Times for the dividends fixed by the by-laws: fourth Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $9,684 77<br>2 per cent., 9,984 75 | 19,669 52 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 297 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 258 | |
| Total number of open accounts Oct. 31, 1895, . . . . | 2,046 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 1,737 07 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 114,009 47 |
| Number of same, . . . . . | 2,005 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 115,235 58 |
| Number of same, . . . . . | 1,531 | |
| Date of examination by commissioner: March 14. | | |

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## LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 42.

HEZEKIAH PLUMMER, *President.* WM. W. SPALDING, *Treasurer.*

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

Names of committee charged with the investment of its funds:

HEZEKIAH PLUMMER, R. H. TEWKSBURY,
JOHN R. POOR, A. E. MACK,
LEWIS G. HOLT.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds, as per schedule, | $245,200 00 | Deposits, | $1,208,091 44 |
| Bank stock as per schedule, | 77,900 00 | Guaranty fund, | 28,150 00 |
| Loans on bank stock, | 26,780 00 | Interest account, | 38,275 63 |
| Railroad bonds, as per schedule, | 180,000 00 | | |
| Real estate (for banking purposes), | 33,000 00 | | |
| Loans on real estate, | 546,700 00 | | |
| Loans on personal security, | 107,615 49 | | |
| Loans to counties, cities or towns (notes), | 7,500 00 | | |
| Loans on depositors' books, | 1,000 00 | | |
| Deposits in banks, on interest, | 43,315 34 | | |
| Expense account, | 1,420 43 | | |
| Cash on hand, | 4,085 81 | | |
| | $1,274,517 07 | | $1,274,517 07 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Arlington National Bank, Lawrence, | $23,315 34 |
| Pacific National Bank, Lawrence, | 20,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares Pacific National Bank, Lawrence, | $380 00 |
| On 80 shares Methuen National Bank, Methuen, | 8,000 00 |
| On 21 shares Bay State National Bank, Lawrence, | |
| On 40 shares Pacific National Bank, Lawrence, | 3,500 00 |
| On 10 shares Lawrence National Bank, Lawrence, | 900 00 |
| On 140 shares Arlington National Bank, Lawrence, | 14,000 00 |

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**Lawrence Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $16,200 | $16,768 00 | $16,200 00 |
| of Bay City, Mich., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Bay City, Mich., 5s, | 2,000 | 2,020 00 | 2,000 00 |
| of Bridgeport, Conn., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Chelsea, Mass., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Cleveland, Ohio, 5s, | 6,000 | 6,060 00 | 6,000 00 |
| of Concord, N. H., 4s, | 9,000 | 9,320 00 | 9,000 00 |
| of Dayton, Ohio, 5s, | 10,000 | 10,525 00 | 10,000 00* |
| of Dayton, Ohio, 6s, | 5,000 | 5,275 00 | 5,000 00* |
| of Detroit, Mich., 4s, | 5,000 | 5,475 00 | 5,000 00 |
| of Fall River, Mass., 4s, | 20,000 | 20,800 00 | 20,000 00 |
| of Fall River, Mass., 6s, | 2,000 | 2,320 00 | 2,000 00 |
| of Grand Rapids, Mich., 4½s, | 5,000 | 5,425 00 | 5,000 00 |
| of Grand Rapids, Mich., 5s, | 10,000 | 10,400 00 | 10,000 00 |
| of Keene, N. H., 4s, | 11,000 | 11,310 00 | 11,000 00 |
| of Lowell, Mass., 4s, | 1,000 | 1,025 00 | 1,000 00 |
| of Medford, Mass., 4s, | 7,000 | 7,490 00 | 7,000 00 |
| of Milwaukee, Wis., 5s, | 14,500 | 15,270 00 | 14,500 00 |
| of Nashua, N. H., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of New London, Conn., 4s, | 5,000 | 5,300 00 | 5,000 00 |
| of Portsmouth, N. H., 4s, | 15,000 | 15,400 00 | 15,000 00 |
| of Rutland, Vt., 4s, | 5,000 | 5,150 00 | 5,000 00 |
| of Saginaw, Mich., 4½s, | 5,000 | 5,250 00 | 5,000 00 |
| of Springfield, Ohio, 6s, | 10,000 | 10,600 00 | 10,000 00 |
| of Wakefield, Mass., 4s, | 15,000 | 15,300 00 | 15,000 00 |
| of Waltham, Mass., 4s, | 5,000 | 5,050 00 | 5,000 00 |
| Town of Danvers, Mass., 4s, | 7,500 | 7,500 00 | 7,500 00 |
| County of Aroostook, Me., 4½s, | 20,000 | 21,000 00 | 20,000 00* |
| of Rockingham, N. H., 4s, | 3,000 | 3,120 00 | 3,000 00 |
| United States 6s, | 1,000 | 1,000 00 | 1,000 00 |
| | $245,200 | $255,053 00 | $245,200 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | Atlas National Bank, Boston, | $2,000 | $2,465 00 | $2,000 00 |
| 20 | Blackstone Nat'l Bank, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 55 | Central National Bank, Boston, | 5,500 | 7,150 00 | 5,500 00 |
| 24 | Eliot National Bank, Boston, | 2,400 | 3,120 00 | 2,400 00 |
| 16 | First Ward N'l Bank, Boston, | 1,600 | 2,040 00 | 1,600 00 |
| 95 | Fourth Nat'l Bank, Boston, | 9,500 | 11,423 75 | 9,500 00 |
| 15 | Howard Nat'l Bank, Boston, | 1,500 | 1,455 00 | 1,500 00 |

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**Lawrence Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 56 | Market Nat'l Bank, Boston, . | $5,600 | $4,480 00 | $5,600 00 |
| 20 | Merchants' N'l Bank, Boston, . | 2,000 | 3,205 00 | 2,000 00 |
| 27 | N'l B'k of Commerce, Boston, | 2,700 | 3,024 00 | 2,700 00 |
| 54 | N'l B'k of the Commonwealth, Boston, . . . . . | 5,400 | 7,506 00 | 5,400 00 |
| 23 | N'l B'k of No America, Boston, | 2,300 | 2,438 00 | 2,300 00 |
| 10 | National City Bank, Boston, . | 1,000 | 810 00 | 1,000 00 |
| 103 | N'l Hide & Leather B'k, Boston, | 10,300 | 10,943 75 | 10,300 00 |
| 59 | Nat'l Webster Bank, Boston, . | 5,900 | 6,136 00 | 5,900 00 |
| 54 | State National Bank, Boston, . | 5,400 | 6,102 00 | 5,400 00 |
| 58 | Third National Bank, Boston, | 5,800 | 5,278 00 | 5,800 00 |
| 40 | Tremont Nat'l Bank, Boston, . | 4,000 | 3,560 00 | 4,000 00 |
| 20 | Arlington N'l B'k, Lawrence, | 2,000 | 2,500 00 | 2,000 00 |
| 10 | Lawrence N'l B'k, Lawrence, | 1,000 | 1,200 00 | 1,000 00 |
| | | $77,900 | $86,836 50 | $77,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $10,000 | $10,500 00 | $10,000 00 |
| Boston & Lowell R.R. 4s, . . | 50,000 | 50,750 00 | 50,000 00 |
| Boston & Maine R.R, 4s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, . . | 25,000 | 29,125 00 | 25,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 15,000 | 16,050 00 | 15,000 00 |
| Concord & Montreal R.R. 4s, . . | 10,000 | 10,400 00 | 10,000 00 |
| Fitchburg R R. 5s, . . . . . | 20,000 | 21,000 00 | 20,000 00 |
| Fitchburg R.R. 6s, . . . . . | 5,000 | 5,150 00 | 5,000 00 |
| Maine Central & European & North American R R. 4s, . . . | 5,000 | 5,175 00 | 5,000 00 |
| Old Colony R.R. 4½s, . . . . | 20,000 | 20,900 00 | 20,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,450 00 | 5,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . . . | 5,000 | 5,750 00 | 5,000 00 |
| | $180,000 | $190,650 00 | $180,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $23,315 34 | 3 per cent. | $15,300 00 | 4½ per cent. | $197,115 49 | 6 per cent. |
| 20,000 00 | 3⅝ " | 378,500 00 | 5 " | 2,600 00 | 6½ " |
| 67,500 00 | 4 " | 27,780 00 | 5½ " | 800 00 | 7 " |

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## Lawrence Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $33,000 00 |
| Estimated value of the same, | | 35,000 00 |
| Assessed value of the same, | | 25,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,465 08 |
| Number of loans which are of an amount not exceeding $3,000 each, | 254 | |
| Aggregate amount of the same, | | 297,095 00 |
| Total number of loans upon real estate, | 298 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 56,982 53 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $19,966 84<br>2 per cent., 21,267 34 | 41,234 18 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,242 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 776 | |
| Total number of open accounts Oct. 31, 1895, | 3,427 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,518 73 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 392,001 03 |
| Number of same, | 7,054 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 273,775 54 |
| Number of same, | 2,944 | |
| Date of examination by commissioner: January 10. | | |

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## LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 52.

CHARLES C. BENTON, *President.* JOHN L. KILBON, *Treasurer.*
JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES C. BENTON, C. C. HOLCOMBE,
DE WITT S. SMITH.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $50,500 00 | Deposits, | $732,808 96 |
| Bank stock as per schedule, | 171,000 00 | Guaranty fund, | 35,600 00 |
| Loans on bank stock, | 3,700 00 | Profit and loss account, | 35,429 15 |
| Railroad bonds as per schedule, | 80,000 00 | | |
| Real estate by foreclosure, | 8,980 10 | | |
| Loans on real estate, | 251,755 00 | | |
| Loans on personal security, | 163,538 00 | | |
| Loans to counties, cities or towns (notes), | 10,600 00 | | |
| Loans on depositors' books, | 325 00 | | |
| Deposits in banks, on interest, | 55,130 57 | | |
| Deposits in banks, not on interest, | 8,309 44 | | |
| | $803,838 11 | | $803,838 11 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Manufacturers' Trust Company, Holyoke, | $5,000 00 |
| Lee National Bank, Lee, | 8,309 44 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Springfield National Bank, Springfield, | 15,116 19 |
| Agawam National Bank, Springfield, | 5,000 00 |
| Hampden Loan & Trust Company, Springfield, | 10,000 00 |
| Springfield Safe Deposit & Trust Company, Springfield, | 10,014 38 |

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## Lee Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 7 shares Lee National Bank, Lee, | $650 00 |
| On 8 shares Lee National Bank, Lee, | 700 00 |
| On 3 shares Lee National Bank, Lee, | 300 00 |
| On 13 shares Lee National Bank, Lee, | 1,050 00 |
| On 10 shares Lee National Bank, Lee, | 1,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $1,000 | $1,150 00 | $1,000 00 |
| of Boston, Mass., 6s, | 10,000 | 11,700 00 | 10,000 00 |
| of Providence, R. I., 5s, | 10,000 | 11,260 00 | 10,000 00 |
| of Springfield, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Town of Rockingham, Vt., 4s, | 2,500 | 2,525 00 | 2,500 00 |
| District of Columbia 5s, | 10,000 | 10,500 00 | 10,000 00 |
| United States 5s, | 7,000 | 8,015 00 | 7,000 00 |
| | $50,500 | $55,550 00 | $50,500 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 60 | First National Bank, Adams, | $6,000 | $8,250 00 | $7,000 00 |
| 40 | First Nat'l Bank, Amherst, | 4,000 | 5,800 00 | 5,000 00 |
| 40 | Birmingham National Bank, Birmingham, Conn., | 4,000 | 6,800 00 | 6,000 00 |
| 10 | Atlantic Nat'l Bank, Boston, | 1,000 | 1,260 00 | 1,000 00 |
| 30 | Atlas National Bank, Boston, | 3,000 | 3,690 00 | 3,000 00 |
| 30 | Continental N'l Bank, Boston, | 3,000 | 3,240 00 | 3,000 00 |
| 20 | Everett Nat'l Bank, Boston, | 2,000 | 1,600 00 | 2,000 00 |
| 100 | First National Bank, Boston, | 10,000 | 23,900 00 | 10,000 00 |
| 10 | Hamilton N'l Bank, Boston, | 1,000 | 1,070 00 | 1,000 00 |
| 30 | Massachusetts N'l B'k, Boston, | 3,000 | 2,550 00 | 3,000 00 |
| 60 | N'l B'k of Commerce, Boston, | 6,000 | 6,660 00 | 6,000 00 |
| 20 | National Bank of the Commonwealth, Boston, | 2,000 | 2,780 00 | 2,000 00 |
| 100 | N'l B'k of No. America, Boston, | 10,000 | 10,675 00 | 10,000 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 5,000 00 |
| 30 | N'l B'k of the Republic, Boston, | 3,000 | 4,560 00 | 3,000 00 |
| 70 | National Eagle Bank, Boston, | 7,000 | 5,740 00 | 7,000 00 |
| 70 | N'l Hide & Leather B'k, Boston, | 7,000 | 7,420 00 | 7,000 00 |
| 40 | National Revere Bank, Boston, | 4,000 | 3,715 00 | 4,000 00 |
| 26 | Nat'l Webster Bank, Boston, | 2,600 | 2,704 00 | 2,600 00 |
| 20 | State National Bank, Boston, | 2,000 | 2,240 00 | 2,000 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,930 00 | 3,000 00 |

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**Lee Savings Bank — Continued.**

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | City N'l B'k, Bridgeport, Conn., | $3,000 | $4,725 00 | $4,000 00 |
| 180 | Lee National Bank, Lee, . . | 18,000 | 24,300 00 | 18,000 00 |
| 70 | Adams N'l Bank, No. Adams, | 7,000 | 8,400 00 | 7,000 00 |
| 90 | Pittsfield N'l Bank, Pittsfield, . | 9,000 | 13,500 00 | 12,000 00 |
| 40 | Berkshire Loan and Trust Company, Pittsfield, . . | 4,000 | 5,000 00 | 5,000 00 |
| 40 | Agawam N'l B'k, Springfield, | 4,000 | 4,000 00 | 4,000 00 |
| 30 | Chicopee N'l B'k, Springfield, | 3,000 | 4,500 00 | 5,000 00 |
| 20 | First Nat'l Bank, Springfield, | 2,000 | 2,100 00 | 2,000 00 |
| 40 | Pynchon N'l B'k, Springfield, | 4,000 | 5,400 00 | 5,000 00 |
| 30 | Second N'l Bank, Springfield, | 3,000 | 3,750 00 | 4,000 00 |
| 30 | Springfield N'l B'k, Springfield, | 3,000 | 3,750 00 | 3,400 00 |
| 75 | Housatonic National Bank, Stockbridge, . . . | 7,500 | 10,875 00 | 9,000 00 |
| | | $156,100 | $204,934 00 | $171,000 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $25,000 | $25,625 00 | $25,000 00 |
| Concord & Montreal R.R. 4s, . . | 20,000 | 20,800 00 | 20,000 00 |
| Maine Central R.R. 7s, . . . | 10,000 | 13,600 00 | 10,000 00 |
| Old Colony R.R. 4s, . . . . | 25,000 | 26,750 00 | 25,000 00 |
| | $80,000 | $86,775 00 | $80,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,000 00 | 3½ per cent. | $269,915 00 | 5 per cent. | $150,003 00 | 6 per cent. |
| 60,130 57 | 4 " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $8,980 10 |
| Assessed value of the same, . . . . . | | 5,275 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 266 97 |
| Number of loans which are of an amount not exceeding $3,000 each, | 245 | |
| Aggregate amount of the same, . . . . . | | 200,308 00 |
| Total number of loans upon real estate, . . . . . | 219 | |

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## Lee Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount of investments from which no income is received, | | $600 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 39,982 12 |
| Times for the dividends fixed by the by-laws: May 31 and November 30. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $13,662 77<br>2 per cent., 13,604 82 | 27,267 59 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 284 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 263 | |
| Total number of open accounts Oct. 31, 1895, | 2,150 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,701 92 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 128,096 89 |
| Number of same, | 1,519 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 128,211 52 |
| Number of same, | 1,271 | |
| Date of examination by commissioner: September 18. | | |

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## LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 27.

LORY S. WATSON, *President.* PARKMAN T. DENNY, *Treasurer.*
J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LORY S. WATSON, DEXTER KNIGHT,
CHARLES A. DENNY, JOHN N. MURDOCK,
THEODORE E. WOOLCOCK, ALONZO B. DAVIDSON,
E. W. CONANT.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $215,000 00 | Deposits, | $563,345 71 |
| Loans on public funds, | 1,000 00 | Guaranty fund, | 19,756 58 |
| Bank stock as per schedule, | 44,976 19 | Interest account, | 15,019 33 |
| Loans on bank stock, | 1,000 00 | | |
| Railroad bonds as per schedule, | 69,000 00 | | |
| Loans on real estate, | 182,757 07 | | |
| Loans on personal security, | 35,490 00 | | |
| Loans to counties, cities or towns (notes), | 44,692 00 | | |
| Deposits in banks, on interest, | 2,003 58 | | |
| Expense account, | 332 76 | | |
| Premium account, | 1,870 02 | | |
| | $598,121 62 | | $598,121 62 |

Cash on Deposit in Bank: —

Leicester National Bank, Leicester, . . . . . $2,003 58

Loan on Public Funds: —

On $1,000 United States 4s, . . . . . $1,000 00

Loan on Bank Stock: —

On 12 shares Leicester National Bank, Leicester, . . . . . $1,000 00

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**Leicester Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 4s, | $15,000 | $15,400 00 | $15,000 00 |
| of Boston, Mass., 4s, | 5,000 | 5,075 00 | 5,000 00 |
| of Chelsea, Mass., 4s, | 5,000 | 5,075 00 | 5,000 00 |
| of Cleveland, Ohio, 4s, | 5,000 | 5,150 00 | 5,000 00 |
| of Columbus, Ohio, 4s, | 10,000 | 10,100 00 | 10,000 00* |
| of Dayton, Ohio, 4s, | 5,000 | 5,025 00 | 5,000 00* |
| of Dayton, Ohio, 6s, | 5,000 | 5,100 00 | 5,000 00* |
| of Fall River, Mass., 6s, | 1,000 | 1,090 00 | 1,000 00 |
| of Kansas City, Mo., 4½s, | 8,000 | 8,840 00 | 8,000 00 |
| of Lawrence, Mass., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Lynn, Mass., 4s, | 9,000 | 9,510 00 | 9,000 00 |
| of Lowell, Mass., 4s, | 10,000 | 10,700 00 | 10,000 00 |
| of Manchester, N. H., 6s, | 1,000 | 1,150 00 | 1,000 00 |
| of New Britain, Conn., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Waltham, Mass., 4s, | 12,000 | 12,540 00 | 12,000 00 |
| of Waterbury, Conn, 4s, | 5,000 | 5,050 00 | 5,000 00 |
| of Worcester, Mass., 4½s, | 4,000 | 4,360 00 | 4,000 00 |
| Town of Beverly, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Braintree, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Clinton, Mass., 4s, | 11,000 | 11,155 00 | 11,000 00 |
| of Great Barrington, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Holbrook, Mass., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of Leicester, Mass., 4s, | 12,000 | 12,515 00 | 12,000 00 |
| of No. Attleborough, Mass., 4s, | 5,000 | 5,300 00 | 5,000 00 |
| of Orange, Mass., 4s, | 18,000 | 18,702 50 | 18,000 00 |
| of Randolph, Mass., 4s, | 24,000 | 25,140 00 | 24,000 00 |
| | $215,000 | $223,877 50 | $215,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Continental N'l Bank, Boston, | $1,000 | $1,077 50 | $1,150 00 |
| 30 | Eliot National Bank, Boston, | 3,000 | 3,900 00 | 3,610 00 |
| 25 | Howard Nat'l Bank, Boston, | 2,500 | 2,350 00 | 2,635 00 |
| 15 | Market Nat'l Bank, Boston, | 1,500 | 1,200 00 | 1,770 04 |
| 20 | National Bank of the Commonweath, Boston, | 2,000 | 2,780 00 | 2,100 00 |
| 12 | N'l B'k of No. America, Boston, | 1,200 | 1,269 00 | 1,346 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,312 50 | 5,954 40 |
| 15 | National Revere Bank, Boston, | 1,500 | 1,350 00 | 1,925 00 |
| 20 | Nat'l Webster Bank, Boston, | 2,000 | 2,080 00 | 2,000 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,142 50 | 2,425 00 |

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**Leicester Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | State National Bank, Boston, . | $5,000 | $5,606 25 | $5,397 50 |
| 72½ | Leicester N'l Bank, Leicester, . | 7,250 | 10,875 00 | 9,298 75 |
| 11 | Millbury N'l Bank, Millbury, . | 1,100 | 1,100 00 | 1,314 50 |
| 5 | Oxford Nat'l Bank, Oxford, . | 500 | 525 00 | 525 00 |
| 25 | Central N'l Bank, Worcester, . | 2,500 | 3,625 00 | 3,525 00 |
| | | $38,050 | $45,192 75 | $44,976 19 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $7,000 | $7,117 50 | $7,000 00 |
| Boston & Maine R.R. 4s, . . . | 20,000 | 20,800 00 | 20,000 00 |
| Boston & Providence R.R. 4s, . . | 5,000 | 5,250 00 | 5,000 00 |
| Eastern R R. 6s, . . . . | 3,000 | 3,600 00 | 3,000 00 |
| Fitchburg R.R. 4s, . . . . | 4,000 | 4,010 00 | 4,000 00 |
| Fitchburg R R 4½s, . . . . | 3,000 | 3,030 00 | 3,000 00 |
| Fitchburg R.R. 5s, . . . . | 3,000 | 3,120 00 | 3,000 00 |
| Leeds & Farmington R.R. 6s, . . | 4,000 | 4,040 00 | 4,000 00 |
| Old Colony R.R. 4s, . . . . | 5,000 | 5,350 00 | 5,000 00 |
| Upper Coos R.R. 4s, . . . | 5,000 | 4,900 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 10,000 | 10,700 00 | 10,000 00 |
| | $69,000 | $71,917 50 | $69,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,003 58 | 2 per cent. | $23,500 00 | 4½ per cent. | $1,800 00 | 5½ per cent. |
| 50,422 00 | 4 " | 150,960 00 | 5 " | 38,257 07 | 6 " |

Number of loans which are of an amount not exceeding $3,000 each, 158

Aggregate amount of the same, . . . . . $161,439 07

Total number of loans upon real estate, . . . . . 146

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 25,840 04

Times for the dividends fixed by the by-laws: June 1 and December 1.

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**Leicester Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $10,127 92<br>2 per cent., 10,549 98 | $20,677 90 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 141 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 96 | |
| Total number of open accounts Oct. 31, 1895, | 1,170 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,185 84 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 63,734 35 |
| Number of same, | 689 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 57,586 62 |
| Number of same, | 685 | |

Date of examination by commissioner: April 4.

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## LENOX SAVINGS BANK — LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK *President.* EDWARD MCDONALD, *Treasurer.*
M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS POST, C. R. BOND,
HENRY SEDGWICK.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $27,227 00 | Deposits, | $169,642 30 |
| Loans on bank stock, | 1,000 00 | Guaranty fund, | 1,324 78 |
| Railroad bonds as per schedule, | 5,000 00 | Interest account, | 1,003 53 |
| Loans on real estate, | 120,400 00 | Profit and loss account, | 1,044 60 |
| Loans on personal security, | 8,000 00 | | |
| Loans to counties, cities or towns (notes), | 7,500 00 | | |
| Deposits in banks, not on interest, | 1,912 85 | | |
| Expense account, | 75 36 | | |
| Suspense account, | 1,900 00 | | |
| | $173,015 21 | | $173,015 21 |

Cash on Deposit in Bank: —

Lenox National Bank, Lenox, . . . . . $1,912 85

Loans on Bank Stock, amount on each: —

On 5 shares Lenox National Bank, Lenox, . . . . . $500 00
On 5 shares Lenox National Bank, Lenox, . . . . . 500 00

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**Lenox Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 34 | Lee National Bank, Lee, . | $3,400 | $4,590 00 | $4,551 00 |
| 35 | Lenox National Bank, Lenox, | 3,500 | 4,375 00 | 4,220 00 |
| 5 | Palmer Nat'l Bank, Palmer, . | 500 | 750 00 | 775 00 |
| 11 | Agricultural N'l B'k, Pittsfield, | 1,100 | 2,860 00 | 2,671 00 |
| 13 | Pittsfield N'l Bank, Pittsfield, . | 1,300 | 2,080 00 | 2,080 00 |
| 10 | Chapin N'l Bank, Springfield, | 1,000 | 1,300 00 | 1,550 00 |
| 12 | Chicopee N'l B'k, Springfield, | 1,200 | 1,920 00 | 2,100 00 |
| 10 | City Nat'l Bank, Springfield, . | 1,000 | 1,470 00 | 1,550 00 |
| 9 | John Hancock National Bank, Springfield, . . . . | 900 | 1,008 00 | 1,170 00 |
| 10 | Second N'l Bank, Springfield, | 1,000 | 1,350 00 | 1,550 00 |
| 12 | Housatonic National Bank, Stockbridge, . . . | 1,200 | 1,800 00 | 2,010 00 |
| 10 | Ware National Bank, Ware, . | 1,000 | 1,050 00 | 1,200 00 |
| 18 | Mechanics' N'l B'k, Worcester, | 1,800 | 1,800 00 | 1,800 00 |
| | | $18,900 | $26,353 00 | $27,227 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 5s, . . . . | $5,000 | $5,250 00 | $5,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $7,500 00 | 4 per cent. | $78,100 00 | 5 per cent. | $51,300 00 | 6 per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, . | 34 | |
| Aggregate amount of the same, . . . . . | | $41,700 00 |
| Total number of loans upon real estate, . . . . . | 44 | |
| Amount of investments from which no income is received, . . . . | | 1,900 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 7,987 40 |

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

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## Lenox Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $3,059 38<br>2 per cent., 3,072 66 | $6,132 04 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 103 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 85 | |
| Total number of open accounts Oct. 31, 1895, | 571 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 390 26 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 40,179 79 |
| Number of same, | 678 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 40,596 33 |
| Number of same, | 385 | |

Date of examination by commissioner: September 17.

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deral Reserve Bank of St. Louis

## LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 35.

J. G. TENNEY, *President.* A. L. BURDITT, *Treasurer.*
A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HAMILTON MAYO, A. L. BURDITT,
CHAS. C. BOYDEN, CLESSON KENNEY,
D. C. NICKERSON.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.; Saturdays, close at 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $101,000 00 | Deposits, | $943,077 85 |
| Bank stock as per schedule, | 62,710 00 | Guaranty fund, | 44,000 00 |
| Loans on bank stock, | 5,700 00 | Interest account, | 27,962 93 |
| Railroad bonds as per schedule, | 29,500 00 | | |
| Real estate (for banking purposes), | 24,000 00 | | |
| Loans on real estate, | 564,572 15 | | |
| Loans on personal security, | 129,310 00 | | |
| Loans to counties, cities or towns (notes), | 58,500 00 | | |
| Loans on depositors' books, | 632 00 | | |
| Deposits in banks, on interest, | 38,756 01 | | |
| Cash on hand, | 360 62 | | |
| | $1,015,040 78 | | $1,015,040 78 |

Cash on Deposit in Bank: —

Leominster National Bank, Leominster, . . . . . $38,756 01

Loans on Bank Stock, amount on each: —

On 45 shares Leominster National Bank, Leominster, . . . . . $3,700 00
On 25 shares Central National Bank, Lynn, . . . . . 2,000 00

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**Leominster Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 4s, | $8,000 | $8,240 00 | $8,000 00 |
| of Chicago, Ill., 4s, | 25,000 | 26,000 00 | 25,000 00* |
| of Fall River, Mass., 4s, | 11,000 | 11,165 00 | 11,000 00 |
| of Meriden, Conn , 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Quincy, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Town of Leominster, Mass., 4s, | 21,000 | 21,315 00 | 21,000 00 |
| of Peabody, Mass., 4s, | 6,000 | 6,330 00 | 6,000 00 |
| of Reading, Mass., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| | $101,000 | $104,100 00 | $101,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 3 | Blackstone N'l Bank, Boston, | $300 | $300 00 | $285 00 |
| 62 | Boston National Bank, Boston, | 6,200 | 6,200 00 | 5,890 00 |
| 15 | Boylston Nat'l Bank, Boston, | 1,500 | 1,980 00 | 1,500 00 |
| 27 | Central Nat'l Bank, Boston, | 2,700 | 3,510 00 | 2,700 00 |
| 20 | Continental Nat'l B'k, Boston, | 2,000 | 2,140 00 | 2,000 00 |
| 25 | Eliot Nat'l Bank, Boston, | 2,500 | 3,250 00 | 2,500 00 |
| 34 | Everett Nat'l Bank, Boston, | 3,400 | 2,992 00 | 2,890 00 |
| 61 | Globe National Bank, Boston, | 6,100 | 5,185 00 | 5,480 00 |
| 10 | Market Nat'l Bank, Boston, | 1,000 | 800 00 | 850 00 |
| 9 | N'l B'k of Commerce, Boston, | 900 | 1,000 00 | 900 00 |
| 20 | National Bank of the Commonwealth, Boston, | 2,000 | 2,760 00 | 2,000 00 |
| 30 | N'l B'k of No. America, Boston, | 3,000 | 3,180 00 | 3,000 00 |
| 17 | National Eagle Bank, Boston, | 1,700 | 1,394 00 | 1,445 00 |
| 50 | Nat'l Webster Bank, Boston, | 5,000 | 5,250 00 | 5,000 00 |
| 2 | Shoe & Leather N'l B'k, Boston, | 200 | 180 00 | 170 00 |
| 1 | Winthrop N'l Bank, Boston, | 100 | 131 00 | 100 00 |
| 80 | Safety Fund N'l B'k, Fitchburg, | 8,000 | 8,800 00 | 8,000 00 |
| 160 | Leominster National Bank, Leominster, | 16,000 | 16,800 00 | 16,000 00 |
| 20 | Crocker N'l B'k, Turner's Falls, | 2,000 | 2,400 00 | 2,000 00 |
| | | $64,600 | $68,252 00 | $62,710 00 |

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**Leominster Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $15,000 | $15,600 00 | $15,000 00 |
| Fitchburg R R. 4s, | 10,000 | 10,050 00 | 9,500 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,500 00 | 5,000 00 |
| | $30,000 | $31,150 00 | $29,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $38,756 01 | 1½ per cent. | $435,490 00 | 5 per cent. | $217,414 15 | 6 per cent. |
| 58,500 00 | 4 " | 47,310 00 | 5½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $24,000 00 |
| Estimated value of the same, | | 24,000 00 |
| Assessed value of the same, | | 17,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,117 35 |
| Number of loans which are of an amount not exceeding $3,000 each, | 412 | |
| Aggregate amount of the same, | | 382,200 78 |
| Total number of loans upon real estate, | 419 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 48,207 56 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,616 06<br>2 per cent., 17,323 22 | 33,939 28 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 597 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 359 | |
| Total number of open accounts Oct. 31, 1895, | 3,263 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,183 61 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 208,749 79 |
| Number of same, | 2,746 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 160,785 19 |
| Number of same, | 2,063 | |
| Date of examination by commissioner: March 21. | | |

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## LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 38.

BRADLEY C. WHITCHER, *President.* JAMES E. CRONE, *Treasurer.*
AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEONARD A. SAVILLE, WALTER WELLINGTON,
LYMAN LAWRENCE, EDWIN S. SPAULDING,
BRADLEY C. WHITCHER.

Open for business Wednesdays, 3.30 to 6 P.M.; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $20,000 00 | Deposits, | $344,428 54 |
| Loans on public funds, | 25,000 00 | Guaranty fund, | 10,999 28 |
| Loans on bank stock, | 2,000 00 | Interest account, | 4,106 04 |
| Railroad bonds as per schedule, | 39,500 00 | Profit and loss account, | 2,582 50 |
| Loans on railroad bonds, | 2,000 00 | | |
| Real estate (for banking purposes), | 6,532 52 | | |
| Real estate by foreclosure, | 1,467 25 | | |
| Loans on real estate, | 210,361 15 | | |
| Loans on personal security, | 38,375 00 | | |
| Deposits in banks, on interest, | 14,952 66 | | |
| Expense account, | 54 74 | | |
| Cash on hand, | 1,873 04 | | |
| | $362,116 36 | | $362,116 36 |

Cash on Deposit in Bank: —

Fourth National Bank, Boston, . . . . . $14,952 66

Loan on Public Funds: —

On $5,000 City of Rutland, Vt., 4s,
On $8,000 City of Providence, R. I., 4s, } $25,000 00
On $12,000 City of Milwaukee, Wis., 5s,

Loan on Bank Stock: —

On 15 shares Merchants' National Bank, Boston,
On 10 shares National Bank of North America, Boston, } $2,000 00

Loan on Railroad Bonds: —

On $2,000 Eastern R.R. 6s, . . . . . $2,000 00

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**Lexington Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cleveland, Ohio, 5s, | $5,000 | $5,450 00 | $5,000 00 |
| of Concord, N. H., 4s, | 5,000 | 5,300 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 5,000 | 5,600 00 | 5,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,325 00 | 5,000 00* |
| | $20,000 | $21,675 00 | $20,000 00 |

* A legal investment when made.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $6,000 | $6,180 00 | $6,000 00 |
| Boston & Maine R.R. 4½s, | 10,000 | 11,500 00 | 10,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 2,000 | 2,060 00 | 2,000 00 |
| Cheshire R.R. 6s, | 1,000 | 1,050 00 | 1,000 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Conn & Passumpsic Rivers R.R. 4s, | 5,000 | 5,225 00 | 5,000 00 |
| Lowell & Lawrence R.R. 6s, | 2,000 | 2,070 00 | 2,000 00 |
| Maine Central R.R. 4½s, | 3,500 | 3,710 00 | 3,500 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,425 00 | 5,000 00 |
| | $39,500 | $42,420 00 | $39,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $14,952 66 | 3 per cent. | $10,000 00 | 4½ per cent. | $10,000 00 | 5½ per cent. |
| 25,000 00 | 4 " | 27,400 00 | 5 " | 195,336 15 | 6 " |
| 10,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $6,532 52 |
| Estimated value of the same, | | 6,532 52 |
| Assessed value of the same, | | 5,300 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 1,467 25 |
| Assessed value of the same, | | 1,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 79 | |
| Aggregate amount of the same, | | 141,061 15 |
| Total number of loans upon real estate, | 97 | |

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**Lexington Savings Bank** — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $18,045 33 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2½ per cent., $7,365 24<br>2 per cent., 6,248 82 | 13,614 06 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 162 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 89 | |
| Total number of open accounts Oct. 31, 1895, | 1,184 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 911 83 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 78,962 07 |
| Number of same, | 1,111 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 56,818 59 |
| Number of same, | 721 | |
| Date of examination by commissioner: January 14. | | |

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ederal Reserve Bank of St. Louis

## LOWELL FIVE CENTS SAVINGS BANK — LOWELL.

Incorporated April 12, 1854. Present number of corporators, 60.

WILLIAM S. SOUTHWORTH, *President.* AUSTIN K. CHADWICK, *Treasurer.*
AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. F. PENNIMAN, JOHN H. MCALVIN,
GEORGE S. CHENEY, ALBION C. TAYLOR,
ARTHUR STAPLES, AUSTIN K. CHADWICK.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $186,320 00 | Deposits, | $1,737,294 99 |
| Loans on bank stock, | 15,000 00 | Guaranty fund, | 73,000 00 |
| Railroad bonds as per schedule, | 75,000 00 | Profit and loss account, | 61,758 71 |
| Real estate (for banking purposes), | 65,000 00 | | |
| Real estate by foreclosure, | 3,000 00 | | |
| Loans on real estate, | 945,007 67 | | |
| Loans on personal security, | 556,750 00 | | |
| Deposits in banks, on interest, | 24,351 51 | | |
| Suspense account, | 474 78 | | |
| Cash on hand, | 1,149 74 | | |
| | $1,872,053 70 | | $1,872,053 70 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $40 23 |
| Appleton National Bank, Lowell, | 5,000 00 |
| Prescott National Bank, Lowell, | 14,311 28 |
| Middlesex Safe Deposit and Trust Company, Lowell, | 5,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 23 shares Prescott National Bank, Lowell, | $2,600 00 |
| On 7 shares Old Lowell National Bank, Lowell, | |
| On 14 shares Appleton National Bank, Lowell, | |
| On 34 shares Rollstone National Bank, Fitchburg, | 2,000 00 |
| On 10 shares Railroad National Bank, Lowell, | 400 00 |

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## Lowell Five Cents Savings Bank — Continued.

| | |
|---|---|
| On 3 shares Old Lowell National Bank, Lowell, . . . . . | $2,200 00 |
| On 15 shares First National Bank, Lowell, . . . . . | |
| On 15 shares Railroad National Bank, Lowell, . . . . . | |
| On 44 shares Merchants' National Bank, Lowell, . . . . . | 7,800 00 |
| On 9 shares Prescott National Bank, Lowell, . . . . . | |
| On 25 shares Railroad National Bank, Lowell, . . . . . | |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 44 | Atlas National Bank, Boston, . | $4,400 | $5,412 00 | $4,400 00 |
| 33 | Blackstone N'l Bank, Boston, . | 3,300 | 3,300 00 | 3,300 00 |
| 40 | Boston Nat'l Bank, Boston, . | 4,000 | 4,000 00 | 4,000 00 |
| 52 | Boylston Nat'l Bank, Boston, . | 5,200 | 6,812 00 | 5,200 00 |
| 70 | Continental N'l Bank, Boston, | 7,000 | 7,560 00 | 7,000 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 6,500 00 | 5,000 00 |
| 20 | Everett Nat'l Bank, Boston, . | 2,000 | 1,700 00 | 2,000 00 |
| 5 | Faneuil Hall N'l Bank, Boston, | 500 | 665 00 | 500 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 60 | Globe Nat'l Bank, Boston, . | 6,000 | 5,100 00 | 6,000 00 |
| 50 | Hamilton Nat'l Bank, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 20 | Howard Nat'l Bank, Boston, . | 2,000 | 1,880 00 | 2,000 00 |
| 40 | Lincoln Nat'l Bank, Boston, . | 4,000 | 3,120 00 | 4,000 00 |
| 10 | Merchants' N'l B'k, Boston, . | 1,000 | 1,600 00 | 1,000 00 |
| 40 | N'l B'k of Commerce, Boston, | 4,000 | 4,440 00 | 4,000 00 |
| 20 | National B'k of the Commonwealth, Boston, . . . | 2,000 | 2,780 00 | 2,000 00 |
| 90 | N'l B'k of No. America, Boston, | 9,000 | 9,540 00 | 9,000 00 |
| 100 | N'l B'k of Redemption, Boston, | 10,000 | 12,100 00 | 10,000 00 |
| 10 | N'l B'k of the Republic, Boston, | 1,000 | 1,520 00 | 1,000 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,050 00 | 5,000 00 |
| 30 | Nat'l Eagle Bank, Boston, . | 3,000 | 2,460 00 | 3,000 00 |
| 17 | Nat'l Exchange Bank, Boston, | 1,700 | 2,125 00 | 1,700 00 |
| 51 | N'l Hide & Leather B'k, Boston, | 5,100 | 5,406 00 | 5,100 00 |
| 27 | National Revere Bank, Boston, | 2,700 | 2,430 00 | 2,700 00 |
| 40 | Nat'l Union Bank, Boston, . | 4,000 | 5,400 00 | 4,000 00 |
| 5 | North National Bank, Boston, | 500 | 535 00 | 500 00 |
| 25 | Second N'l Bank, Boston. . | 2,500 | 4,450 00 | 2,500 00 |
| 5 | Shawmut Nat'l Bank, Boston, | 500 | 545 00 | 500 00 |
| 60 | Shoe & Leather N'l B'k, Boston, | 6,000 | 5,400 00 | 6,000 00 |
| 20 | State National Bank, Boston, . | 2,000 | 2,240 00 | 2,000 00 |
| 92 | Suffolk Nat'l Bank, Boston, . | 9,200 | 9,568 00 | 9,200 00 |
| 71 | Tremont Nat'l Bank, Boston, | 7,100 | 6,319 00 | 7,100 00 |
| 20 | Washington N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| 85 | First National Bank, Lowell, . | 8,500 | 14,450 00 | 11,305 00 |
| 35 | Merchants' N'l Bank, Lowell, . | 3,500 | 5,250 00 | 3,500 00 |
| 100 | Old Lowell N'l Bank, Lowell, | 10,000 | 12,200 00 | 12,075 00 |
| 135 | Prescott National B'k, Lowell, | 13,500 | 19,845 00 | 16,740 00 |
| 78 | Railroad Nat'l Bank, Lowell, . | 7,800 | 10,140 00 | 9,000 00 |
| 20 | Wamesit National B'k, Lowell, | 2,000 | 2,640 00 | 2,000 00 |
| | | $177,000 | $205,492 00 | $186,320 00 |

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**Lowell Five Cents Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $20,000 | $21,000 00 | $20,000 00 |
| Fitchburg R.R. 5s, . . . . | 40,000 | 43,100 00 | 40,000 00 |
| Maine Central R.R. 4½s, . . . | 15,000 | 16,050 00 | 15,000 00 |
| | $75,000 | $80,150 00 | $75,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $40 23 | 2 per cent. | $277,500 00 | 4½ per cent. | $13,500 00 | 5½ per cent. |
| 24,311 28 | 3 " | 22,800 00 | 4¾ " | 73,991 00 | 6 " |
| 199,000 00 | 4 " | 779,966 67 | 5 " | 5,000 00 | 6½ " |
| 140,000 00 | 4¼ " | 5,000 00 | 5¼ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $65,000 00 |
| Estimated value of the same, . . . . . | | 65,000 00 |
| Assessed value of the same, . . . . . | | 56,420 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 729 55 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | | 3,000 00 |
| Assessed value of the same, . . . . . | | 5,700 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 229 32 |
| Number of loans which are of an amount not exceeding $3,000 each, | 266 | |
| Aggregate amount of the same, . . . . . | | 372,207 67 |
| Total number of loans upon real estate, . . . . . | 315 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 79,096 65 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $30,181 83<br>2 per cent., 32,884 84 | 63,066 67 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,445 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,512 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 8,256 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 6,196 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 379,430 88 |
| Number of same, . . . . . | 12,166 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 274,741 45 |
| Number of same, . . . . . | 4,936 | |
| Date of examination by commissioner: June 14. | | |

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## LOWELL INSTITUTION FOR SAVINGS — LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. St. John Chambre, *President.* George J. Carney, *Treasurer.*
George J. Carney, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

George S. Motley, Frederick Taylor,
James W. B. Shaw, George J. Carney,
John J. Colton.

Open for business every business day for deposits, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; for payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M.; and Saturdays, 7 to 9 P.M.

Balance Sheet October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| Public funds as per schedule, | $65,000 00 | Deposits, | $4,596,212 13 |
| Bank stock as per schedule, | 173,200 00 | Guaranty fund, | 225,815 00 |
| Loans on bank stock, | 10,250 00 | Profit and loss account, | 29,185 74 |
| Real estate (for banking purposes), | 20,334 06 | Suspense account, | 89,284 01 |
| Loans on real estate, | 1,916,617 00 | | |
| Loans on personal security, | 1,102,050 00 | | |
| Loans to counties, cities or towns (notes), | 1,366,120 00 | | |
| Deposits in banks, on interest, | 283,825 82 | | |
| Reconstruction, | 3,100 00 | | |
| | $4,940,496 88 | | $4,940,496 88 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| First National Bank, Lowell, | $25,000 00 |
| Merchants' National Bank, Lowell, | 183,825 82* |
| Wamesit National Bank, Lowell, | 75,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 10 shares Merchants' National Bank, Lowell, | $400 00 |
| On 140 shares Wamesit National Bank, Lowell, | 9,000 00 |
| On 5 shares Railroad National Bank, Lowell, | 200 00 |
| On 16 shares Prescott National Bank, Lowell, | 650 00 |

* This amount has since been reduced within the legal limit.

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**Lowell Institution for Savings — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| District of Columbia 5s, . . . | $65,000 | $65,000 00 | $65,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 142 | Columbian N'l Bank, Boston, . | $14,200 | $14,200 00 | $14,200 00 |
| 344 | Merchants' N'l Bank, Boston, . | 34,400 | 55,814 00 | 34,400 00 |
| 174 | National Eagle Bank, Boston, | 17,400 | 14,398 50 | 17,400 00 |
| 161 | New England N'l B'k, Boston, | 16,100 | 25,639 25 | 16,100 00 |
| 473 | Second Nat'l Bank, Boston, . | 47,300 | 85,376 50 | 47,300 00 |
| 160 | First National Bank, Lowell, . | 16,000 | 28,000 00 | 16,000 00 |
| 107 | Merchants' N'l Bank, Lowell, . | 10,700 | 16,050 00 | 10,700 00 |
| 171 | Railroad Nat'l Bank, Lowell, . | 17,100 | 22,572 00 | 17,100 00 |
| | | $173,200 | $262,050 25 | $173,200 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $183,825 82 | 2 per cent. | $250,000 00 | 3¾ per cent. | $657,480 00 | 4½ per cent. |
| 75,000 00 | 2½ " | 54,000 00 | 3⅞ " | 210,000 00 | 4¾ " |
| 50,000 00 | 2⅝ " | 1,533,920 00 | 4 " | 1,042,245 00 | 5 " |
| 34,000 00 | 3 " | 75,000 00 | 4 15/64 " | 12,000 00 | 5½ " |
| 443,200 00 | 3½ " | 25,000 00 | 4¼ " | 11,192 00 | 6 " |
| 22,000 00 | 3⅝ " | | | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $20,334 06 |
| Estimated value of the same, . . . . . | 20,334 06 |
| Assessed value of the same, . . . . . | 42,350 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 1,282 05 |
| Number of loans which are of an amount not exceeding $3,000 each, . 112 | |
| Aggregate amount of the same, . . . . . | 178,812 00 |
| Total number of loans upon real estate, . . . . . 188 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | 205,516 67 |

Times for the dividends fixed by the by-laws: first Saturday in May and November.

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## Lowell Institution for Savings — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $84,268 39<br>2 per cent., 86,103 21 | $170,371 60 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,792 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,458 | |
| Total number of open accounts Oct. 31, 1895, | 11,543 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 12,891 49 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 691,099 00 |
| Number of same, | 11,566 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 664,374 86 |
| Number of same, | 10,676 | |

Date of examination by commissioner: April 15.

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Federal Reserve Bank of St. Louis

## LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 40.

GEORGE D. GREEN, *President.* GEORGE A. BIRNIE, *Treasurer.*
GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE D. GREEN, W. S. COLWELL,
E. E. FULLER, A. H. HALFORD.
M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $1,100 00 | Deposits, | $61,093 40 |
| Railroad bonds as per schedule, | 4,246 50 | Guaranty fund, | 610 61 |
| Loans on real estate, | 41,580 00 | Interest account, | 68 91 |
| Loans on personal security, | 7,170 00 | | |
| Loans to counties, cities or towns (notes), | 3,500 00 | | |
| Deposits in banks, on interest, | 3,576 58 | | |
| Expense account, | 63 43 | | |
| Insurance account, | 25 00 | | |
| Safe and furniture, | 70 00 | | |
| Cash on hand, | 441 41 | | |
| | $61,772 92 | | $61,772 92 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Pynchon National Bank, Springfield, | $551 24 |
| Springfield Safe Deposit and Trust Company, Springfield, | 600 97 |
| Springfield National Bank, Springfield, | 2,424 37 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | City National Bank, Holyoke, | $1,000 | $1,150 00 | $1,100 00 |

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**Ludlow Savings Bank — Concluded.**

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Connecticut River R.R. 4s, . . | $1,000 | $1,070 00 | $1,000 00 |
| Fitchburg R.R. 5s, . . . . | 2,000 | 2,100 00 | 2,102 50 |
| Leeds & Farmington R.R. 6s, . . | 1,000 | 1,013 75 | 1,144 00 |
| | $4,000 | $4,183 75 | $4,246 50 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,576 58 | 4 per cent. | $9,600 00 | 5½ per cent. | $23,150 00 | 6 per cent. |
| 19,500 00 | 5 " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, . | 82 | |
| Aggregate amount of the same, . . . . . | | $52,250 00 |
| Total number of loans upon real estate, . . . . . | 51 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 3,038 68 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $1,024 75<br>2 per cent., 1,090 29 | 2,115 04 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 163 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 105 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 531 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 662 34 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 27,841 61 |
| Number of same, . . . . . | 1,215 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 22,432 99 |
| Number of same, . . . . . | 390 | |

Date of examination by commissioner: August 21.

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## LYNN FIVE CENTS SAVINGS BANK — LYNN.

Incorporated May 15, 1855. Present number of corporators, 72.

ROLLIN E. HARMON, *President.* HENRY E. NEWHALL, *Treasurer.*
HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROLLIN E. HARMON, HENRY A. PEVEAR,
JAMES S. NEWHALL, CHARLES H. NEWHALL,
RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 3 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $302,572 50 | Deposits, | $3,209,316 18 |
| Loans on public funds, | 910,050 00 | Guaranty fund, | 158,000 00 |
| Bank stock as per schedule, | 180,197 97 | Profit and loss account, | 102,016 94 |
| Loans on bank stock, | 18,200 00 | Payments on mortgages held as collateral, | 100 00 |
| Railroad bonds as per schedule, | 43,000 00 | | |
| Loans on railroad bonds, | 117,000 00 | | |
| Real estate (for banking purposes), | 33,603 75 | | |
| Real estate by foreclosure, | 1,642 05 | | |
| Loans on real estate, | 1,147,019 81 | | |
| Loans on personal security, | 516,350 00 | | |
| Loans to counties, cities or towns (notes), | 45,000 00 | | |
| Deposits in banks, on interest, | 132,837 82 | | |
| Expense account, | 3,429 03 | | |
| Cash on hand, | 18,530 19 | | |
| | $3,469,433 12 | | $3,469,433 12 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Market National Bank, Boston, | $69,272 58 |
| Merchants' National Bank, Boston, | 830 12 |
| National Bank of the Republic, Boston, | 25,114 95 |
| National City Bank, Lynn, | 12,620 17 |
| National Security Bank, Lynn, | 25,000 00 |

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## Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each: —

| | |
|---|---|
| On $23,000 Kansas City, Mo., 4½s, | |
| On $22,000 Medford, Mass , 4s, | $50,000 00 |
| On $5,000 United States 4s, | |
| On $50,000 Waterbury, Conn., 4s, | 50,000 00 |
| On $24,000 Woburn, Mass., 4s, | |
| On $33,000 New Britain, Conn., 4s, | |
| On $25,000 Natick, Mass., 4s, | |
| On $5,000 Marlborough, Mass., 4s, | |
| On $141,000 Boston, Mass., 4s, | 258,000 00 |
| On $5,000 West Springfield, Mass., 4s, | |
| On $7,125 Taunton, Mass., 4s, | |
| On $6,000 Boston, Mass., 5s, | |
| On $15,000 Portland, Me., 6s, | |
| On $10,000 Sioux City, Iowa, 4½s, | |
| On $11,000 Sioux City, Iowa, 6s, | |
| On $6,000 Haverhill, Mass., 4s, | |
| On $2,000 Woburn, Mass., 4s, | |
| On $2,000 Hull, Mass., 5s, | 85,400 00 |
| On $29,202 Hull, Mass., 4s, | |
| On $18,000 Brockton, Mass., 4s, | |
| On $8,000 Foxborough, Mass., 4s, | |
| On $10,000 Malden, Mass., 4s, | |
| On $25,000 Gloucester, Mass., 4s, | |
| On $65,000 Cambridge, Mass., 4s, | 100,000 00 |
| On $10,000 Milwaukee, Wis., 5s, | |
| On $18,000 Brockton, Mass., 4s, | |
| On $2,400 Dighton, Mass., note, 5½s, | 19,000 00 |
| On $26,000 Terre Haute, Ind., 4s, | 25,000 00 |
| On $125,000 Kansas City, Mo., 4½s, | 125,000 00 |
| On $1,955 61 Quincy, Mass., 4s, | |
| On $2,000 Malden, Mass., 4s, | |
| On $103,000 Medford, Mass., 4s, | |
| On $29,000 Holyoke, Mass., 4s, | 140,650 00 |
| On $2,000 Middlesex County 4s, | |
| On $7,350 Cleveland, Ohio, 5s, | |
| On $14,000 Boston, Mass., 4s, | |
| On $5,000 Minneapolis, Minn., 4½s, | 19,000 00 |
| On $26,000 South Norwalk, Conn., 4s, | |
| On $12,000 Minneapolis, Minn., 4s, | 38,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 16 shares National City Bank, Lynn, | $1,600 00 |
| On 100 shares National City Bank, Lynn, | |
| On 20 shares National Exchange Bank, Boston, | 9,000 00 |
| On 10 shares Security Safe Deposit & Trust Company, Lynn, | 800 00 |
| On 60 shares Security Safe Deposit & Trust Company, Lynn, | 5,400 00 |
| On 5 shares Lynn National Bank, Lynn, | 500 00 |
| On 2 shares First National Bank, Lynn, | 100 00 |
| On 10 shares Manufacturers' National Bank, Lynn, | 625 00 |
| On 2 shares Railroad National Bank, Lowell, | 175 00 |

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**Lynn Five Cents Savings Bank** — Continued.

Loans on Railroad Bonds, amount on each: —

| | |
|---|---|
| On $36,000 Boston & Maine R.R. 4s, . . . . . | |
| On $5,500 Eastern R.R. 6s, . . . . . | |
| On $45,000 Old Colony R.R. 4s, . . . . . | $92,000 00 |
| On $5,000 Boston, Concord & Montreal R.R. 6s, . . . . . | |
| On $5,000 Boston, Concord & Montreal R.R. 4s, . . . . . | |
| On $2,000 Old Colony R.R. 4½s, . . . . . | 2,000 00 |
| On $11,000 Boston & Albany R.R. 4s, . . . . . | 10,000 00 |
| On $1,000 Fitchburg R.R. 4s, . . . . . | 1,000 00 |
| On $13,000 Old Colony R.R. 4s, . . . . . | 12,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 3½s, . . | $10,000 | $10,000 00 | $9,862 50 |
| of Chicago, Ill., 4s, . . . | 25,000 | 26,000 00 | 25,000 00* |
| of Chicago, Ill., 7s, . . . | 1,000 | 1,080 00 | 1,000 00* |
| of Cleveland, Ohio, 5s, . . | 57,210 | 58,323 00 | 57,210 00 |
| of Cleveland, Ohio, 7s, . . | 1,000 | 1,020 00 | 1,000 00 |
| of Fort Wayne, Ind., 6s, . . | 15,000 | 16,050 00 | 15,000 00 |
| of Grand Rapids, Mich., 4s, . | 5,000 | 5,200 00 | 5,000 00 |
| of Grand Rapids, Mich., 5s, . | 25,000 | 25,000 00 | 25,000 00 |
| of Lynn, Mass., 4s, . . . | 12,000 | 12,240 00 | 12,000 00 |
| of Manchester, N. H., 4s, . | 1,000 | 1,040 00 | 1,000 00 |
| of Milwaukee, Wis., 5s, . . | 24,500 | 25,800 00 | 24,500 00 |
| of Newton, Mass., 5s, . . | 5,000 | 5,600 00 | 5,000 00 |
| of Pawtucket, R. I., 5s, . . | 5,000 | 5,150 00 | 5,000 00* |
| of Peoria, Ill., 4½s, . . . | 10,000 | 10,700 00 | 10,000 00 |
| of Rockford, Ill., 4½s, . . | 21,000 | 22,270 00 | 21,000 00 |
| Town of Brookline, Mass., 7s, . | 10,000 | 10,650 00 | 10,000 00 |
| of Framingham, Mass., 4s, . | 10,000 | 10,300 00 | 10,000 00 |
| District of Columbia 7s, . . . | 15,000 | 17,850 00 | 15,000 00 |
| United States 5s, . . . . . | 50,000 | 57,312 00 | 50,000 00 |
| | $302,710 | $321,585 00 | $302,572 50 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 37 | Blackstone N'l Bank, Boston, . | $3,700 | $3,700 00 | $3,700 00 |
| 14 | Boylston N'l Bank, Boston, . | 1,400 | 1,834 00 | 1,400 00 |
| 17 | Columbian N'l Bank, Boston, | 1,700 | 1,700 00 | 1,700 00 |
| 154 | Continental N'l Bank, Boston, | 15,400 | 16,632 00 | 17,116 50 |
| 25 | Freeman's N'l Bank, Boston, . | 2,500 | 2,250 00 | 2,250 00 |

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**Lynn Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 88 | Globe National Bank, Boston, | $8,800 | $7,480 00 | $7,920 00 |
| 26 | N'l B'k of No. America, Boston, | 2,600 | 2,782 00 | 2,418 00 |
| 253 | N'l B'k of Redemption, Boston, | 25,300 | 30,613 00 | 30,000 00 |
| 42 | N'l B'k of the Republic, Boston, | 4,200 | 6,384 00 | 4,200 00 |
| 23 | Nat'l Exchange Bank, Boston, | 2,300 | 2,875 00 | 2,957 50 |
| 7 | N'l Hide & Leather B'k, Boston, | 700 | 742 00 | 682 50 |
| 69 | Nat'l Revere Bank, Boston, . | 6,900 | 6,417 00 | 6,900 00 |
| 127 | National Union Bank, Boston, | 12,700 | 17,145 00 | 15,500 00 |
| 30 | North National Bank, Boston, | 3,000 | 3,150 00 | 3,000 00 |
| 15 | Shoe & Leather N'l B'k, Boston, | 1,500 | 1,365 00 | 1,500 00 |
| 127 | Tremont Nat'l Bank, Boston, . | 12,700 | 11,303 00 | 12,700 00 |
| 30 | Winthrop N'l Bank, Boston, . | 3,000 | 3,930 00 | 3,000 00 |
| 50 | Georgetown National Bank, Georgetown, . . . | 5,000 | 5,250 00 | 5,000 00 |
| 93 | Central National Bank, Lynn, | 9,300 | 13,950 00 | 11,863 97 |
| 61 | First National Bank, Lynn, . | 6,100 | 8,540 00 | 6,850 00 |
| 276 | National City Bank, Lynn, . | 27,600 | 49,680 00 | 39,539 50 |
| | | $156,400 | $197,722 00 | $180,197 97 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Revere Beach & Lynn R.R. 6s, | $11,000 | $11,330 00 | $11,000 00 |
| Fitchburg R.R 5s, . . . . | 9,000 | 9,390 00 | 9,000 00 |
| Fitchburg R.R. 6s, . . . . | 7,000 | 7,210 00 | 7,000 00 |
| Old Colony R.R. 6s, . . . . | 6,000 | 6,180 00 | 6,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 10,000 | 10,900 00 | 10,000 00 |
| | $43,000 | $45,010 00 | $43,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $830 12 | 1½ per cent. | $847,050 00 | 4 per cent. | $130,882 00 | 5 per cent. |
| 25,114 95 | 2 " | 197,500 00 | 4⅛ " | 4,500 00 | 5¼ " |
| 12,620 17 | 2½ " | 130,000 00 | 4¼ " | 1,006,074 81 | 5½ " |
| 69,272 58 | 3 " | 30,000 00 | 4⅜ " | 21,813 00 | 6 " |
| 206,400 00 | 3½ " | 4,000 00 | 4½ " | 400 00 | 6½ " |
| 200,000 00 | 3¾ " | | | | |

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## Lynn Five Cents Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $33,603 75 |
| Estimated value of the same, | | 34,000 00 |
| Assessed value of the same, | | 32,100 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,725 02 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 1,642 05 |
| Assessed value of the same, | | 12,560 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 917 | |
| Aggregate amount of the same, | | 827,071 81 |
| Total number of loans upon real estate, | 965 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 156,636 36 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $54,565 18<br>2 per cent., 58,540 66 | 113,105 84 |
| Rate and amount of any extra dividend paid during the year ending Oct. 31, 1895, | 4 per cent., | 98,149 03 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 3,319 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 2,256 | |
| Total number of open accounts Oct. 31, 1895, | 17,577 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 9,433 75 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 756,840 63 |
| Number of same, | 21,442 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 648,757 11 |
| Number of same, | 15,144 | |
| Date of examination by commissioner: April 10. | | |

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## LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated June 20, 1826. Present number of corporators, 60.

PHILIP A. CHASE, *President.* D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE, AMOS F. BREED,
WILLIAM BASSETT, JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $878,379 86 | Deposits, | $3,751,338 25 |
| Bank stock as per schedule, | 190,900 00 | Guaranty fund, | 180,000 00 |
| Loans on bank stock, | 12,700 00 | Profit and loss account, | 197,094 88 |
| Railroad bonds as per schedule, | 209,500 00 | | |
| Loans on railroad stock, | 50,000 00 | | |
| Real estate (for banking purposes), | 30,000 00 | | |
| Loans on real estate, | 1,466,479 00 | | |
| Loans on personal security, | 1,018,153 00 | | |
| Loans to counties, cities or towns (notes), | 163,700 00 | | |
| Deposits in banks, on interest, | 86,250 01 | | |
| Cash on hand, | 22,371 26 | | |
| | $4,128,433 13 | | $4,128,433 13 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Lynn, | $46,250 01 |
| National City Bank, Lynn, | 15,000 00 |
| Security National Bank, Lynn, | 25,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 20 shares First National Bank, Lynn, | $2,000 00 |
| On 30 shares First National Bank, Lynn, | 3,000 00 |
| On 70 shares Fourth National Bank, Boston, | 6,500 00 |
| On 10 shares Lynn Safe Deposit and Trust Company, Lynn, | 1,000 00 |
| On 2 shares Central National Bank, Boston, | 200 00 |

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**Lynn Institution for Savings** — Continued.

Loan on Railroad Stock: —

On 500 shares Boston & Maine R.R., . . . . . $50,000 00

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 3½s, . . | $10,000 00 | $10,000 00 | $10,000 00 |
| of Boston, Mass., 4s, . . | 68,000 00 | 74,320 00 | 68,000 00 |
| of Boston, Mass., 6s, . . | 6,000 00 | 7,020 00 | 6,000 00 |
| of Brockton, Mass., 4s, . | 16,500 00 | 16,500 00 | 16,500 00 |
| of Cambridge, Mass., 4s, . | 30,000 00 | 32,700 00 | 30,000 00 |
| of Cambridge, Mass., 6s, . | 10,000 00 | 11,600 00 | 10,000 00 |
| of Chicago, Ill., 4s, . . | 50,000 00 | 52,000 00 | 50,000 00* |
| of Cleveland, Ohio, 4s, . | 3,000 00 | 3,045 00 | 3,000 00 |
| of Cleveland, Ohio, 5s, . | 30,630 00 | 31,089 00 | 30,630 00 |
| of Cleveland, Ohio, 6s, . | 2,000 00 | 2,030 00 | 2,000 00 |
| of Columbus, Ohio, 4s, . | 10,000 00 | 10,000 00 | 10,000 00* |
| of Dayton, Ohio, 4s, . . | 25,000 00 | 25,000 00 | 25,000 00* |
| of Detroit, Mich., 4s, . . | 80,449 86 | 80,449 86 | 80,449 86 |
| of Detroit, Mich., 7s, . . | 20,000 00 | 23,930 00 | 20,000 00 |
| of Fitchburg, Mass., 4s, . . | 10,000 00 | 10,250 00 | 10,000 00 |
| of Hartford, Conn., 4s, . | 25,000 00 | 27,250 00 | 25,000 00 |
| of Haverhill, Mass., 4s, . | 35,000 00 | 35,700 00 | 35,000 00 |
| of Holyoke, Mass., 4s, . . | 25,000 00 | 25,250 00 | 25,000 00 |
| of Lewiston, Me., 6s, . . | 10,000 00 | 11,150 00 | 10,000 00 |
| of Lynn, Mass., 4s, . . | 110,800 00 | 114,342 00 | 110,800 00 |
| of Milwaukee, Wis., 5s, . | 40,000 00 | 43,600 00 | 40,000 00 |
| of Nashua, N. H., 4s, . . | 20,000 00 | 20,900 00 | 20,000 00 |
| of New Bedford, Mass., 6s, . | 5,000 00 | 6,350 00 | 5,000 00 |
| of New Haven, Conn., 7s, . | 10,000 00 | 11,800 00 | 10,000 00 |
| of Peoria, Ill., 4½s, . . | 20,000 00 | 21,300 00 | 20,000 00 |
| of Providence, R. I., 5s, . | 14,000 00 | 14,980 00 | 14,000 00 |
| of Providence, R. I., 6s, . | 10,000 00 | 11,100 00 | 10,000 00 |
| of Salem, Mass., 4s, . . | 25,000 00 | 25,000 00 | 25,000 00 |
| of Salem, Mass., 5s, . . | 2,000 00 | 2,200 00 | 2,000 00 |
| of Somerville, Mass., 5½s, . | 10,000 00 | 11,600 00 | 10,000 00 |
| of Taunton, Mass., 4s, . . | 28,000 00 | 29,400 00 | 28,000 00 |
| Town of Beverly, Mass., 4s, . | 10,000 00 | 10,400 00 | 10,000 00 |
| of Peabody, Mass., 4s, . | 20,000 00 | 20,000 00 | 20,000 00 |
| of South Abington, Mass., 4s, | 5,000 00 | 5,225 00 | 5,000 00 |
| County of Hampden, Mass., 3s, . | 10,000 00 | 9,600 00 | 9,500 00 |
| District of Columbia 6s, . . | 22,500 00 | 26,100 00 | 22,500 00 |
| United States 5s, . . . . | 50,000 00 | 57,250 00 | 50,000 00 |
| | $878,879 86 | $934,030 86 | $878,379 86 |

* Legal investments when made.

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**Lynn Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 58 | Atlantic Nat'l Bank, Boston, . | $5,800 | $7,308 00 | $5,800 00 |
| 36 | Blackstone N'l Bank, Boston, | 3,600 | 3,591 00 | 3,600 00 |
| 89 | Columbian N'l Bank, Boston, . | 8,900 | 8,900 00 | 8,900 00 |
| 45 | Continental N'l Bank, Boston, | 4,500 | 4,860 00 | 4,500 00 |
| 54 | Everett Nat'l Bank, Boston, . | 5,400 | 4,320 00 | 5,400 00 |
| 25 | First National Bank, Boston, . | 2,500 | 5,975 00 | 2,500 00 |
| 15 | Freeman's Nat'l Bank, Boston, | 1,500 | 1,350 00 | 1,500 00 |
| 25 | Mt. Vernon N'l Bank, Boston, | 2,500 | 2,850 00 | 2,500 00 |
| 34 | N'l B'k of No. America, Boston, | 3,400 | 3,629 00 | 3,400 00 |
| 118 | N'l B'k of the Republic, Boston, | 11,800 | 17,936 00 | 11,800 00 |
| 55 | Nat'l Exchange Bank, Boston, | 5,500 | 6,875 00 | 5,500 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,300 00 | 5,000 00 |
| 100 | Nat'l Rockland Bank, Boston, . | 10,000 | 14,200 00 | 10,000 00 |
| 92 | National Union Bank, Boston, | 9,200 | 12,408 00 | 9,200 00 |
| 59 | New England N'l B'k, Boston, | 5,900 | 9,381 00 | 5,900 00 |
| 75 | Second National Bank, Boston, | 7,500 | 13,425 00 | 7,500 00 |
| 20 | Shawmut Nat'l Bank, Boston, . | 2,000 | 2,200 00 | 2,000 00 |
| 15 | Winthrop N'l Bank, Boston, . | 1,500 | 1,965 00 | 1,500 00 |
| 301 | Central Nat'l Bank, Lynn, | 30,100 | 45,150 00 | 30,100 00 |
| 430 | First National Bank, Lynn, . | 43,000 | 60,200 00 | 43,000 00 |
| 213 | National City Bank, Lynn, . | 21,300 | 38,340 00 | 21,300 00 |
| | | $190,900 | $270,163 00 | $190,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $10,000 | $10,500 00 | $10,000 00 |
| Boston & Maine R.R. 4½s, . . | 25,000 | 28,875 00 | 25,000 00 |
| Boston & Providence R.R. 4s, . . | 20,000 | 21,000 00 | 20,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 21,000 | 21,630 00 | 21,000 00 |
| Concord & Montreal R.R. 4s, . . | 25,000 | 26,000 00 | 25,000 00 |
| Eastern R.R. 6s, . . . . | 11,500 | 13,800 00 | 11,500 00 |
| Fitchburg R.R. 5s, . . . . | 25,000 | 26,750 00 | 25,000 00 |
| Maine Central R.R. 7s, . . . | 15,000 | 20,400 00 | 15,000 00 |
| New Haven & Derby R.R. 6s, . . | 20,000 | 21,600 00 | 20,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 29,000 | 32,480 00 | 29,000 00 |
| Old Colony R R. 6s, . . . . | 8,000 | 8,240 00 | 8,000 00 |
| | $209,500 | $231,275 00 | $209,500 00 |

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**Lynn Institution for Savings** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $46,250 01 | 2 per cent. | $17,500 00 | 3.90 per cent. | $757,619 00 | 5 per cent. |
| 40,000 00 | 3 " | 100,000 00 | 3¾ " | 3,900 00 | 5¼ " |
| 70,000 00 | 3½ " | 663,900 00 | 4 " | 538,001 00 | 5½ " |
| 50,000 00 | 3 7/16 " | 116,500 00 | 4¼ " | 169,212 00 | 6 " |
| 25,000 00 | 3⅝ " | 152,000 00 | 4½ " | 900 00 | 7 " |
| 35,000 00 | 3⅞ " | 11,500 00 | 4¾ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $30,000 00 |
| Estimated value of the same, | | 40,000 00 |
| Assessed value of the same, | | 30,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,500 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 450 | |
| Aggregate amount of the same, | | 613,766 00 |
| Total number of loans upon real estate, | 563 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 186,797 59 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $66,851 35<br>2 per cent., 69,216 55 | 136,067 90 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,743 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,202 | |
| Total number of open accounts Oct. 31, 1895, | 10,772 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 9,074 85 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 665,805 13 |
| Number of same, | 10,918 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 548,338 90 |
| Number of same, | 9,043 | |
| Date of examination by commissioner: March 15. | | |

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## MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 40.

JAMES PIERCE, *President.* FRANCIS A. SHOVE, *Treasurer.*
FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES PIERCE, EVERETT J. STEVENS,
A. G. HILL, J. P. HOLDEN,
A. F. SARGENT, F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, for deposits, 7 to 8.30 P.M.

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $215,000 00 | Deposits, | $2,203,483 15 |
| Bank stock as per schedule, | 54,500 00 | Guaranty fund, | 66,000 00 |
| Loans on bank stock, | 3,700 00 | Interest account, | 3,820 62 |
| Railroad bonds as per schedule, | 69,000 00 | Profit and loss account, | 55,739 38 |
| Loans on real estate, | 1,371,477 00 | | |
| Loans on personal security, | 541,479 00 | | |
| Loans to counties, cities or towns (notes), | 29,550 00 | | |
| Deposits in banks, on interest, | 41,732 77 | | |
| Expense account, | 708 92 | | |
| Cash on hand, | 1,895 46 | | |
| | $2,329,043 15 | | $2,329,043 15 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Freeman's National Bank, Boston, | $19,732 32 |
| First National Bank, Malden, | 22,000 45 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 8 shares First National Bank, Newburyport, | $100 00 |
| On 5 shares Warren National Bank, Peabody, | 500 00 |
| On 5 shares First National Bank, Malden, | 500 00 |
| On 9 shares First National Bank, Malden, | 600 00 |
| On 20 shares Third National Bank, Boston, | |
| On 2 shares Blackstone National Bank, Boston, | 2,000 00 |
| On 4 shares Union Market National Bank, Watertown, | |

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**Malden Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $5,000 | $5,900 00 | $5,000 00 |
| of Boston, Mass., 3½s, | 1,000 | 1,030 00 | 1,000 00 |
| of Cleveland, Ohio, 5s, | 10,000 | 10,650 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 5,000 | 6,050 00 | 5,000 00 |
| of Malden, Mass., 3¾s, | 33,000 | 33,000 00 | 33,000 00 |
| of Malden, Mass., 4s, | 108,500 | 112,000 00 | 108,500 00 |
| of Milwaukee, Wis , 5s, | 15,500 | 16,032 00 | 15,500 00 |
| of Newton, Mass., 6s, | 5,000 | 5,600 00 | 5,000 00 |
| Town of Brookline, Mass., 7s, | 10,000 | 10,650 00 | 10,000 00 |
| of Clinton, Mass., 4s, | 1,000 | 1,050 00 | 1,000 00 |
| of Ipswich, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Orange, Mass., 4s, | 1,000 | 1,030 00 | 1,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,500 00 | 10,000 00* |
| | $215,000 | $224,092 00 | $215,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 23 | Atlantic N'l Bank, Boston, | $2,300 | $2,898 00 | $2,300 00 |
| 20 | Atlas National Bank, Boston, | 2,000 | 2,460 00 | 2,000 00 |
| 25 | Continental N'l Bank, Boston, | 2,500 | 2,700 00 | 2,500 00 |
| 8 | Eliot National Bank, Boston, | 800 | 1,040 00 | 800 00 |
| 15 | First National Bank, Boston, | 1,500 | 3,600 00 | 1,500 00 |
| 25 | Freeman's Nat'l Bank, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 10 | Hamilton N'l Bank, Boston, | 1,000 | 1,070 00 | 1,000 00 |
| 11 | Howard Nat'l Bank, Boston, | 1,100 | 1,034 00 | 1,100 00 |
| 30 | Merchants' N'l Bank, Boston, | 3,000 | 4,800 00 | 3,000 00 |
| 13 | N'l B'k of Commerce, Boston, | 1,300 | 1,456 00 | 1,300 00 |
| 12 | N'l B'k of No. America, Boston, | 1,200 | 1,272 00 | 1,200 00 |
| 55 | N'l B'k of Redemption, Boston, | 5,500 | 6,655 00 | 5,500 00 |
| 28 | National Eagle Bank, Boston, | 2,800 | 2,296 00 | 2,800 00 |
| 73 | Nat'l Exchange Bank, Boston, | 7,300 | 9,125 00 | 7,300 00 |
| 20 | N'l Hide & Leather B'k, Boston, | 2,000 | 2,120 00 | 2,000 00 |
| 7 | National Revere Bank, Boston, | 700 | 630 00 | 700 00 |
| 5 | Nat'l Rockland Bank, Boston, | 500 | 910 00 | 500 00 |
| 14 | North National Bank, Boston, | 1,400 | 1,500 00 | 1,400 00 |
| 10 | Old Boston Nat'l Bank, Boston, | 1,000 | 1,090 00 | 1,000 00 |
| 16 | Shawmut Nat'l Bank, Boston, | 1,600 | 1,760 00 | 1,600 00 |
| 47 | State National Bank, Boston, | 4,700 | 5,300 00 | 4,700 00 |
| 10 | Tremont Nat'l Bank, Boston, | 1,000 | 890 00 | 1,000 00 |
| 68 | First National Bank, Malden, | 6,800 | 10,200 00 | 6,800 00 |
| | | $54,500 | $67,056 00 | $54,500 00 |

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**Malden Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $3,000 | $3,060 00 | $3,000 00 |
| Boston & Lowell R.R. 6s, | 2,000 | 2,020 00 | 2,000 00 |
| Boston & Maine R.R. 4s, | 3,000 | 3,120 00 | 3,000 00 |
| Concord & Claremont R.R. 4½s, | 10,000 | 10,700 00 | 10,000 00 |
| Concord & Montreal R R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 15,000 | 17,250 00 | 15,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 10,000 | 11,900 00 | 10,000 00 |
| | $69,000 | $75,080 00 | $69,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $41,732 77 | 2 per cent. | $258,550 00 | 4 per cent. | $624,975 00 | 5 per cent. |
| 50,000 00 | 3 " | 25,000 00 | 4¼ " | 241,190 00 | 5½ " |
| 100,000 00 | 3¾ " | 96,000 00 | 4½ " | 550,491 00 | 6 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 626 | |
| Aggregate amount of the same, | | $830,128 00 |
| Total number of loans upon real estate, | 708 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 106,704 61 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $37,637 64<br>2 per cent., 39,555 17 | 77,192 81 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,778 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,035 | |
| Total number of open accounts Oct. 31, 1895, | 8,162 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 6,973 70 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 532,084 97 |
| Number of same, | 14,133 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 373,838 01 |
| Number of same, | 8,819 | |

Date of examination by commissioner: April 29.

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## MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 56.

N. P. SANBORN, *President.* WILLIAM GILLEY, *Treasurer.*
EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. P. SANBORN, HENRY A. POTTER,
WILLIAM REYNOLDS, SAMUEL D. SMITH,
JAMES N. PARKER.

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $56,998 36 | Deposits, | $507,839 63 |
| Bank stock as per schedule, | 58,272 04 | Guaranty fund, | 13,195 97 |
| Loans on bank stock, | 2,100 00 | Interest account, | 15,314 12 |
| Railroad bonds as per schedule, | 75,532 23 | Profit and loss account, | 362 56 |
| Real estate by foreclosure, | 11,661 51 | | |
| Loans on real estate, | 151,662 00 | | |
| Loans on personal security, | 138,543 25 | | |
| Loans to counties, cities or towns (notes), | 10,000 00 | | |
| Deposits in banks, on interest, | 24,874 03 | | |
| Expense account, | 858 18 | | |
| Cash on hand, | 6,210 68 | | |
| | $536,712 28 | | $536,712 28 |

Cash on Deposit in Bank:—
Marblehead National Bank, Marblehead, . . . . . $24,874 03

Loan on Bank Stock:—
On 22 shares National Grand Bank, Marblehead, . . . . . $2,100 00

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**Marblehead Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $8,000 | $8,520 00 | $8,000 00 |
| of Cleveland, Ohio, 5s, | 4,000 | 4,040 00 | 4,000 00 |
| of Indianapolis, Ind., 4s, | 10,000 | 10,300 00 | 10,297 10 |
| of Portsmouth, N. H., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| Town of Marblehead, Mass., 4s, | 14,000 | 14,630 00 | 14,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,500 00 | 10,701 26* |
| | $56,000 | $58,190 00 | $56,998 36 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | Blackstone N'l Bank, Boston, | $2,000 | $2,000 00 | $2,000 00 |
| 31 | Boylston Nat'l Bank, Boston, | 3,100 | 4,061 00 | 3,839 50 |
| 25 | Continental N'l Bank, Boston, | 2,500 | 2,700 00 | 2,687 50 |
| 5 | Hamilton Nat'l Bank, Boston, | 500 | 535 00 | 591 25 |
| 9 | Market Nat'l Bank, Boston, | 900 | 720 00 | 900 00 |
| 25 | Merchants' N'l Bank, Boston, | 2,500 | 3,875 00 | 3,331 25 |
| 20 | Mt. Vernon N'l Bank, Boston, | 2,000 | 2,280 00 | 2,505 20 |
| 19 | N'l B'k of Commerce, Boston, | 1,900 | 2,109 00 | 2,440 00 |
| 25 | N'l B'k of No. America, Boston, | 2,500 | 2,668 75 | 2,778 12 |
| 29 | N'l B'k of Redemption, Boston, | 2,900 | 3,509 00 | 4,067 25 |
| 24 | N'l B'k of the Republic, Boston, | 2,400 | 3,648 00 | 3,072 00 |
| 32 | N'l Hide & Leather B'k, Boston, | 3,200 | 3,392 00 | 3,744 00 |
| 4 | National Revere Bank, Boston, | 400 | 372 00 | 400 00 |
| 25 | North National Bank, Boston, | 2,500 | 2,625 00 | 3,056 25 |
| 25 | Shawmut Nat'l Bank, Boston, | 2,500 | 2,750 00 | 3,084 37 |
| 21 | Shoe & Leather N'l B'k, Boston, | 2,100 | 1,911 00 | 2,100 00 |
| 58 | State National Bank, Boston, | 5,800 | 6,496 00 | 6,300 45 |
| 8 | Winthrop Nat'l Bank, Boston, | 800 | 1,048 00 | 800 00 |
| 54 | Marblehead National Bank, Marblehead, | 5,400 | 5,400 00 | 5,935 75 |
| 38 | Nat'l Grand Bank, Marblehead, | 3,800 | 4,484 00 | 4,639 15 |
| | | $49,700 | $56,583 75 | $58,272 04 |

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**Marblehead Savings Bank — Concluded.**

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $10,000 | $10,200 00 | $10,000 00 |
| Boston & Maine R.R. 4s, | 7,000 | 7,350 00 | 7,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 21,580 00 | 21,102 37 |
| Maine Central R.R. 4½s, | 10,000 | 10,800 00 | 10,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,850 00 | 5,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 15,000 | 17,850 00 | 17,429 86 |
| | $72,000 | $77,680 00 | $75,532 23 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $24,874 03 | 2 per cent. | $50,102 50 | 4½ per cent. | $13,150 00 | 5½ per cent. |
| 20,000 00 | 4 " | 10,000 00 | 4¾ " | 101,452 75 | 6 " |
| 5,000 00 | 4¼ " | 102,600 00 | 5 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $11,661 51 |
| Assessed value of the same, | | 15,650 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 798 19 |
| Number of loans which are of an amount not exceeding $3,000 each, | 85 | |
| Aggregate amount of the same, | | 83,168 75 |
| Total number of loans upon real estate, | 93 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 24,956 99 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $8,923 39<br>2 per cent., 9,209 52 | 18,132 91 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 296 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 222 | |
| Total number of open accounts Oct. 31, 1895, | 2,149 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 627 70 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 93,456 00 |
| Number of same, | 1,782 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 86,112 36 |
| Number of same, | 1,420 | |
| Date of examination by commissioner: June 14. | | |

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## MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 96.

S. HERBERT HOWE, *President.* CHARLES F. HOLYOKE, *Treasurer.*
CHARLES F. HOLYOKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. HERBERT HOWE, LORIMAN S. BRIGHAM,
WINSLOW M. WARREN, WILLIAM D. BURDETT,
BENJAMIN F. GREELY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $387,000 00 | Deposits, | $1,810,929 73 |
| Bank stock as per schedule, | 210,275 00 | Guaranty fund, | 71,116 00 |
| Railroad bonds as per schedule, | 160,625 00 | Interest account, | 15,577 30 |
| Real estate (for banking purposes), | 56,074 90 | Profit and loss account, | 42,400 79 |
| Real estate by foreclosure, | 5,405 22 | | |
| Loans on real estate, | 927,528 62 | | |
| Loans on personal security, | 68,567 50 | | |
| Loans to counties, cities or towns (notes), | 48,000 00 | | |
| Deposits in banks, on interest, | 70,619 07 | | |
| Expense account, | 2,610 62 | | |
| Cash on hand, | 3,317 89 | | |
| | $1,940,023 82 | | $1,940,023 82 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Marlborough, | $35,266 05 |
| People's National Bank, Marlborough, | 35,353 02 |

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**Marlborough Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $30,000 00 | $31,825 00 | $30,000 00 |
| of Boston, Mass., 6s, | 11,000 00 | 12,980 00 | 11,000 00 |
| of Brockton, Mass., 4s, | 15,000 00 | 15,900 00 | 15,000 00 |
| of Cambridge, Mass., 4s, | 5,000 00 | 5,200 00 | 5,000 00 |
| of Cambridge, Mass., 6s, | 3,000 00 | 3,197 00 | 3,000 00 |
| of Chelsea, Mass., 4s, | 10,000 00 | 10,262 50 | 10,000 00 |
| of Detroit, Mich., 4s, | 5,000 00 | 5,550 00 | 5,000 00 |
| of Fitchburg, Mass., 4s, | 23,000 00 | 24,260 00 | 23,000 00 |
| of Haverhill, Mass., 4s, | 10,000 00 | 10,300 00 | 10,000 00 |
| of Holyoke, Mass , 4s, | 5,000 00 | 5,225 00 | 5,000 00 |
| of Keene, N. H., 4s, | 10,000 00 | 10,200 00 | 10,000 00 |
| of Lawrence, Mass., 4s, | 20,000 00 | 20,900 00 | 20,000 00 |
| of Lewiston, Me., 4s, | 7,000 00 | 8,400 00 | 7,000 00 |
| of Lynn, Mass., 4s, | 12,000 00 | 12,140 00 | 12,000 00 |
| of Malden, Mass., 4s, | 10,000 00 | 10,550 00 | 10,000 00 |
| of Marlborough, Mass., 4s, | 42,000 00 | 43,950 00 | 42,000 00 |
| of Newton, Mass., 4s, | 6,000 00 | 6,342 50 | 6,000 00 |
| of Newton, Mass., 5s, | 2,000 00 | 2,250 00 | 2,000 00 |
| of Providence, R. I., 4s, | 10,000 00 | 11,200 00 | 10,000 00 |
| of Providence, R. I., 5s, | 4,000 00 | 4,620 00 | 4,000 00 |
| of Springfield, Mass., 7s, | 1,000 00 | 1,047 50 | 1,000 00 |
| of Taunton, Mass., 6s, | 4,000 00 | 4,050 00 | 4,000 00 |
| of Waltham, Mass., 4s, | 15,000 00 | 15,127 50 | 15,000 00 |
| of Waterbury, Conn., 4s, | 5,000 00 | 5,250 00 | 5,000 00 |
| of Worcester, Mass., 3½s, | 5,000 00 | 5,025 00 | 5,000 00 |
| of Worcester, Mass., 4s, | 5,000 00 | 5,600 00 | 5,000 00 |
| Town of Arlington, Mass., 4s, | 7,000 00 | 7,385 00 | 7,000 00 |
| of Athol, Mass., 4s, | 5,000 00 | 5,300 00 | 5,000 00 |
| of Clinton, Mass., 4s, | 9,000 00 | 9,382 50 | 9,000 00 |
| of Gt. Barrington, Mass., 4s, | 5,000 00 | 5,287 50 | 5,000 00 |
| of Melrose, Mass., 4s, | 10,000 00 | 10,650 00 | 10,000 00 |
| of Pawtucket, R. I., 4s, | 3,000 00 | 3,060 00 | 6,000 00* |
| of Pawtucket, R. I., 5s, | 10,000 00 | 10,350 00 | 10,000 00* |
| of Peabody, Mass., 4s, | 15,000 00 | 15,825 00 | 15,000 00 |
| of Wakefield, Mass. 4s, | 10,000 00 | 10,380 00 | 10,000 00 |
| of Weymouth, Mass., 4s, | 8,000 00 | 8,395 00 | 8,000 00 |
| of Wellesley, Mass., 4s, | 15,000 00 | 15,200 00 | 15,000 00 |
| of Winchester, Mass., 4s, | 15,000 00 | 15,562 50 | 15,000 00 |
| | $387,000 00 | $408,129 50 | $387,000 00 |

* Legal investments when made.

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**Marlborough Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 80 | Atlas National Bank, Boston, . | $8,000 | $9,840 00 | $8,000 00 |
| 33 | Blackstone N'l Bank, Boston, | 3,300 | 3,300 00 | 3,300 00 |
| 50 | Boston National Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 12 | Boylston Nat'l Bank, Boston, . | 1,200 | 1,584 00 | 1,200 00 |
| 88 | Continental N'l Bank, Boston, | 8,800 | 9,504 00 | 8,800 00 |
| 45 | Eliot National Bank, Boston, . | 4,500 | 5,850 00 | 4,500 00 |
| 62 | Everett National Bank, Boston, | 6,200 | 5,270 00 | 6,200 00 |
| 70 | Faneuil Hall N'l Bank, Boston, | 7,000 | 9,310 00 | 7,000 00 |
| 12 | Fourth National Bank, Boston, | 1,200 | 1,440 00 | 1,200 00 |
| 40 | Freeman's Nat'l Bank, Boston, | 4,000 | 3,560 00 | 4,000 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,250 00 | 5,000 00 |
| 25 | Hamilton Nat'l Bank, Boston, | 2,500 | 2,675 00 | 2,500 00 |
| 35 | Howard Nat'l Bank, Boston, . | 3,500 | 3,290 00 | 3,500 00 |
| 70 | Manufacturers' N'l B'k, Boston, | 7,000 | 7,000 00 | 7,000 00 |
| 50 | Market Nat'l Bank, Boston, . | 5,000 | 4,000 00 | 5,000 00 |
| 50 | Merchants' Nat'l Bank, Boston, | 5,000 | 8,000 00 | 5,000 00 |
| 10 | Mt. Vernon N'l Bank, Boston, | 1,000 | 1,110 00 | 1,000 00 |
| 15 | N'l B'k of Commerce, Boston, . | 1,500 | 1,665 00 | 1,500 00 |
| 64 | N'l B'k of No. America, Boston, | 6,400 | 6,784 00 | 6,400 00 |
| 42 | N'l B'k of Redemption, Boston, | 4,200 | 5,082 00 | 4,200 00 |
| 150 | Nl' B'k of the Republic, Boston, | 15,000 | 22,800 00 | 17,875 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,050 00 | 5,000 00 |
| 76 | National Eagle Bank, Boston, | 7,600 | 6,232 00 | 7,600 00 |
| 75 | Nat'l Exchange Bank, Boston, | 7,500 | 9,375 00 | 7,500 00 |
| 15 | N'l Hide & Leather B'k, Boston, | 1,500 | 1,590 00 | 1,500 00 |
| 60 | Nat'l Revere Bank, Boston, . | 6,000 | 5,400 00 | 6,000 00 |
| 25 | National Union Bank, Boston, | 2,500 | 3,375 00 | 2,500 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 5,200 00 | 5,000 00 |
| 50 | Shawmut Nat'l Bank, Boston, . | 5,000 | 5,450 00 | 5,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 65 | State Nat'l Bank, Boston, . | 6,500 | 7,280 00 | 6,500 00 |
| 50 | Suffolk Nat'l Bank, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| 70 | Third National Bank, Boston, | 7,000 | 6,370 00 | 7,000 00 |
| 80 | Tremont Nat'l Bank, Boston, . | 8,000 | 7,120 00 | 8,000 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,930 00 | 3,000 00 |
| 15 | First National Bank, Clinton, . | 1,500 | 1,875 00 | 1,500 00 |
| 30 | First National Bank, Lynn, . | 3,000 | 4,110 00 | 3,000 00 |
| 97 | First N'l Bank, Marlborough, . | 9,700 | 10,379 00 | 9,700 00 |
| 100 | People's N'l B'k, Marlborough, | 10,000 | 11,000 00 | 10,300 00 |
| 14 | Newton Nat'l Bank, Newton, . | 1,400 | 1,120 00 | 1,400 00 |
| 16 | City National Bank, Worcester, | 1,600 | 2,880 00 | 1,600 00 |
| | | $207,100 | $227,800 00 | $210,275 00 |

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**Marlborough Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $20,000 00 | $21,200 00 | $20,625 00 |
| Boston & Lowell R.R. 4s, | 15,000 00 | 15,325 00 | 15,000 00 |
| Boston & Lowell R.R. 6s, | 5,000 00 | 5,050 00 | 5,000 00 |
| Boston & Maine R.R 4s, | 15,000 00 | 15,750 00 | 15,000 00 |
| Boston & Providence R.R. 4s, | 5,000 00 | 5,250 00 | 5,000 00 |
| Fitchburg R.R. 4½s, | 20,000 00 | 20,150 00 | 20,000 00 |
| Maine Central R.R. 4½s, | 5,000 00 | 5,300 00 | 5,000 00 |
| Old Colony R.R. 4s, | 40,000 00 | 43,000 00 | 40,000 00 |
| Old Colony R.R. 4½s, | 3,000 00 | 3,172 50 | 3,000 00 |
| Old Colony R.R. 6s, | 1,000 00 | 1,035 00 | 1,000 00 |
| Portland & Ogdensburg R.R. 6s, | 10,000 00 | 10,925 00 | 10,000 00 |
| Upper Coos R.R. 4½s, | 11,000 00 | 11,000 00 | 11,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 00 | 10,150 00 | 10,000 00 |
| | $160,000 00 | $167,307 50 | $160,625 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $70,619 07 | 2 per cent. | $197,825 00 | 4½ per cent. | $10,865 00 | 5½ per cent. |
| 98,500 00 | 4 " | 215,675 00 | 5 " | 521,231 12 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $56,074 90 |
| Estimated value of the same, | | 56,074 90 |
| Assessed value of the same, | | 41,065 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 5,405 22 |
| Assessed value of the same, | | 6,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 579 | |
| Aggregate amount of the same, | | 492,583 62 |
| Total number of loans upon real estate, | 642 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 86,988 93 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, { 2 per cent., $32,119 10 / 2 per cent., 33,294 05 } | | 65,413 15 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 947 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 684 | |
| Total number of open accounts Oct. 31, 1895, | 5,406 | |

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## Marlborough Savings Bank — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $5,782 06 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 401,912 00 |
| Number of same, | 4,687 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 338,909 62 |
| Number of same, | 3,795 | |

Date of examination by commissioner: March 29.

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## MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

LEMUEL SEARS, *President.* CHARLES B. PRESCOTT, *Treasurer.*
EDWARD W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROSWELL P. CRAFTS, JOEL S. WEBBER,
EDWARD C. TAFT, LEMUEL SEARS,
STEPHEN C. WELD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 12 M.; Thursday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $58,646 50 | Deposits, | $1,037,252 41 |
| Loans on bank stock, | 30,510 00 | Guaranty fund, | 30,796 00 |
| Furniture and fixtures, | 2,407 00 | Interest account, | 22,597 86 |
| Real estate by foreclosure, | 7,600 00 | Profit and loss account, | 12,596 08 |
| Loans on real estate, | 661,398 00 | | |
| Loans on personal security, | 276,939 00 | | |
| Loans on depositors' books, | 1,762 00 | | |
| Deposits in banks, on interest, | 54,975 14 | | |
| Expense account, | 2,892 15 | | |
| Cash on hand, | 6,112 56 | | |
| | $1,103,242 35 | | $1,103,242 35 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| City National Bank, Holyoke, | $44,975 14 |
| Third National Bank, Springfield, | 10,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 13 shares Hadley Falls National Bank, Holyoke, | $8,000 00 |
| On 68 shares Third National Bank, Springfield, | |
| On 10 shares Second National Bank, Springfield, | 2,200 00 |
| On 10 shares Hadley Falls National Bank, Holyoke, | |
| On 10 shares Holyoke National Bank, Holyoke, | |

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## Mechanics' Savings Bank, Holyoke — Continued.

| | |
|---|---|
| On 8 shares Agawam National Bank, Springfield, | $800 00 |
| On 5 shares Holyoke National Bank, Holyoke, | 1,500 00 |
| On 10 shares Park National Bank, Holyoke, | |
| On 10 shares Springfield National Bank, Springfield, | 1,000 00 |
| On 25 shares City National Bank, Holyoke, | 2,000 00 |
| On 63 shares City National Bank, Holyoke, | 12,710 00 |
| On 46 shares Hadley Falls, National Bank, Holyoke, | |
| On 7 shares Chicopee National Bank, Springfield, | |
| On 18 shares Second National Bank, Springfield, | |
| On 23 shares Third National Bank, Springfield, | |
| On 25 shares Home National Bank, Holyoke, | 2,300 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 22 | Shoe & Leather N'l B'k, Boston, | $2,200 | $2,200 00 | $3,008 50 |
| 193 | City National Bank, Holyoke, | 19,300 | 22,195 00 | 21,500 00 |
| 102 | Hadley Falls N'l B'k, Holyoke, | 10,200 | 16,830 00 | 16,310 00 |
| 3 | Holyoke Nat'l Bank, Holyoke, | 300 | 498 00 | 498 00 |
| 50 | Home National Bank, Holyoke, | 5,000 | 5,750 00 | 5,750 00 |
| 20 | First Nat'l Bank, Springfield, | 2,000 | 2,800 00 | 3,080 00 |
| 50 | Third Nat'l Bank, Springfield, | 5,000 | 10,000 00 | 8,500 00 |
| | | $44,000 | $60,273 00 | $58,646 50 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $54,975 14 | 4 per cent. | $968,134 00 | 5 per cent. | $2,475 00 | 6 per cent. |

| | |
|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | $7,600 00 |
| Assessed value of the same, | 6,500 00 |
| Net income received from same during year ending Oct. 18, 1895, | 300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, 224 | |
| Aggregate amount of the same, | 291,350 00 |
| Total number of loans upon real estate, 238 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 47,995 42 |
| Times for the dividends fixed by the by-laws: second Monday in May and November. | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, 2 per cent., $17,813 97; 2 per cent., 18,574 66 | 36,388 63 |
| Number of accounts opened during the year ending Oct. 31, 1895, 543 | |
| Number of accounts closed during the year ending Oct. 31, 1895, 396 | |
| Total number of open accounts Oct. 31, 1895, 2,751 | |

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**Mechanics' Savings Bank, Holyoke** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $5,638 71 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 245,756 75 |
| Number of same, | 4,032 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 198,232 27 |
| Number of same, | 2,308 | |

Date of examination by commissioner: June 13.

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Federal Reserve Bank of St. Louis

## MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 52.

JEREMIAH CLARK, *President.* CHAS. C. HUTCHINSON, *Treasurer.*
CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JACOB ROGERS, JOHN DAVIS,
JAMES FRANCIS, CHAS. C. HUTCHINSON,
CLARENCE H. NELSON.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $228,000 00 | Deposits, | $2,236,992 00 |
| Loans on public funds, | 1,000 00 | Guaranty fund, | 94,000 00 |
| Bank stock as per schedule, | 264,250 00 | Interest account, | 20,182 41 |
| Loans on bank stock, | 6,600 00 | Rents, | 18,631 52 |
| Railroad bonds as per schedule, | 204,500 00 | | |
| Real estate (for banking purposes), | 84,000 00 | | |
| Real estate by foreclosure, | 15,000 00 | | |
| Loans on real estate, | 1,074,963 00 | | |
| Loans on personal security, | 393,016 97 | | |
| Deposits in banks, on interest, | 85,175 25 | | |
| Expense account, | 2,284 34 | | |
| Suspense, | 2,741 93 | | |
| Cash on hand, | 8,274 44 | | |
| | $2,369,805 93 | | $2,369,805 93 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Hide and Leather Bank, Boston, | $4,862 65 |
| Appleton National Bank, Lowell, | 25,000 00 |
| Old Lowell National Bank, Lowell, | 10,000 00 |
| Railroad National Bank, Lowell, | 45,312 60 |

Loan on Public Funds: —

| | |
|---|---|
| On $1,000 City of Lowell 4s, | $1,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 55 shares Railroad National Bank, Lowell, | $5,500 00 |
| On 75 shares First National Bank, Lowell, | 1,100 00 |

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**Mechanics' Savings Bank, Lowell** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $30,000 | $32,700 00 | $30,000 00 |
| of Concord, N. H., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Lowell, Mass., 4s, | 16,000 | 17,600 00 | 16,000 00 |
| of Lynn, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Marlborough, Mass., 4s, | 20,000 | 21,400 00 | 20,000 00 |
| of Milwaukee, Wis., 5s, | 57,000 | 60,990 00 | 57,000 00 |
| of Newton, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Providence, R. I., 4s, | 20,000 | 22,600 00 | 20,000 00 |
| of Waltham, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Waterbury, Conn., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| Town of Arlington, Mass., 4s, | 20,000 | 21,000 00 | 20,000 00 |
| | $228,000 | $244,740 00 | $228,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 106 | Atlas National Bank, Boston, | $10,600 | $13,038 00 | $11,660 00 |
| 66 | Blackstone N'l Bank, Boston, | 6,600 | 6,600 00 | 6,600 00 |
| 63 | Boston Nat'l Bank, Boston, | 6,300 | 6,300 00 | 7,056 00 |
| 25 | Eliot National Bank, Boston, | 2,500 | 3,325 00 | 2,500 00 |
| 90 | Everett Nat'l Bank, Boston, | 9,000 | 7,200 00 | 9,000 00 |
| 8 | First National Bank, Boston, | 800 | 1,912 00 | 800 00 |
| 65 | Hamilton N'l Bank, Boston, | 6,500 | 6,955 00 | 8,000 00 |
| 13 | Howard Nat'l Bank, Boston, | 1,300 | 1,261 00 | 1,300 00 |
| 265 | Merchants' N'l B'k, Boston, | 26,500 | 42,400 00 | 36,800 00 |
| 100 | Metropolitan N'l B'k, Boston, | 10,000 | 9,300 00 | 10,000 00 |
| 10 | Mt. Vernon N'l Bank, Boston, | 1,000 | 1,140 00 | 1,000 00 |
| 45 | N'l B'k of Commerce, Boston, | 4,500 | 4,995 00 | 5,040 00 |
| 37 | N'l B'k of No. America, Boston, | 3,700 | 3,959 00 | 3,700 00 |
| 281 | N'l B'k of Redemption, Boston, | 28,100 | 34,000 00 | 32,315 00 |
| 83 | N'l B'k of the Republic, Boston, | 8,300 | 12,616 00 | 9,960 00 |
| 9 | National City Bank, Boston, | 900 | 729 00 | 900 00 |
| 40 | National Eagle Bank, Boston, | 4,000 | 3,320 00 | 4,000 00 |
| 200 | N'l Hide & Leather B'k, Boston, | 20,000 | 21,200 00 | 21,000 00 |
| 160 | National Revere Bank, Boston, | 16,000 | 14,880 00 | 19,200 00 |
| 100 | Nat'l Webster Bank, Boston, | 10,000 | 10,400 00 | 9,600 00 |
| 105 | New England N'l B'k, Boston, | 10,500 | 16,695 00 | 15,500 00 |
| 43 | North Nat'l Bank, Boston, | 4,300 | 4,515 00 | 5,160 00 |
| 20 | Second Nat'l Bank, Boston, | 2,000 | 3,580 00 | 2,500 00 |
| 39 | Shawmut N'l Bank, Boston, | 3,900 | 4,290 00 | 4,290 00 |
| 100 | Suffolk Nat'l Bank, Boston, | 10,000 | 10,500 00 | 10,000 00 |

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**Mechanics' Savings Bank, Lowell** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 28 | Collateral Loan Co., Boston, . | $2,800 | $3,556 00 | $2,800 00 |
| 30 | Bay State N'l B'k, Lawrence, . | 2,250 | 3,600 00 | 2,250 00 |
| 117 | Railroad Nat'l Bank, Lowell, . | 11,700 | 15,444 00 | 13,839 00 |
| 68 | First National Bank, Malden, | 6,800 | 10,880 00 | 7,480 00 |
| | | $230,850 | $278,590 00 | $264,250 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4½s, . . . | $50,000 | $57,750 00 | $52,500 00 |
| Concord & Montreal R.R. 4s, . . | 50,000 | 52,000 00 | 50,000 00 |
| Fitchburg R.R. 4s, . . . . | 25,000 | 25,250 00 | 25,000 00 |
| Fitchburg R.R. 5s, . . . . | 25,000 | 26,750 00 | 25,000 00 |
| Maine Central R.R. 4s, . . . | 25,000 | 25,250 00 | 25,000 00 |
| Maine Central R.R. 4½s, . . | 25,000 | 27,000 00 | 25,000 00 |
| Salem & Lowell R.R. 6s, . . | 2,000 | 2,100 00 | 2,000 00 |
| | $202,000 | $216,100 00 | $204,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,862 65 | 2 per cent. | $25,000 00 | 3¾ per cent. | $5,260 00 | 5½ per cent. |
| 55,312 60 | 2½ " | 279,000 00 | 4 " | 95,425 00 | 6 " |
| 25,000 00 | 3 " | 146,600 00 | 4½ " | 2,500 00 | 7 " |
| 50,000 00 | 3½ " | 871,794 97 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $84,000 00 |
| Estimated value of the same, . . . . . | | 80,000 00 |
| Assessed value of the same, . . . . . | | 65,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 2,737 85 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | | 15,000 00 |
| Assessed value of the same, . . . . . | | 26,200 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 375 | |
| Aggregate amount of the same, . . . . . | | 448,038 00 |
| Total number of loans upon real estate, . . . . . | 460 | |

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**Mechanics' Savings Bank, Lowell** — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $104,514 55 |
| Times for the dividends fixed by the by-laws: first Saturday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $41,353 12<br>2 per cent., 42,402 53 | 83,755 65 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 662 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 514 | |
| Total number of open accounts Oct. 31, 1895, | 5,034 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,792 57 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 306,291 88 |
| Number of same, | 3,621 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 289,450 86 |
| Number of same, | 3,364 | |
| Date of examination by commissioner: October 1. | | |

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## MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JAMES WIGHT, *President.* GEO. E. BATCHELDER, *Treasurer.*
EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES WIGHT, GEO. E. BATCHELDER,
WILLIAM A. LANG.

Open for business every business day, 8.30 to 11 A.M.; 2.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $2,051 11 | Deposits, | $39,300 24 |
| Bank stock as per schedule, | 1,010 00 | Guaranty fund, | 131 89 |
| Railroad bonds as per schedule, | 6,203 44 | Profit and loss account, | 414 03 |
| Loans on real estate, | 25,235 00 | | |
| Deposits in banks, not on interest, | 5,346 61 | | |
| | $39,846 16 | | $39,846 16 |

Cash on Deposit in Bank:—
First National Bank, Reading, . . . . . $5,346 61*

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Reading, Mass., 4s, | $2,000 | $2,051 11 | $2,051 11 |

* Since reduced within the legal limit.

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**Mechanics' Savings Bank, Reading** — Concluded.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | First National Bank, Reading, | $1,000 | $1,050 00 | $1,010 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, | $2,000 | $2,008 44 | $2,008 44 |
| Fitchburg R.R. 5s, | 2,000 | 2,130 00 | 2,130 00 |
| Maine Central R.R. 4½s, | 1,000 | 1,070 00 | 1,070 00 |
| Upper Coos R.R. 4s, | 1,000 | 995 00 | 995 00 |
| | $6,000 | $6,203 44 | $6,203 44 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $11,000 00 | 5 per cent. | $14,235 00 | 6 per cent. | - | - |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 19 | |
| Aggregate amount of the same, | | $25,235 00 |
| Total number of loans upon real estate, | 19 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 1,142 41 |
| Times for the dividends fixed by the by-laws: first Saturday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $327 45<br>2 per cent., 473 28 | 800 73 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 143 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 53 | |
| Total number of open accounts Oct. 31, 1895, | 272 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 26 60 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 26,796 15 |
| Number of same, | 408 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 7,084 96 |
| Number of same, | 144 | |
| Date of examination by commissioner: January 10. | | |

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## MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 83.

DANIEL W. LAWRENCE, *President.* CHARLES B. BUSS, *Treasurer*
J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL W. LAWRENCE, CHARLES M. BARRETT,
DANIEL A. GLEASON, BENJ. F. HAYES,
FRANK E. CHANDLER.

Open for business every business day, 8 to 11 A.M.; 3 to 6 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $139,500 00 | Deposits, | $1,256,068 78 |
| Bank stock as per schedule, | 32,100 00 | Guaranty fund, | 33,000 00 |
| Railroad bonds as per schedule, | 42,940 00 | Interest account, | 28,493 12 |
| Real estate (for banking purposes), | 22,000 00 | Profit and loss account, | 8,113 48 |
| Loans on real estate, | 793,300 00 | | |
| Loans on personal security, | 193,700 00 | | |
| Loans to counties, cities or towns (notes), | 67,000 00 | | |
| Deposits in banks, on interest, | 30,257 60 | | |
| Cash on hand, | 4,877 78 | | |
| | $1,325,675 38 | | $1,325,675 38 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of Commerce, Boston, | $15,194 76 |
| National Exchange Bank, Boston, | 15,062 84 |

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**Medford Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Biddeford, Me., 4s, | $14,500 | $14,500 00 | $14,500 00 |
| of Fall River, Mass., 6s, | 3,000 | 3,660 00 | 3,000 00 |
| of Lynn, Mass., 5s, | 5,000 | 5,500 00 | 5,000 00 |
| of Providence, R. I., 4s, | 25,000 | 27,500 00 | 25,000 00 |
| of Waltham, Mass., 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Town of Arlington, Mass., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Beverly, Mass., 4s, | 15,000 | 15,750 00 | 15,000 00 |
| of Hartland, Me, 4½s, | 12,000 | 12,000 00 | 12,000 00* |
| of Medford, Mass., 4s, | 25,000 | 25,750 00 | 25,000 00 |
| of Natick, Mass, 4s, | 5,000 | 5,050 00 | 5,000 00 |
| of Wellesley, Mass., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| | $139,500 | $145,510 00 | $139,500 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 22 | Blackstone N'l Bank, Boston, | $2,200 | $2,200 00 | $2,200 00 |
| 25 | Boston National Bank, Boston, | 2,500 | 2,500 00 | 2,500 00 |
| 20 | Commercial N'l Bank, Boston, | 2,000 | 1,600 00 | 2,000 00 |
| 15 | Continental N'l B'k, Boston, | 1,500 | 1,605 00 | 1,500 00 |
| 15 | Hamilton Nat'l Bank, Boston, | 1,500 | 1,605 00 | 1,500 00 |
| 10 | Market Nat'l Bank, Boston, | 1,000 | 800 00 | 1,000 00 |
| 25 | Monument N'l Bank, Boston, | 2,500 | 5,875 00 | 2,500 00 |
| 12 | N'l B'k of Commerce, Boston, | 1,200 | 1,344 00 | 1,200 00 |
| 40 | National Bank of the Commonwealth, Boston, | 4,000 | 5,520 00 | 4,000 00 |
| 15 | N'l B'k of the Republic, Boston, | 1,500 | 2,280 00 | 1,500 00 |
| 10 | National Eagle Bank, Boston, | 1,000 | 820 00 | 1,000 00 |
| 20 | N'l Hide & Leather B'k, Boston, | 2,000 | 2,120 00 | 2,000 00 |
| 4 | National Revere Bank, Boston, | 400 | 360 00 | 400 00 |
| 6 | Nat'l Webster Bank, Boston, | 600 | 624 00 | 600 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,140 00 | 2,000 00 |
| 25 | Suffolk National Bank, Boston, | 2,500 | 2,625 00 | 2,500 00 |
| 12 | Winthrop Nat'l Bank, Boston, | 1,200 | 1,572 00 | 1,200 00 |
| 25 | Central National Bank, Lynn, | 2,500 | 3,750 00 | 2,500 00 |
| | | $32,100 | $39,340 00 | $32,100 00 |

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**Medford Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4½s, | $25,000 | $25,250 00 | $25,000 00 |
| Portland & Kennebec R.R. 6s, | 5,000 | 5,000 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, | 5,500 | 6,022 50 | 5,500 00 |
| Troy & Boston R.R. 7s, | 6,000 | 8,400 00 | 7,440 00 |
| | $41,500 | $44,672 50 | $42,940 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $30,257 60 | 2 per cent. | $25,000 00 | 4¼ per cent. | $37,900 00 | 5½ per cent. |
| 25,000 00 | 3½ " | 27,200 00 | 4½ " | 323,700 00 | 6 " |
| 159,000 00 | 4 " | 456,200 00 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $22,000 00 |
| Estimated value of the same, | | 22,000 00 |
| Assessed value of the same, | | 20,450 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 366 | |
| Aggregate amount of the same, | | 538,600 00 |
| Total number of loans upon real estate, | 404 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 59,832 11 |
| Times for the dividends fixed by the by-laws: second Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $20,792 85<br>2 per cent., 21,989 74 | 42,782 59 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 672 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 388 | |
| Total number of open accounts Oct. 31, 1895, | 3,905 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,733 25 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 338,554 00 |
| Number of same, | 4,813 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 251,528 06 |
| Number of same, | 3,237 | |
| Date of examination by commissioner: May 20. | | |

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## MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 38.

MILTON M. FISHER, *President.* FREDERICK L. FISHER, *Treasurer.*
FREDERICK L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

M. M. FISHER, WALES KIMBALL,
A. M. B. FULLER, SUMNER ROBBINS,
S. G. CLARK, W. H. CAREY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $32,500 00 | Deposits, | $271,361 01 |
| Bank stock as per schedule, | 27,010 00 | Guaranty fund, | 12,800 93 |
| Loans on bank stock, | 2,468 79 | Interest account, | 6,350 64 |
| Railroad bonds as per schedule, | 50,500 00 | | |
| Real estate by foreclosure, | 4,988 55 | | |
| Loans on real estate, | 132,609 00 | | |
| Loans on personal security, | 27,286 90 | | |
| Loans to counties, cities or towns (notes), | 6,200 00 | | |
| Loans on depositors' books, | 475 00 | | |
| Deposits in banks, on interest, | 4,558 65 | | |
| Cash on hand, | 1,915 69 | | |
| | $290,512 58 | | $290,512 58 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Central National Bank, Boston, | $2,381 91 |
| Howard National Bank, Boston, | 2,176 74 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 20 shares Central National Bank, Boston, | $1,750 00 |
| On 5 shares Dedham National Bank, Dedham, | 200 00 |
| On 9 shares National Hide and Leather Bank, Boston, | 518 79 |

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**Medway Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $2,000 | $2,136 00 | $2,000 00 |
| of Cleveland, Ohio, 6s, | 1,000 | 1,030 00 | 1,000 00 |
| of Cleveland, Ohio, 7s, | 2,000 | 2,073 00 | 2,000 00 |
| of Detroit, Mich., 6s, | 1,000 | 1,235 00 | 1,000 00 |
| of Fort Wayne. Ind., 6s, | 2,000 | 2,110 00 | 2,000 00 |
| of Grand Rapids, Mich., 4½s, | 3,000 | 3,311 00 | 3,000 00 |
| of Grand Rapids, Mich., 5s, | 2,000 | 2,213 00 | 2,000 00 |
| of Keene, N. H., 6s, | 500 | 509 00 | 500 00 |
| of New London, Conn., 7s, | 1,000 | 1,143 00 | 1,000 00 |
| of Portland, Me.. 6s, | 2,000 | 2,090 00 | 2,000 00 |
| of Springfield, Ohio, 5s, | 3,000 | 3,259 00 | 3,000 00 |
| of Waltham, Mass., 4s, | 5,000 | 5,241 00 | 5,000 00 |
| Town of Andover, Mass., 4s, | 2,000 | 2,040 00 | 2,000 00 |
| of Melrose, Mass., 4s, | 1,000 | 1,050 00 | 1,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,287 00 | 5,000 00* |
| | $32,500 | $34,727 00 | $32,500 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 6 | Atlas National Bank, Boston, | $600 | $756 00 | $600 00 |
| 18 | Boston National B'k, Boston, | 1,800 | 1,800 00 | 1,800 00 |
| 30 | Central Nat'l Bank, Boston, | 3,000 | 3,900 00 | 3,000 00 |
| 30 | First Ward N'l Bank, Boston, | 3,000 | 3,900 00 | 3,000 00 |
| 10 | Howard Nat'l Bank, Boston, | 1,000 | 970 00 | 1,000 00 |
| 25 | Manufacturers' N'l B'k, Boston, | 2,500 | 2,500 00 | 2,500 00 |
| 10 | Market N'l Bank, Boston, | 1,000 | 800 00 | 1,000 00 |
| 15 | Mt Vernon N'l Bank, Boston, | 1,500 | 1,710 00 | 1,500 00 |
| 15 | N'l Hide & Leather B'k, Boston, | 1,500 | 1,590 00 | 1,500 00 |
| 20 | National Revere Bank, Boston, | 2,000 | 1,860 00 | 2,000 00 |
| 20 | Shawmut Nat'l Bank, Boston, | 2,000 | 2,200 00 | 2,000 00 |
| 12 | Winthrop Nat'l Bank, Boston, | 1,200 | 1,572 00 | 1,200 00 |
| 20 | Dedham Nat'l Bank, Dedham, | 2,000 | 2,040 00 | 2,000 00 |
| 17 | Franklin N'l Bank, Franklin, | 1,700 | 1,870 00 | 1,700 00 |
| 20 | Holliston N'l Bank, Holliston, | 2,000 | 1,700 00 | 2,000 00 |
| 3 | Wrentham N'l B'k, Wrentham, | 210 | 240 00 | 210 00 |
| | | $27,010 | $29,408 00 | $27,010 00 |

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**Medway Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton & Fitchburg R.R. 5s, | $2,000 | $2,313 00 | $2,000 00 |
| Boston & Lowell R.R. 4s, | 5,000 | 5,216 00 | 5,000 00 |
| Boston & Maine R.R. 4½s, | 5,000 | 5,850 00 | 5,000 00 |
| Boston & Providence R R. 4s, | 3,000 | 3,190 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,283 00 | 5,000 00 |
| Fitchburg R.R. 6s, | 2,000 | 2,070 00 | 2,000 00 |
| Leeds & Farmington R.R. 6s, | 2,000 | 2,070 00 | 2,000 00 |
| Lowell & Lawrence R.R. 6s, | 1,000 | 1,035 00 | 1,000 00 |
| Maine Central R R. 6s, | 2,000 | 2,190 00 | 2,000 00 |
| Newport & Richford R.R. 5s, | 2,000 | 2,133 00 | 2,000 00* |
| Old Colony R.R. 4s, | 3,000 | 3,250 00 | 3,000 00 |
| Old Colony R.R. 6s, | 2,000 | 2,090 00 | 2,000 00 |
| Portland & Ogdensburg R.R. 6s, | 2,000 | 2,220 00 | 2,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 3,000 | 3,506 00 | 3,000 00 |
| Salem & Lowell R R. 6s, | 2,500 | 2,637 00 | 2,500 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 3,000 | 3,595 00 | 3,000 00 |
| Vermont & Massachusetts R.R. 5s, | 1,000 | 1,095 00 | 1,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 5,000 | 5,216 00 | 5,000 00 |
| | $50,500 | $54,959 00 | $50,500 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,558 65 | 2 per cent. | $3,300 00 | 4¼ per cent. | $3,000 00 | 5½ per cent. |
| 3,000 00 | 3½ " | 3,500 00 | 4½ " | 135,339 69 | 6 " |
| 3,200 00 | 4 " | 17,700 00 | 5 " | | |

| | |
|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | $4,988 55 |
| Assessed value of the same, | 6,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | 148 32 |
| Number of loans which are of an amount not exceeding $3,000 each, | 260 |
| Aggregate amount of the same, | 153,139 69 |
| Total number of loans upon real estate, | 179 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 14,948 35 |

Times for the dividends fixed by the by-laws: June 1 and December 1.

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## Medway Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $4,811 05<br>2 per cent, 4,968 15 | $9,779 20 |
| Number of accounts opened during the year ending Oct 31, 1895, | 149 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 101 | |
| Total number of open accounts Oct. 31, 1895, | 1,145 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,091 19 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 98,817 17 |
| Number of same, | 1,135 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 94,895 45 |
| Number of same, | 1,035 | |

Date of examination by commissioner: January 11.

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Federal Reserve Bank of St. Louis

## MELROSE SAVINGS BANK — MELROSE.

Incorporated April 5, 1872. Present number of corporators, 20.

DANIEL RUSSELL, *President.* E. H. GOSS, *Treasurer.*
JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE NEWHALL, DANIEL NORTON,
SETH E. BENSON.

Open for business every business day, 2 to 5 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $126,000 00 | Deposits, | $673,697 57 |
| Bank stock as per schedule, | 7,200 00 | Guaranty fund, | 12,220 96 |
| Loans on bank stock, | 175 00 | Interest account, | 35,680 93 |
| Loans on real estate, | 463,728 55 | | |
| Loans on personal security, | 12,664 00 | | |
| Loans to counties, cities or towns (notes), | 40,000 00 | | |
| Deposits in banks, on interest, | 68,025 58 | | |
| Cash on hand, | 3,806 33 | | |
| | $721,599 46 | | $721,599 46 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Republic, Boston, | $19,448 50 |
| Winthrop National Bank, Boston, | 19,937 32 |
| Melrose National Bank, Melrose, | 28,639 76 |

Loan on Bank Stock: —

| | |
|---|---|
| On 2 shares Melrose National Bank, Melrose, | $175 00 |

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## Melrose Savings Bank — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $6,000 | $6,120 00 | $6,000 00 |
| of Boston, Mass., 4s, | 7,000 | 7,140 00 | 7,000 00 |
| of Brockton, Mass., 5s, | 8,000 | 9,200 00 | 8,000 00 |
| of Columbus, Ohio, 4s, | 5,000 | 5,050 00 | 5,000 00* |
| of Portland, Me., 6s, | 5,000 | 6,250 00 | 5,000 00 |
| Town of Melrose, Mass., 4s, | 90,000 | 93,650 00 | 90,000 00 |
| of Winchester, Mass., 4s, | 5,000 | 5,255 00 | 5,000 00 |
| | $126,000 | $132,665 00 | $126,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 27 | Everett N'l Bank, Boston, | $2,700 | $2,060 00 | $2,700 00 |
| 45 | Freeman's N'l Bank, Boston, | 4,500 | 4,050 00 | 4,500 00 |
| | | $7,200 | $6,110 00 | $7,200 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $68,025 58 | 2 per cent. | $45,732 00 | 5 per cent. | $429,335 55 | 6 per cent. |
| 40,000 00 | 3¾ " | 1,500 00 | 5½ " | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 326 | |
| Aggregate amount of the same, | | $390,649 55 |
| Total number of loans upon real estate, | 327 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 32,916 87 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $10,666 19<br>2 per cent., 11,479 79 | 22,145 98 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 715 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 453 | |
| Total number of open accounts Oct. 31, 1895, | 3,484 | |

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**Melrose Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,522 65 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 286,698 98 |
| Number of same, | 5,302 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 221,492 99 |
| Number of same, | 3,231 | |

Date of examination by commissioner: March 19.

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Federal Reserve Bank of St. Louis

## MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 47.

WILLIAM H. HASKELL, *President.* DANIEL J. POORE, *Treasurer.*
WILLIAM B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. HASKELL, THOS. H. HOYT,
H. O. DELANO.

Open for business every business day, except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $100,000 00 | Deposits, | $496,072 20 |
| Bank stock as per schedule, | 7,600 00 | Guaranty fund, | 22,908 98 |
| Loans on bank stock, | 9,950 00 | Profit and loss account, | 1,263 94 |
| Railroad bonds as per schedule, | 56,000 00 | | |
| Loans on railroad stock, | 800 00 | | |
| Real estate by foreclosure, | 3,807 31 | | |
| Loans on real estate, | 220,572 00 | | |
| Loans on personal security, | 70,200 00 | | |
| Deposits in banks, on interest, | 50,000 00 | | |
| Deposits in banks, not on interest, | 1,315 81 | | |
| | $520,245 12 | | $520,245 12 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Essex National Bank, Haverhill, | $15,000 00 |
| First National Bank, Merrimac, | 36,315 81 |

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## Merrimac Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 11 shares First National Bank, Merrimac, | $1,100 00 |
| On 10 shares First National Bank, Merrimac, | 1,000 00 |
| On 6 shares First National Bank, Merrimac, | 600 00 |
| On 10 shares First National Bank, Merrimac, | 1,000 00 |
| On 19 shares Haverhill Safe Deposit and Trust Company, Haverhill, | 1,900 00 |
| On 20 shares Manufacturers' National Bank, Boston, | 4,000 00 |
| On 15 shares Essex National Bank, Haverhill, | |
| On 10 shares First National Bank, Haverhill, | |
| On 5 shares Merrimack National Bank, Haverhill, | 350 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 10 shares Boston & Maine R.R., | $800 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Concord, N. H., 4s, | $7,000 | $7,385 00 | $7,000 00 |
| of Dayton, Ohio, 4s, | 8,000 | 8,000 00 | 8,000 00* |
| of Fall River, Mass., 4s, | 7,000 | 7,525 00 | 7,000 00 |
| of Haverhill, Mass., 4s, | 20,000 | 20,400 00 | 20,000 00 |
| of Keene, N. H., 4s, | 2,000 | 2,070 00 | 2,000 00 |
| of Lynn, Mass., 4s, | 5,000 | 5,125 00 | 5,000 00 |
| of Meriden, Conn., 4s, | 5,000 | 5,112 50 | 5,000 00 |
| of Newton, Mass., 4s, | 5,000 | 5,225 00 | 5,000 00 |
| of Quincy, Mass., 4s, | 11,000 | 11,100 00 | 11,000 00 |
| of Stamford, Conn., 4s, | 5,000 | 5,225 00 | 5,000 00 |
| of Waterbury, Conn., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| Town of Auburn, Me., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| County of Aroostook, Me., 4½s, | 15,000 | 15,900 00 | 15,000 00* |
| | $100,000 | $103,567 50 | $100,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 8 | Powow River National Bank, Amesbury, | $800 | $1,200 00 | $800 00 |
| 17 | Blackstone N'l Bank, Boston, | 1,700 | 1,700 00 | 1,700 00 |
| 10 | First National Bank, Lynn, | 1,000 | 1,400 00 | 1,000 00 |
| 36 | First Nat'l Bank, Merrimac, | 3,600 | 5,580 00 | 3,600 00 |
| 10 | Ocean N'l Bank, Newburyport, | 500 | 500 00 | 500 00 |
| | | $7,600 | $10,380 00 | $7,600 00 |

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## Merrimac Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $5,000 | $5,050 00 | $5,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Concord & Montreal R.R. 4s, | 11,000 | 11,440 00 | 11,000 00 |
| Fitchburg R.R 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,325 00 | 5,000 00 |
| | $56,000 | $57,615 00 | $56,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $35,000 00 | 3½ per cent. | $113,575 00 | 5 per cent. | $120,747 00 | 6 per cent. |
| 10,000 00 | 4 " | 11,400 00 | 5½ " | 300 00 | 7 " |
| 60,500 00 | 4½ " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $3,807 31 |
| Assessed value of the same, | | 3,300 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 73 56 |
| Number of loans which are of an amount not exceeding $3,000 each, | 171 | |
| Aggregate amount of the same, | | 150,922 00 |
| Total number of loans upon real estate, | 168 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 24,912 29 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $9,434 18<br>2 per cent., 9,482 18 | 18,916 36 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 128 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 98 | |
| Total number of open accounts Oct. 31, 1895, | 1,483 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,863 82 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 55,891 04 |
| Number of same, | 705 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 65,991 44 |
| Number of same, | 837 | |

Date of examination by commissioner: July 12.

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Federal Reserve Bank of St. Louis

## MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.* N. G. LAMSON, *Treasurer.*
N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. G. BARTLETT, H. C. HOWE,
C. F. VARNUM, C. E. ADAMS,
FRANCIS JEWETT, N. G. LAMSON.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $109,450 25 | Deposits, | $1,308,674 39 |
| Loans on bank stock, | 4,200 00 | Guaranty fund, | 41,000 00 |
| Railroad bonds as per schedule, | 61,000 00 | Interest account, | 264 75 |
| Real estate by foreclosure, | 8,500 00 | Profit and loss account, | 65,278 65 |
| Loans on real estate, | 786,739 22 | | |
| Loans on personal security, | 388,899 88 | | |
| Loans on depositors' books, | 3,700 00 | | |
| Deposits in banks, on interest, | 50,148 21 | | |
| Cash on hand, | 2,580 23 | | |
| | $1,415,217 79 | | $1,415,217 79 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Old Lowell National Bank, Lowell, | $15,000 00 |
| Wamesit National Bank, Lowell, | 35,148 21 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares Wamesit National Bank, Lowell, | $500 00 |
| On 17 shares Wamesit National Bank, Lowell, | 1,700 00 |
| On 20 shares Wamesit National Bank, Lowell, | 2,000 00 |

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**Merrimack River Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Atlantic Nat'l Bank, Boston, . | $2,500 | $3,150 00 | $2,845 00 |
| 45 | Atlas National Bank, Boston, . | 4,500 | 5,535 00 | 4,500 00 |
| 17 | Blackstone N'l Bank, Boston, . | 1,700 | 1,700 00 | 1,700 00 |
| 50 | Boston National Bank, Boston, | 5,000 | 5,200 00 | 5,000 00 |
| 20 | Columbian Nat'l Bank, Boston, | 2,000 | 1,940 00 | 2,000 00 |
| 15 | Continental N'l Bank, Boston, | 1,500 | 1,620 00 | 1,837 50 |
| 20 | Eliot National Bank, Boston, . | 2,000 | 2,600 00 | 2,405 00 |
| 28 | Faneuil Hall N'l Bank, Boston, | 2,800 | 3,724 00 | 3,654 00 |
| 23 | Fourth National Bank, Boston, | 2,300 | 2,760 00 | 2,300 00 |
| 20 | Globe National Bank, Boston, | 2,000 | 1,700 00 | 2,000 00 |
| 35 | Hamilton Nat'l Bank, Boston, . | 3,500 | 3,745 00 | 3,844 50 |
| 40 | Howard Nat'l Bank, Boston, . | 4,000 | 3,880 00 | 4,000 00 |
| 40 | Metropolitan N'l B'k, Boston, | 4,000 | 3,720 00 | 4,000 00 |
| 79 | N'l Hide & Leather B'k, Boston, | 7,900 | 8,374 00 | 8,292 50 |
| 62 | N'l B'k of No. America, Boston, | 6,200 | 6,510 00 | 7,351 50 |
| 104 | N'l B'k of Redemption, Boston, | 10,400 | 12,584 00 | 12,491 50 |
| 51 | N'l B'k of Commerce, Boston, | 5,100 | 5,661 00 | 6,076 75 |
| 7 | Nat'l Webster Bank, Boston, . | 700 | 728 00 | 700 00 |
| 15 | North National Bank, Boston, | 1,500 | 1,605 00 | 1,500 00 |
| 34 | Old Boston N'l Bank, Boston, | 3,400 | 3,706 00 | 3,554 50 |
| 55 | Shawmut Nat'l Bank, Boston, | 5,500 | 6,022 00 | 6,592 50 |
| 7 | State National Bank, Boston, . | 700 | 784 00 | 700 00 |
| 25 | Suffolk National Bank, Boston, | 2,500 | 2,600 00 | 2,500 00 |
| 55 | Tremont Nat'l Bank, Boston, . | 5,500 | 4,895 00 | 5,500 00 |
| 102 | Wamesit Nat'l Bank, Lowell, | 10,200 | 14,280 00 | 14,105 00 |
| | | $97,400 | $109,023 00 | $109,450 25 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $20,000 | $20,600 00 | $20,000 00 |
| Boston & Lowell R.R. 6s, . . | 1,000 | 1,010 00 | 1,000 00 |
| Cheshire R.R. 6s, . . . . | 2,000 | 2,100 00 | 2,000 00 |
| Fitchburg R.R. 4s, . . . . | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 4½s, . . . . | 25,000 | 25,800 00 | 25,000 00 |
| Lowell & Lawrence R.R. 6s, . . | 3,000 | 3,105 00 | 3,000 00 |
| | $61,000 | $62,615 00 | $61,000 00 |

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## Merrimack River Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $35,148 21 | 2 per cent. | $85,500 00 | 4½ per cent. | $89,049 88 | 5½ per cent. |
| 15,000 00 | 2½ " | 65,000 00 | 4¾ " | 75,685 00 | 6 " |
| 191,000 00 | 4 " | 608,864 22 | 5 " | 1,440 00 | 7 " |
| 67,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $8,500 00 |
| Assessed value of the same, | | 10,850 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 307 12 |
| Number of loans which are of an amount not exceeding $3,000 each, | 155 | |
| Aggregate amount of the same, | | 228,975 00 |
| Total number of loans upon real estate, | 243 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 64,886 71 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $23,766 20<br>2 per cent., 24,592 96 | 48,359 16 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 372 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 235 | |
| Total number of open accounts Oct. 31, 1895, | 2,493 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,926 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 186,955 63 |
| Number of same, | 1,780 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 161,911 87 |
| Number of same, | 1,635 | |

Date of examination by commissioner: April 26.

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Federal Reserve Bank of St. Louis

## MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 36.

EVERETT ROBINSON, *President.* ANDREW M. WOOD, *Treasurer.*
ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EVERETT ROBINSON, MATTHEW H. CUSHING,
JAMES H. HARLOW, SPRAGUE S. STETSON.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $144,300 00 | Deposits, | $892,154 21 |
| Bank stock as per schedule, | 12,900 00 | Guaranty fund, | 29,000 00 |
| Railroad bonds as per schedule, | 61,000 00 | Interest account, | 17,621 17 |
| Real estate (for banking purposes), | 33,248 09 | | |
| Real estate by foreclosure, | 13,827 02 | | |
| Loans on real estate, | 427,430 88 | | |
| Loans on personal security, | 83,803 43 | | |
| Loans to counties, cities or towns (notes), | 87,805 00 | | |
| Deposits in banks, on interest, | 70,290 68 | | |
| Cash on hand, | 4,170 28 | | |
| | $938,775 38 | | $938,775 38 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Mechanics' National Bank, Boston, | $7,918 78 |
| Winthrop National Bank, Boston, | 4,668 74 |
| First National Bank, Merrimac, | 10,000 00 |
| Middleborough National Bank, Middleborough, | 7,703 16 |
| First National Bank, New Bedford, | 10,000 00 |
| Pynchon National Bank, Springfield, | 30,000 00 |

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**Middleborough Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $6,000 | $6,090 00 | $6,000 00 |
| of Canton, Ohio, 5s, | 32,400 | 33,560 00 | 32,400 00 |
| of Dayton, Ohio, 5s, | 10,000 | 11,250 00 | 10,000 00* |
| of Dayton, Ohio, 6s, | 6,000 | 6,060 00 | 6,000 00* |
| of Dover, N. H., 4s, | 5,000 | 5,050 00 | 5,000 00 |
| of Fort Wayne, Ind., 4½s, | 5,000 | 5,350 00 | 5,000 00 |
| of Grand Rapids, Mich., 5s, | 12,000 | 12,000 00 | 12,000 00 |
| of Lynn, Mass., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| of Oshkosh, Wis., 4½s, | 22,000 | 23,255 00 | 22,000 00 |
| of Rockford, Ill., 4½s, | 10,000 | 10,650 00 | 10,000 00 |
| of Springfield, Ohio, 6s, | 4,000 | 4,080 00 | 4,000 00 |
| of Youngstown, Ohio, 6s, | 6,900 | 7,277 00 | 6,900 00 |
| United States 5s, | 10,000 | 11,463 00 | 10,000 00 |
| | $144,300 | $151,685 00 | $144,300 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 33 | Nat'l Webster Bank, Boston, | $3,300 | $3,432 00 | $3,300 00 |
| 21 | Suffolk Nat'l Bank, Boston, | 2,100 | 2,200 00 | 2,100 00 |
| 22 | Tremont Nat'l Bank, Boston, | 2,200 | 1,958 00 | 2,200 00 |
| 12 | Middleborough National B'k, Middleborough, | 1,200 | 1,200 00 | 1,200 00 |
| 30 | National Bank of Commerce, New Bedford, | 3,000 | 2,550 00 | 3,000 00 |
| 11 | Plymouth N'l B'k, Plymouth, | 1,100 | 1,265 00 | 1,100 00 |
| | | $12,900 | $12,605 00 | $12,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $20,000 | $20,400 00 | $20,000 00 |
| Fitchburg R.R. 4s, | 1,000 | 1,015 00 | 1,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 8,000 | 8,610 00 | 8,000 00 |

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## Middleborough Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,700 00 | 10,000 00 |
| Old Colony R R. 6s, | 7,000 | 7,135 00 | 7,000 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,450 00 | 5,000 00 |
| | $61,000 | $63,510 00 | $61,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,668 74 | 2 per cent. | $78,150 00 | 4 per cent. | $19,337 33 | 5½ per cent. |
| 17,703 16 | 2½ " | 15,455 00 | 4¼ " | 441,716 98 | 6 " |
| 17,918 78 | 3 " | 11,500 00 | 4½ " | | |
| 10,000 00 | 3½ " | 52,880 00 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $33,248 09 |
| Estimated value of the same, | | 33,248 09 |
| Assessed value of the same, land only, | | 5,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 13,827 02 |
| Assessed value of the same, | | 12,395 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 591 | |
| Aggregate amount of the same, | | 393,176 98 |
| Total number of loans upon real estate, | 455 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 47,228 64 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,383 81<br>2 per cent., 16,964 78 | 33,348 59 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 436 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 281 | |
| Total number of open accounts Oct. 31, 1895, | 2,998 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,375 82 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 160,104 61 |
| Number of same, | 2,658 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 136,946 17 |
| Number of same, | 1,817 | |

Date of examination by commissioner: May 14.

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## MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated March 4, 1835. Present number of corporators, 20.

SAMUEL HOAR, *President.* HENRY J. HOSMER, *Treasurer.*
HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL HOAR, LORENZO EATON,
CHAS. H. WALCOTT, CHARLES E. BROWN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $238,700 00 | Deposits, | $1,319,292 88 |
| Railroad bonds as per schedule, | 199,000 00 | Guaranty fund, | 65,000 00 |
| Real estate (for banking purposes), | 8,589 68 | Interest account, | 31,072 28 |
| Real estate by foreclosure, | 4,000 00 | Profit and loss account, | 11,028 54 |
| Loans on real estate, | 439,240 00 | | |
| Loans on personal security, | 446,550 00 | | |
| Loans to counties, cities or towns (notes), | 63,400 00 | | |
| Deposits in banks, on interest, | 19,396 45 | | |
| Deposits in banks, not on interest, | 5,252 83 | | |
| Expense account, | 2,111 14 | | |
| Real estate, | 153 60 | | |
| | $1,426,393 70 | | $1,426,393 70 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Union Bank, Boston, | $19,396 45 |
| Concord National Bank, Concord, | 5,252 83 |

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## Middlesex Institution for Savings — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 66 | Blackstone N'l Bank, Boston, | $6,600 | $6,600 00 | $6,600 00 |
| 100 | Boston Nat'l Bank, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 50 | Central Nat'l Bank, Boston, | 5,000 | 6,500 00 | 5,000 00 |
| 58 | Columbian N'l Bank, Boston, | 5,800 | 5,626 00 | 5,800 00 |
| 27 | Continental N'l Bank, Boston, | 2,700 | 2,916 00 | 2,700 00 |
| 150 | Eliot National Bank, Boston, | 15,000 | 19,500 00 | 15,000 00 |
| 100 | Faneuil Hall N'l B'k, Boston, | 10,000 | 13,350 00 | 10,000 00 |
| 28 | First National Bank, Boston, | 2,800 | 6,713 60 | 2,800 00 |
| 21 | Hamilton Nat'l Bank, Boston, | 2,100 | 2,247 00 | 2,100 00 |
| 175 | Howard Nat'l Bank, Boston, | 17,500 | 16,450 00 | 17,500 00 |
| 50 | Lincoln Nat'l Bank, Boston, | 5,000 | 3,900 00 | 5,000 00 |
| 50 | Market Nat'l Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 150 | Merchants' N'l Bank, Boston, | 15,000 | 24,000 00 | 15,000 00 |
| 103 | N'l B'k of Commerce, Boston, | 10,300 | 11,536 00 | 10,300 00 |
| 100 | N'l B'k of No. America, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 100 | National City Bank, Boston, | 10,000 | 8,100 00 | 10,000 00 |
| 125 | National Eagle Bank, Boston, | 12,500 | 10,343 75 | 12,500 00 |
| 72 | N'l Hide & Leather B'k, Boston, | 7,200 | 7,632 00 | 7,200 00 |
| 200 | National Revere Bank, Boston, | 20,000 | 18,000 00 | 20,000 00 |
| 100 | Nat'l Webster Bank, Boston, | 10,000 | 10,400 00 | 10,000 00 |
| 6 | Old Boston N'l Bank, Boston, | 600 | 654 00 | 600 00 |
| 45 | Second Nat'l Bank, Boston, | 4,500 | 8,010 00 | 4,500 00 |
| 100 | Shawmut Nat'l Bank, Boston, | 10,000 | 10,950 00 | 10,000 00 |
| 100 | Shoe & Leather N'l B'k, Boston, | 10,000 | 9,000 00 | 10,000 00 |
| 111 | State National Bank, Boston, | 11,100 | 12,432 00 | 11,100 00 |
| 100 | Tremont Nat'l Bank, Boston, | 10,000 | 8,900 00 | 10,000 00 |
| 100 | Concord Nat'l Bank, Concord, | 10,000 | 15,000 00 | 10,000 00 |
| | | $238,700 | $263,359 75 | $238,700 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R 4½s, | $25,000 | $29,000 00 | $25,000 00 |
| Concord & Montreal R R. 4s, | 47,000 | 48,880 00 | 47,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 10,000 | 10,500 00 | 10,000 00 |
| Eastern R R. 6s, | 37,000 | 44,400 00 | 37,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 20,200 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,750 00 | 25,000 00 |
| Maine Central R.R. 4s, | 5,000 | 5,050 00 | 5,000 00 |
| Maine Central R R. 4½s, | 20,000 | 21,600 00 | 20,000 00 |
| Sullivan County R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| | $199,000 | $216,780 00 | $199,000 00 |

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## Middlesex Institution for Savings — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $19,396 45 | 2 per cent. | $25,000 00 | 4⅜ per cent. | $166,090 00 | 6 per cent. |
| 33,400 00 | 4 " | 53,000 00 | 4¾ " | 5,400 00 | 6½ " |
| 184,000 00 | 4¼ " | 268,900 00 | 5 " | 700 00 | 7 " |
| 150,500 00 | 4½ " | 62,200 00 | 5½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $8,589 68 |
| Estimated value of the same, | | 8,589 68 |
| Assessed value of the same, | | 5,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 4,000 00 |
| Assessed value of the same, | | 4,100 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 212 97 |
| Number of loans which are of an amount not exceeding $3,000 each, | 178 | |
| Aggregate amount of the same, | | 232,640 00 |
| Total number of loans upon real estate, | 181 | |
| Amount of investments from which no income is received, | | 8,589 68 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 64,443 45 |
| Times for the dividends fixed by the by-laws: first Tuesday in June and December. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $23,874 26<br>2 per cent., 24,655 52 | 48,529 78 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 487 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 386 | |
| Total number of open accounts Oct. 31, 1895, | 4,055 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,244 68 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 221,840 59 |
| Number of same, | 2,698 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 204,113 86 |
| Number of same, | 2,337 | |

Date of examination by commissioner: March 22.

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## MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 45.

JOHN P. DANIELS, *President.* JAMES E. WALKER, *Treasurer.*
JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES F. CLAFLIN, JOHN P. DANIELS,
JESSE A. TAFT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $255,500 00 | Deposits, | $1,773,195 14 |
| Bank stock as per schedule, | 182,278 99 | Guaranty fund, | 53,766 33 |
| Loans on bank stock, | 15,830 00 | Profit and loss account, | 9,592 97 |
| Railroad bonds as per schedule, | 151,000 00 | | |
| Loans on railroad stock, | 26,500 00 | | |
| Real estate (for banking purposes), | 25,000 00 | | |
| Real estate by foreclosure, | 11,913 00 | | |
| Loans on real estate, | 616,916 00 | | |
| Loans on personal security, | 432,670 00 | | |
| Loans to counties, cities or towns (notes), | 98,600 00 | | |
| Deposits in banks, on interest, | 10,231 24 | | |
| Deposits in banks, not on interest, | 10,115 21 | | |
| | $1,836,554 44 | | $1,836,554 44 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $1,231 24 |
| Milford National Bank, Milford, | 19,115 21 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 25 shares Home National Bank, Milford, | $2,200 00 |
| On 27 shares Milford National Bank, Milford, | 5,000 00 |
| On 15 shares Central National Bank, Boston, | |
| On 10 shares National Market Bank, Brighton, | |

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**Milford Savings Bank** — Continued.

| | |
|---|---|
| On 54 shares Milford National Bank, Milford, | $5,000 00 |
| On 20 shares Milford National Bank, Milford, | 2,000 00 |
| On 2 shares Milford National Bank, Milford, | 180 00 |
| On 7 shares Milford National Bank, Milford, | 650 00 |
| On 8 shares Milford National Bank, Milford, | 800 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 10 shares Boston & Albany R.R., | $1,500 00 |
| On 240 shares Boston & Maine R.R., | 25,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $25,000 | $27,620 00 | $25,000 00 |
| of Bridgeport, Conn., 4s, | 6,000 | 6,420 00 | 6,000 00 |
| of Cleveland, Ohio, 4s, | 14,000 | 14,400 00 | 14,000 00 |
| of Cleveland, Ohio, 5s, | 6,000 | 6,600 00 | 6,000 00 |
| of Dayton, Ohio, 4s, | 15,000 | 15,300 00 | 15,000 00* |
| of Grand Rapids, Mich., 4½s, | 6,000 | 6,600 00 | 6,000 00 |
| of New Britain, Conn, 4s, | 20,000 | 20,600 00 | 20,000 00 |
| of Newport, R. I., 4s, | 10,000 | 10,800 00 | 10,000 00 |
| of Portland, Me., 6s, | 2,000 | 2,500 00 | 2,000 00 |
| of Providence, R. I., 5s, | 25,000 | 28,600 00 | 25,000 00 |
| of Somerville, Mass., 4s, | 20,000 | 20,450 00 | 20,000 00 |
| of Woonsocket, R. I., 4s, | 15,000 | 15,375 00 | 15,000 00 |
| Town of Beverly, Mass, 4s, | 15,000 | 15,900 00 | 15,000 00 |
| of Framingham, Mass., 4s, | 20,000 | 20,900 00 | 20,000 00 |
| of Maynard, Mass., 4s, | 20,000 | 21,200 00 | 20,000 00 |
| of Milford, Mass., 6s, | 10,000 | 10,300 00 | 10,000 00 |
| of Weymouth, Mass, 4s, | 10,000 | 10,650 00 | 10,000 00 |
| United States 4s, | 16,500 | 18,397 50 | 16,500 00 |
| | $255,500 | $272,612 50 | $255,500 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlantic Nat'l Bank, Boston, | $1,000 | $1,260 00 | $1,530 00 |
| 50 | Atlas National Bank, Boston, | 5,000 | 6,150 00 | 6,500 00 |
| 15 | Blackstone N'l Bank, Boston, | 1,500 | 1,500 00 | 1,500 00 |
| 7 | Boylston Nat'l Bank, Boston, | 700 | 924 00 | 1,070 12 |
| 150 | Central Nat'l Bank, Boston, | 15,000 | 19,500 00 | 22,000 00 |

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**Milford Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Continental N'l B'k, Boston, . | $2,500 | $2,700 00 | $2,955 25 |
| 48 | Eliot National Bank, Boston, . | 4,800 | 6,240 00 | 5,682 99 |
| 40 | Freeman's N'l Bank, Boston, | 4,000 | 3,600 00 | 5,360 00 |
| 42 | Howard Nat'l Bank, Boston, . | 4,200 | 3,948 00 | 4,496 00 |
| 100 | National Bank of the Commonwealth, Boston, . . . | 10,000 | 13,900 00 | 13,900 00 |
| 110 | N'l B'k of Redemption, Boston, | 11,000 | 13,310 00 | 15,655 00 |
| 5 | Nat'l Eagle Bank, Boston, . | 500 | 410 00 | 588 75 |
| 25 | Nat'l Exchange Bank, Boston, | 2,500 | 3,125 00 | 3,581 25 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,659 50 |
| 30 | National Revere Bank, Boston, | 3,000 | 2,700 00 | 3,000 00 |
| 47 | National Union Bank, Boston, | 4,700 | 6,345 00 | 7,496 50 |
| 4 | Nat'l Webster Bank, Boston, | 400 | 416 00 | 400 00 |
| 78 | North National Bank, Boston, | 7,800 | 8,346 00 | 10,766 63 |
| 100 | Shawmut Nat'l Bank, Boston, . | 10,000 | 10,900 00 | 12,057 50 |
| 2 | Shoe & Leather N'l B'k, Boston, | 200 | 180 00 | 274 50 |
| 40 | Washington N'l Bank, Boston, | 4,000 | 4,320 00 | 5,505 00 |
| 100 | Home Nat'l Bank, Brockton, . | 10,000 | 17,500 00 | 10,000 00 |
| 18 | Hopkinton N'l B'k, Hopkinton, | 1,800 | 1,800 00 | 1,800 00 |
| 75 | Home National Bank, Milford, | 7,500 | 11,250 00 | 7,500 00 |
| 263 | Milford Nat'l Bank, Milford, | 26,300 | 39,450 00 | 28,000 00 |
| | | $148,400 | $190,374 00 | $182,278 99 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $25,000 | $26,375 00 | $25,000 00 |
| Boston & Lowell R.R. 4s, . . | 20,000 | 20,800 00 | 20,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,500 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, . . | 15,000 | 17,475 00 | 15,000 00 |
| Fitchburg R.R. 4s, . . . . | 15,000 | 15,150 00 | 15,000 00 |
| Fitchburg R.R. 5s, . . . . | 15,000 | 16,875 00 | 15,000 00 |
| Milford & Woonsocket R.R. 5s, . | 4,000 | 4,360 00 | 4,000 00 |
| Old Colony R.R. 4s, . . . | 10,000 | 10,900 00 | 10,000 00 |
| Old Colony R.R. 6s, . . . . | 2,000 | 2,080 00 | 2,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 15,000 | 15,900 00 | 15,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| | $151,000 | $161,215 00 | $151,000 00 |

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**Milford Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $10,231 24 | 2 per cent. | $154,400 00 | 4½ per cent. | $92,175 00 | 6 per cent. |
| 311,700 00 | 4 " | 438,476 00 | 5 " | 950 00 | 6½ " |
| 20,000 00 | 4⅛ " | 11,800 00 | 5½ " | 3,015 00 | 7 " |
| 158,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $25,000 00 |
| Estimated value of the same, | | 25,000 00 |
| Assessed value of the same, | | 24,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,291 64 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 11,913 00 |
| Assessed value of the same, | | 14,700 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 372 | |
| Aggregate amount of the same, | | 360,647 24 |
| Total number of loans upon real estate, | 367 | |
| Amount of investments from which no income is received, | | 11,913 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 81,992 42 |
| Times for the dividends fixed by the by-laws: second Saturday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $32,762 12<br>2 per cent., 33,403 21 | 66,165 33 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 740 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 536 | |
| Total number of open accounts Oct. 31, 1895, | 5,439 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,596 54 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 326,888 49 |
| Number of same, | 4,525 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 314,924 25 |
| Number of same, | 4,117 | |
| Date of examination by commissioner: February 25. | | |

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Federal Reserve Bank of St. Louis

## MILLBURY SAVINGS BANK — MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 43.

LEVI L. WHITNEY, *President.* DAVID ATWOOD, *Treasurer.*
DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID T. MARCH, DAMIEN DUCHARME,
LEVI L. WHITNEY, A. ARMSBY,
IRA N. GODDARD, A. S. WINTER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $66,000 00 | Deposits, | $889,886 44 |
| Bank stock as per schedule, | 152,250 00 | Guaranty fund, | 34,000 00 |
| Loans on bank stock, | 21,040 00 | Interest account, | 27,858 49 |
| Railroad bonds as per schedule, | 64,000 00 | Profit and loss account, | 10,030 00 |
| Loans on railroad stock, | 150 00 | Suspense, | 50 00 |
| Real estate (for banking purposes), | 15,500 00 | Rents, | 100 00 |
| Real estate by foreclosure, | 6,690 36 | | |
| Loans on real estate, | 362,015 00 | | |
| Loans on personal security, | 171,410 00 | | |
| Loans to counties, cities or towns (notes), | 70,700 00 | | |
| Deposits in banks, on interest, | 30,233 38 | | |
| Expense account, | 459 12 | | |
| Insurance, | 110 37 | | |
| Cash on hand, | 1,366 70 | | |
| | $961,924 93 | | $961,924 93 |

Cash on Deposit in Bank: —

Millbury National Bank, Millbury, . . . . . $30,233 38

Loans on Bank Stock, amount on each: —

On 50 shares Millbury National Bank, Millbury, . . . . . $4,000 00
On 38 shares Millbury National Bank, Millbury, . . . . . 3,040 00
On 40 shares Spencer National Bank, Spencer, . . . . . 4,000 00
On 100 shares Broadway National Bank, Boston, . . . . . 10,000 00

Loan on Railroad Stock: —

On 1 share Boston & Albany R.R., . . . . . $150 00

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**Millbury Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Columbus, Ohio, 4s, | $10,000 | $10,050 00 | $10,000 00* |
| of Dubuque, Iowa, 6s, | 3,000 | 3,000 00 | 3,000 00 |
| of Grand Rapids, Mich., 4½s, | 15,000 | 16,500 00 | 15,000 00 |
| of Milwaukee, Wis., 5s, | 10,000 | 10,300 00 | 10,000 00 |
| of New Britain, Conn., 4s, | 10,000 | 11,500 00 | 10,000 00 |
| of Youngstown, Ohio, 5s, | 15,000 | 15,725 00 | 15,000 00 |
| Town of Westborough, Mass., 5s, | 3,000 | 3,390 00 | 3,000 00 |
| | $66,000 | $70,465 00 | $66,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlas National Bank, Boston, | $5,000 | $6,150 00 | $5,000 00 |
| 42 | Blackstone N'l Bank, Boston, | 4,200 | 4,200 00 | 4,200 00 |
| 49 | Boston National Bank, Boston, | 4,900 | 4,900 00 | 4,900 00 |
| 20 | Continental N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| 100 | Eliot National Bank, Boston, | 10,000 | 13,300 00 | 10,000 00 |
| 50 | First Ward N'l Bank, Boston, | 5,000 | 6,500 00 | 5,000 00 |
| 42 | Globe National Bank, Boston, | 4,200 | 3,570 00 | 4,200 00 |
| 25 | Hamilton Nat'l Bank, Boston, | 2,500 | 2,675 00 | 2,500 00 |
| 25 | Manufacturers' N'l B'k, Boston, | 2,500 | 2,500 00 | 2,500 00 |
| 23 | Merchants' N'l Bank, Boston, | 2,300 | 3,600 00 | 2,300 00 |
| 57 | N'l B'k of Commerce, Boston, | 5,700 | 6,327 00 | 5,700 00 |
| 200 | National Bank of the Commonwealth, Boston, | 20,000 | 27,800 00 | 20,000 00 |
| 15 | N'l B'k of No. America, Boston, | 1,500 | 1,605 00 | 1,500 00 |
| 12 | National Eagle Bank, Boston, | 1,200 | 996 00 | 1,200 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,300 00 | 5,000 00 |
| 40 | North Nat'l Bank, Boston, | 4,000 | 4,200 00 | 4,000 00 |
| 3 | Old Boston N'l Bank, Boston, | 300 | 327 00 | 300 00 |
| 35 | Second National Bank, Boston, | 3,500 | 6,265 00 | 3,500 00 |
| 25 | Shawmut N'l Bank, Boston, | 2,500 | 2,750 00 | 2,500 00 |
| 74 | Shoe & Leather N'l B'k, Boston, | 7,400 | 6,660 00 | 7,400 00 |
| 25 | South End Nat'l Bank, Boston, | 2,500 | 1,875 00 | 2,500 00 |
| 50 | State Nat'l Bank, Boston, | 5,000 | 5,600 00 | 5,000 00 |
| 20 | Suffolk National Bank, Boston, | 2,000 | 2,100 00 | 2,000 00 |
| 68 | Third National Bank, Boston, | 6,800 | 6,188 00 | 6,800 00 |
| 15 | Winthrop Nat'l Bank, Boston, | 1,500 | 1,965 00 | 1,500 00 |
| 40 | Grafton Nat'l Bank, Grafton, | 4,000 | 4,000 00 | 4,000 00 |
| 3 | Leicester N'l Bank, Leicester, | 300 | 400 00 | 300 00 |
| 168 | Millbury Nat'l Bank, Millbury, | 16,800 | 16,800 00 | 16,800 00 |

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**Millbury Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 40 | Second N'l B'k, Norwich, Ct., | $4,000 | $4,000 00 | $4,000 00 |
| 12½ | Oxford Nat'l Bank, Oxford, . | 1,250 | 1,250 00 | 1,250 00 |
| 36 | Central N'l Bank, Worcester, . | 3,600 | 5,220 00 | 3,600 00 |
| 27 | City Nat'l Bank, Worcester, . | 2,700 | 3,915 00 | 2,700 00 |
| 5 | Citizens' N'l B'k, Worcester, . | 500 | 650 00 | 500 00 |
| 17 | Mechanics' N'l B'k, Worcester, | 1,700 | 1,530 00 | 1,700 00 |
| 50 | Quinsigamond National Bank, Worcester, . . . . | 5,000 | 7,000 00 | 5,000 00 |
| 9 | Worcester N'l B'k, Worcester, | 900 | 1,305 00 | 900 00 |
| | | $152,250 | $175,583 00 | $152,250 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, . . . . . | $4,000 | $4,000 00 | $4,000 00 |
| Fitchburg R R. 4½, . . . . . | 10,000 | 10,100 00 | 10,000 00 |
| Fitchburg R R 5s, . . . . . | 10,000 | 10,700 00 | 10,000 00 |
| Providence & Worcester R R. 6s, . | 20,000 | 20,600 00 | 20,000 00 |
| Vermont & Massachusetts R R. 5s, . | 10,000 | 10,700 00 | 10,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 10,000 | 11,900 00 | 10,000 00 |
| | $64,000 | $68,000 00 | $64,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $30,233 38 | 3 per cent. | $63,100 00 | 4½ per cent. | $5,000 00 | 5½ per cent. |
| 64,100 00 | 4 " | 25,000 00 | 4¾ " | 167,265 00 | 6 " |
| 79,000 00 | 4¼ " | 221,850 00 | 5 " | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $15,500 00 |
| Estimated value of the same, . . . . . | 18,000 00 |
| Assessed value of the same, . . . . . | 11,800 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 586 37 |

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## Millbury Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | $6,690 36 |
| Assessed value of the same, | | 13,870 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 235 | |
| Aggregate amount of the same, | | 340,890 00 |
| Total number of loans upon real estate, | 242 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 45,188 08 |
| Times for the dividends fixed by the by-laws: second Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,601 41<br>2 per cent., 16,913 82 | 33,515 23 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 219 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 166 | |
| Total number of open accounts Oct. 31, 1895, | 2,061 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,142 99 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 109,939 88 |
| Number of same, | 1,465 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 105,632 61 |
| Number of same, | 1,205 | |

Date of examination by commissioner: April 4.

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## MILLIS SAVINGS BANK — MILLIS.

Incorporated March 4, 1892. Present number of corporators, 52.

MOSES C. ADAMS, *President.* OSGOOD T. DEAN, *Treasurer.*

OSGOOD T. DEAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LOUIS LACROIX, ASAHEL F. LOVELL,
MOSES C. ADAMS, GEORGE C. THRASHER,
HENRY T. RICHARDSON.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans on real estate, | $3,950 00 | Deposits, | $8,045 49 |
| Loans on personal security,* | 3,115 00 | Guaranty fund, | 82 65 |
| Deposits in banks, on interest, | 817 56 | Interest account, | 99 61 |
| Expense account, | 28 03 | Profit and loss account, | 54 12 |
| Office furniture, | 270 53 | | |
| Cash on hand, | 100 75 | | |
| | $8,281 87 | | $8,281 87 |

* Since reduced within the legal limit.

Cash on Deposit in Bank: —

Shoe & Leather National Bank, Boston, . . . . . $817 56†

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $817 56 | 2 per cent. | $6,740 00 | 6 per cent. | $325 00 | 8 per cent. |

† This deposit, in excess of limit, has since been reduced.

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**Millis Savings Bank** — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 12 | |
| Aggregate amount of the same, | | $7,065 00 |
| Total number of loans upon real estate, | 5 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 489 30 |
| Times for the dividends fixed by the by-laws: second Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct 31, 1895, | 2 per cent., $111 89<br>2 per cent., 122 22 | 234 11 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 57 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 52 | |
| Total number of open accounts Oct. 31, 1895, | 113 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 133 78 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 14,568 38 |
| Number of same, | 271 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 14,546 67 |
| Number of same, | 234 | |
| Date of examination by commissioner: January 11 | | |

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Federal Reserve Bank of St. Louis

## MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated Feb. 26, 1872. Present number of corporators, 24.

WILLIAM M. KNIFFEN, *President.* WILLIAM C. SPAULDING, *Treasurer.*
WILLIAM C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THEODORE S. HEATH, HUBBARD F. THOMPSON,
WILLIAM C. SPAULDING, C. R. VAN BUSKIRK,
C. E. BOSTWICK.

Open for business Monday and Friday, 9 A.M. to 12 M ; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $13,830 25 | Deposits, | $123,082 34 |
| Bank stock as per schedule, | 11,645 50 | Guaranty fund, | 3,899 03 |
| Railroad bonds as per schedule, | 38,595 00 | Interest account, | 703 58 |
| Loans on real estate, | 43,900 00 | Profit and loss account, | 1,758 67 |
| Loans on personal security, | 20,460 00 | | |
| Deposits in banks, not on interest, | 1,012 87 | | |
| | $129,443 62 | | $129,443 62 |

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge, . . . . . $1,012 87

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Providence, R. I., 5s, | $6,000 | $6,500 00 | $6,975 00 |
| of Sioux City, Iowa, 6s, | 3,700 | 3,855 25 | 3,855 25 |
| Town of Rockingham, Vt., 4s, | 3,000 | 3,000 00 | 3,000 00 |
| | $12,700 | $13,355 25 | $13,830 25 |

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**Miners' Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | National Mahaiwe Bank, Great Barrington, | $1,000 | $1,457 50 | $1,457 50 |
| 20 | City Nat'l Bank, Holyoke, | 2,000 | 2,240 00 | 2,240 00 |
| 5 | Lee National Bank, Lee, | 500 | 700 00 | 700 00 |
| 15 | Berkshire N'l B'k, No. Adams, | 1,500 | 1,750 00 | 1,840 00 |
| 11 | Pittsfield N'l Bank, Pittsfield, | 1,100 | 2,078 00 | 2,078 00 |
| 4 | Agawam N'l B'k, Springfield, | 400 | 460 00 | 480 00 |
| 5 | First Nat'l Bank, Springfield, | 500 | 600 00 | 750 00 |
| 14 | Housatonic Nat'l Bank, Stockbridge, | 1,400 | 2,170 00 | 2,100 00 |
| | | $8,400 | $11,455 50 | $11,645 50 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $2,000 | $2,050 00 | $2,050 00 |
| Boston & Maine R R. 4s, | 3,000 | 3,000 00 | 3,000 00 |
| Dexter & Piscataquis R.R. 4s, | 4,000 | 3,960 00 | 3,960 00 |
| Fitchburg R.R. 4s, | 3,000 | 3,000 00 | 2,970 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 10,000 | 11,000 00 | 11,175 00 |
| Upper Coos R.R. 4½s, | 8,000 | 8,720 00 | 8,720 00 |
| Vermont & Massachusetts R.R. 5s, | 6,000 | 6,500 00 | 6,720 00 |
| | $36,000 | $38,230 00 | $38,595 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $43,930 00 | 5 per cent. | $2,970 00 | 5½ per cent. | $17,460 00 | 6 per cent. |

Number of loans which are of an amount not exceeding $3,000 each, . 45
Aggregate amount of the same, . . . . . $37,960 00
Total number of loans upon real estate, . . . . . 40
Amount of investments from which no income is received, . . . . 2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 6,283 04
Times for the dividends fixed by the by-laws: first Wednesday in January and July.

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## Miners' Savings Bank — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,496 05<br>2 per cent., 2,429 89 | $4,925 94 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 40 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 38 | |
| Total number of open accounts Oct. 31, 1895, | 394 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 577 95 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 12,368 69 |
| Number of same, | 222 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 21,467 27 |
| Number of same, | 280 | |

Date of examination by commissioner: September 30.

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Federal Reserve Bank of St. Louis

## MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 27.

EDWARD F. MORRIS, *President.* FRANK E. MORRIS, *Treasurer.*
FRANK E. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. D. NORCROSS, E. F. MORRIS,
R. M. REYNOLDS, D. G. POTTER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $117,000 00 | Deposits, | $865,038 49 |
| Bank stock as per schedule, | 42,400 00 | Guaranty fund, | 42,000 00 |
| Loans on bank stock, | 5,500 00 | Interest account, | 28,888 05 |
| Railroad bonds as per schedule, | 95,000 00 | Profit and loss account, | 1,884 45 |
| Real estate (for banking purposes), | 39,000 00 | | |
| Loans on real estate, | 568,470 00 | | |
| Loans on personal security, | 13,700 00 | | |
| Deposits in banks, on interest, | 54,078 16 | | |
| Deposits in banks, not on interest, | 1,775 92 | | |
| Expense account, | 248 19 | | |
| Cash on hand, | 638 72 | | |
| | $937,810 99 | | $937,810 99 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| City National Bank, Holyoke, | $5,000 00 |
| Monson National Bank, Monson, | 1,775 92 |
| Agawam National Bank, Springfield, | 7,500 00 |
| Chicopee National Bank, Springfield, | 10,000 00 |
| John Hancock National Bank, Springfield, | 10,000 00 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 5,490 73 |
| Springfield National Bank, Springfield, | 6,087 43 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 43 shares Monson National Bank, Monson, | $3,500 00 |
| On 20 shares Palmer National Bank, Palmer, | 2,000 00 |

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**Monson Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $10,000 | $10,300 00 | $10,000 00 |
| of Chicago, Ill., 4s, | 10,000 | 10,100 00 | 10,000 00* |
| of Cleveland, Ohio, 5s, | 10,000 | 10,900 00 | 10,000 00 |
| of Everett, Mass., 4s, | 10,000 | 10,800 00 | 10,000 00 |
| of Grand Rapids, Mich., 4½s, | 10,000 | 11,000 00 | 10,000 00 |
| of Lynn, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Malden, Mass., 4s, | 10,000 | 10,800 00 | 10,000 00 |
| of Newton, Mass, 4s, | 7,000 | 7,400 00 | 7,000 00 |
| of Youngstown, Ohio, 5s, | 10,000 | 10,600 00 | 10,000 00 |
| Town of Burlington, Vt., 4s, | 5,000 | 5,100 00 | 5,000 00 |
| of Methuen, Mass., 4s, | 5,000 | 5,325 00 | 5,000 00 |
| of Monson, Mass., 4s, | 20,000 | 21,100 00 | 20,000 00 |
| | $117,000 | $123,825 00 | $117,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Blackstone Nat'l B'k, Boston, | $1,000 | $1,000 00 | $1,000 00 |
| 25 | Eliot National Bank, Boston, | 2,500 | 3,325 00 | 2,500 00 |
| 5 | Massachusetts N'l B'k, Boston, | 500 | 500 00 | 500 00 |
| 30 | Merchants' N'l Bank, Boston, | 3,000 | 4,500 00 | 3,000 00 |
| 25 | N'l B'k of Commerce, Boston, | 2,500 | 2,775 00 | 2,500 00 |
| 20 | N'l B'k of No. America, Boston, | 2,000 | 2,200 00 | 2,000 00 |
| 25 | N'l B'k of Redemption, Boston, | 2,500 | 3,000 00 | 2,500 00 |
| 20 | National Eagle Bank, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 5 | Nat'l Exchange Bank, Boston, | 500 | 625 00 | 500 00 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,050 00 | 1,000 00 |
| 11 | National Revere Bank, Boston, | 1,100 | 1,100 00 | 1,100 00 |
| 6 | Nat'l Webster Bank, Boston, | 600 | 624 00 | 600 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,100 00 | 2,000 00 |
| 5 | State National Bank, Boston, | 500 | 560 00 | 500 00 |
| 40 | Suffolk Nat'l Bank, Boston, | 4,000 | 4,200 00 | 4,000 00 |
| 10 | Tremont Nat'l Bank, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 25 | City National Bank, Holyoke, | 2,500 | 2,800 00 | 2,500 00 |
| 70 | Monson Nat'l Bank, Monson, | 7,000 | 9,800 00 | 7,000 00 |
| 19 | Agawam N'l B'k, Springfield, | 1,900 | 1,900 00 | 1,900 00 |
| 20 | City Nat'l Bank, Springfield, | 2,000 | 2,800 00 | 2,000 00 |
| 20 | First Nat'l Bank, Springfield, | 2,000 | 2,400 00 | 2,000 00 |
| 3 | Ware National Bank, Ware, | 300 | 330 00 | 300 00 |
| | | $42,400 | $50,589 00 | $42,400 00 |

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**Monson Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $10,000 | $10,225 00 | $10,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Boston & Providence R.R. 4s, | 10,000 | 10,600 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Connecticut River R R. 4s, | 10,000 | 10,600 00 | 10,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 10,000 | 10,500 00 | 10,000 00 |
| Eastern R.R. 6s, | 5,000 | 6,000 00 | 5,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,100 00 | 10,000 00 |
| Maine Central R.R. 4s, | 10,000 | 10,100 00 | 10,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,700 00 | 10,000 00 |
| | $95,000 | $99,625 00 | $95,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $54,078 16 | 4 per cent. | $566,070 00 | 5 per cent. | $21,600 00 | 6 per cent. |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $39,000 00 |
| Estimated value of the same, | | 39,000 00 |
| Assessed value of the same, | | 15,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,475 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 202 | |
| Aggregate amount of the same, | | 284,555 00 |
| Total number of loans upon real estate, | 257 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 47,094 21 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,180 64<br>2 per cent., 16,672 65 | 32,853 29 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 278 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 232 | |
| Total number of open accounts Oct. 31, 1895, | 2,088 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,006 90 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 152,795 38 |
| Number of same, | 1,357 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 145,109 86 |
| Number of same, | 1,166 | |

Date of examination by commissioner: August 22.

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## NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 41.

THADDEUS C. DEFRIEZ, *President.* GEORGE H. BROCK, *Treasurer.*
GEO. H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THADDEUS C. DEFRIEZ, ALMON T. MOWRY,
DAVID FOLGER, HENRY PADDOCK,
DAVID PARKER.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.; November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS | | LIABILITIES. | |
|---|---|---|---|
| Public funds, as per schedule, | $84,000 00 | Deposits, | $466,893 09 |
| Bank stock as per schedule, | 20,300 00 | Guaranty fund, | 18,156 19 |
| Loans on bank stock, | 725 00 | Profit and loss account, | 19,029 06 |
| Railroad bonds, as per schedule, | 63,500 00 | | |
| Real estate (for banking purposes), | 4,000 00 | | |
| Real estate by foreclosure, | 3,000 00 | | |
| Loans on real estate, | 278,971 74 | | |
| Loans on personal security, | 28,665 00 | | |
| Loans to counties, cities or towns (notes), | 3,000 00 | | |
| Loans on depositors' books, | 100 00 | | |
| Deposits in banks, on interest, | 14,205 93 | | |
| Deposits in banks, not on interest, | 2,174 29 | | |
| Expense account, | 591 03 | | |
| Cash on hand, | 845 35 | | |
| | $504,078 34 | | $504,078 34 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| North National Bank, Boston, | $8,775 26 |
| Shoe and Leather National Bank, Boston, | 5,430 67 |
| Pacific National Bank, Nantucket, | 2,174 29 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares Pacific National Bank, Nantucket, | $250 00 |
| On 6 shares Pacific National Bank, Nantucket, | 475 00 |

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**Nantucket Institution for Savings** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cleveland, Ohio, 5s, | $5,000 | $5,400 00 | $5,000 00 |
| of Cleveland, Ohio, 6s, | 3,000 | 3,045 00 | 3,000 00 |
| of Detroit, Mich., 7s, | 1,000 | 1,250 00 | 1,000 00 |
| of East Saginaw, Mich., 4½s, | 7,000 | 7,385 00 | 7,000 00 |
| of Fall River, Mass., 6s, | 6,000 | 6,630 00 | 6,000 00 |
| of Grand Rapids, Mich., 4½s, | 10,000 | 11,000 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, | 10,000 | 10,800 00 | 10,000 00 |
| of New London, Conn., 7s, | 1,000 | 1,260 00 | 1,000 00 |
| of Oshkosh, Wis , 4½s, | 2,500 | 2,625 00 | 2,500 00 |
| of Rockford, Ill., 4½s, | 4,000 | 4,280 00 | 4,000 00 |
| of Saginaw, Mich , 4½s, | 5,000 | 5,500 00 | 5,000 00 |
| of Scranton, Pa., 6s, | 3,500 | 3,570 00 | 3,500 00 |
| of Sioux City, Iowa, 4½s, | 15,000 | 15,750 00 | 15,000 00 |
| Town of Attleborough, Mass., 4s, | 5,000 | 5,300 00 | 5,000 00 |
| of Beverly, Mass., 4s, | 1,000 | 1,040 00 | 1,000 00 |
| District of Columbia 6s, | 5,000 | 5,800 00 | 5,000 00 |
| | $84,000 | $90,635 00 | $84,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 7 | Blackstone N'l Bank, Boston, | $700 | $700 00 | $700 00 |
| 10 | Boylston Nat'l Bank, Boston, | 1,000 | 1,310 00 | 1,000 00 |
| 10 | Columbian N'l Bank, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 10 | Continental N'l Bank, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| 15 | Eliot National Bank, Boston, | 1,500 | 1,995 00 | 1,500 00 |
| 10 | Faneuil Hall N'l B'k, Boston, | 1,000 | 1,330 00 | 1,000 00 |
| 19 | Lincoln Nat'l Bank, Boston, | 1,900 | 1,482 00 | 1,900 00 |
| 8 | Metropolitan N'l B'k, Boston, | 800 | 744 00 | 800 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,070 00 | 1,000 00 |
| 10 | Nat'l Exchange Bank, Boston, | 1,000 | 1,250 00 | 1,000 00 |
| 15 | National Revere Bank, Boston, | 1,500 | 1,395 00 | 1,500 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,100 00 | 2,000 00 |
| 10 | Old Boston N'l Bank, Boston, | 1,000 | 1,090 00 | 1,000 00 |
| 15 | Shawmut Nat'l Bank, Boston, | 1,500 | 1,650 00 | 1,500 00 |
| 10 | South End N'l Bank, Boston, | 1,000 | 750 00 | 1,000 00 |
| 14 | National Bank of Commerce, New Bedford, | 1,400 | 1,190 00 | 1,400 00 |
| 10 | Pacific N'l Bank, Nantucket, | 1,000 | 1,300 00 | 1,000 00 |
| | | $20,300 | $21,436 00 | $20,300 00 |

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## Nantucket Institution for Savings — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $15,000 | $15,225 00 | $15,000 00 |
| Boston & Lowell R.R. 5s, | 1,000 | 1,040 00 | 1,000 00 |
| Boston & Lowell R.R. 6s, | 4,000 | 4,040 00 | 4,000 00 |
| Boston & Maine R.R. 4s, | 5,000 | 5,225 00 | 5,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 6,000 | 6,420 00 | 6,000 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Fitchburg R.R. 6s, | 2,000 | 2,060 00 | 2,000 00 |
| Maine Central R.R. 7s, | 5,000 | 6,800 00 | 5,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,135 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 10,500 | 11,400 00 | 10,500 00 |
| | $63,500 | $67,595 00 | $63,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $8,775 26 | 2 per cent. | $27,200 00 | 4½ per cent. | $139,211 74 | 6 per cent. |
| 5,430 67 | 2½ " | 120,170 00 | 5 " | 530 00 | 7 " |
| 3,000 00 | 4 " | 21,350 00 | 5½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $4,000 00 |
| Estimated value of the same, | | 5,000 00 |
| Assessed value of the same, | | 5,400 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 275 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 3,000 00 |
| Assessed value of the same, | | 3,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 97 50 |
| Number of loans which are of an amount not exceeding $3,000 each, | 139 | |
| Aggregate amount of the same, | | 141,236 00 |
| Total number of loans upon real estate, | 174 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 24,867 85 |
| Times for the dividends fixed by the by-laws: second Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $8,738 49<br>2 per cent., 8,899 76 | 17,638 25 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 160 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 145 | |
| Total number of open accounts Oct. 31, 1895, | 1,289 | |

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**Nantucket Institution for Savings** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $1,647 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 73,269 58 |
| Number of same, | 840 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 78,362 32 |
| Number of same, | 1,095 | |

Date of examination by commissioner: August 16.

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Federal Reserve Bank of St. Louis

## NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Present number of corporators, 40.

JOHN O. WILSON, *President.* FREDERICK O. BASTON, *Treasurer.*
FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEONARD WINCH, FRANCIS BIGELOW,
WILLIAM NUTT, F. H. HAYES,
FREDERICK O. BASTON, ALBERT MEAD.

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

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $145,000 00 | Deposits, | $1,351,053 12 |
| Loans on public funds, | 620 00 | Guaranty fund, | 72,300 00 |
| Bank stock as per schedule, | 101,100 00 | Interest account, | 15,165 66 |
| Loans on bank stock, | 11,200 00 | Profit and loss account, | 28,523 80 |
| Railroad bonds as per schedule, | 124,000 00 | | |
| Real estate by foreclosure, | 4,283 56 | | |
| Loans on real estate, | 945,768 00 | | |
| Loans on personal security, | 29,127 00 | | |
| Loans to counties, cities or towns (notes), | 67,400 00 | | |
| Loans on depositors' books, | 615 00 | | |
| Deposits in banks, on interest, | 29,728 65 | | |
| Expense account, | 1,958 43 | | |
| Cash on hand, | 6,241 94 | | |
| | $1,467,042 58 | | $1,467,042 58 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| North National Bank, Boston, | $17,500 00 |
| Natick National Bank, Natick, | 12,228 65 |

Loan on Public Funds: —

| | |
|---|---|
| On $1,100 United States 4s, | $620 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 50 shares Natick National Bank, Natick, | $5,000 00* |
| On 40 shares Natick National Bank, Natick, | 4,000 00* |
| On 10 shares Natick National Bank, Natick, | 1,000 00† |
| On 10 shares Natick National Bank, Natick, | 1,000 00† |
| On 2 shares Natick National Bank, Natick, | 200 00* |

* These loans, in excess of the legal limit, have since been reduced.
† These loans, in excess of the legal limit, have since been paid.

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Federal Reserve Bank of St. Louis

**Natick Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $10,000 | $10,225 00 | $10,000 00 |
| of Boston, Mass., 6s, | 6,000 | 7,042 50 | 6,000 00 |
| of Fall River, Mass., 5s, | 17,000 | 19,835 00 | 17,000 00 |
| of Cambridge, Mass., 6s, | 7,000 | 8,392 50 | 7,000 00 |
| of Newton, Mass., 4s, | 14,000 | 14,805 00 | 14,000 00 |
| of Springfield, Ohio, 5s, | 9,000 | 9,547 50 | 9,000 00 |
| of Worcester, Mass., 4½s, | 6,000 | 6,555 00 | 6,000 00 |
| Town of Beverly, Mass., 4s, | 17,000 | 17,715 00 | 17,000 00 |
| of Brookline, Mass., 7s, | 10,000 | 10,675 00 | 10,000 00 |
| of Orange, Mass., 4s, | 15,000 | 15,377 50 | 15,000 00 |
| of Wellesley, Mass., 4s, | 9,000 | 9,495 00 | 9,000 00 |
| of Natick, Mass., 4s, | 25,000 | 26,375 00 | 25,000 00 |
| | $145,000 | $156,040 00 | $145,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 26 | Atlas National Bank, Boston, | $2,600 | $3,198 00 | $2,600 00 |
| 115 | Boston National B'k, Boston, | 11,500 | 11,500 00 | 11,500 00 |
| 7 | Boylston National B'k, Boston, | 700 | 924 00 | 700 00 |
| 27 | Central N'l Bank, Boston, | 2,700 | 3,510 00 | 2,700 00 |
| 13 | Columbian N'l Bank, Boston, | 1,300 | 1,248 00 | 1,300 00 |
| 5 | Continental N'l Bank, Boston, | 500 | 535 00 | 500 00 |
| 19 | Eliot Nat'l Bank, Boston, | 1,900 | 2,470 00 | 1,900 00 |
| 70 | Everett Nat'l Bank, Boston, | 7,000 | 5,950 00 | 7,000 00 |
| 62 | Howard Nat'l Bank, Boston, | 6,200 | 5,828 00 | 6,200 00 |
| 46 | Merchants' N'l B'k, Boston, | 4,600 | 7,360 00 | 4,600 00 |
| 10 | Metropolitan N'l B'k, Boston, | 1,000 | 930 00 | 1,000 00 |
| 15 | Monument N'l Bank, Boston, | 1,500 | 3,525 00 | 1,500 00 |
| 46 | N'l B'k of Commerce, Boston, | 4,600 | 5,152 00 | 4,600 00 |
| 42 | N'l B'k of the Commonwealth, Boston, | 4,200 | 5,796 00 | 4,200 00 |
| 51 | N'l B'k of No. America, Boston, | 5,100 | 5,406 00 | 5,100 00 |
| 14 | N'l B'k of Redemption, Boston, | 1,400 | 1,694 00 | 1,400 00 |
| 30 | N'l B'k of the Republic, Boston, | 3,000 | 4,560 00 | 3,000 00 |
| 15 | Nat'l Exchange Bank, Boston, | 1,500 | 1,875 00 | 1,500 00 |
| 27 | North National Bank, Boston, | 2,700 | 2,889 00 | 2,700 00 |
| 10 | Second National B'k, Boston, | 1,000 | 1,780 00 | 1,000 00 |
| 20 | South End N'l B'k, Boston, | 2,000 | 1,560 00 | 2,000 00 |
| 7 | State National Bank, Boston, | 700 | 784 00 | 700 00 |
| 20 | Winthrop N'l Bank, Boston, | 2,000 | 2,620 00 | 2,000 00 |
| 55 | Home Nat'l Bank, Brockton, | 5,500 | 10,450 00 | 5,500 00 |
| 32 | First National Bank, Chelsea, | 3,200 | 3,392 00 | 3,200 00 |

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**Natick Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 33 | Dedham Nat'l Bank, Dedham, | $3,300 | $4,026 00 | $3,300 00 |
| 37 | Wachusett N'l B'k, Fitchburg, | 3,700 | 7,400 00 | 3,700 00 |
| 120 | Natick National Bank, Natick, | 12,000 | 13,800 00 | 12,000 00 |
| 20 | Newton Nat'l Bank, Newton, | 2,000 | 1,640 00 | 2,000 00 |
| 17 | Framingham, N'l Bank, South Framingham, | 1,700 | 1,955 00 | 1,700 00 |
| | | $101,100 | $123,757 00 | $101,100 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $10,000 | $10,600 00 | $10,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | 6,000 | 6,750 00 | 6,000 00 |
| Boston & Lowell R.R. 4s, | 15,000 | 15,250 00 | 15,000 00 |
| Dexter & Piscataquis R.R. 4s, | 10,000 | 10,200 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,400 00 | 25,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,500 00 | 10,000 00 |
| Old Colony R.R. 4s, | 15,000 | 16,125 00 | 15,000 00 |
| Old Colony R R. 6s, | 5,000 | 5,175 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 18,000 | 19,260 00 | 18,000 00 |
| Worcester & Nashua R.R. 4s, | 10,000 | 10,150 00 | 10,000 00 |
| | $124,000 | $133,410 00 | $124,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $29,728 65 | 2 per cent. | $571,563 00 | 5 per cent. | $289,048 00 | 6 per cent. |
| 72,400 00 | 4 " | 101,930 00 | 5½ " | 8,289 00 | 6½ " |
| 11,500 00 | 4½ " | | | | |

| | |
|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | $4,283 56 |
| Assessed value of the same, | 3,625 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 509 |
| Aggregate amount of the same, | 639,958 65 |
| Total number of loans upon real estate, | 532 |

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**Natick Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $67,383 81 |
| Times for the dividends fixed by the by-laws: first Tuesday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $23,608 07<br>2 per cent., 24,296 57 | 47,904 64 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 802 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 472 | |
| Total number of open accounts Oct. 31, 1895, | 5,849 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,600 60 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 321,367 38 |
| Number of same, | 5,584 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 278,127 39 |
| Number of same, | 4,102 | |
| Date of examination by commissioner: March 26. | | |

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## NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 133.

LOUM SNOW, *President.* WILLIAM H. PITMAN, *Treasurer.*
JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM BAYLIES, LOUM SNOW,
THOMAS WILCOX, PARKMAN M. LUND,
WILLIAM R. WING, OTIS N. PIERCE,
FREDERICK S. ALLEN, GEORGE F. KINGMAN,
OLIVER P. BRIGHTMAN.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $974,500 00 | Deposits, | $5,945,382 13 |
| Loans on public funds, | 25,000 00 | Guaranty fund, | 251,253 72 |
| Bank stock as per schedule, | 192,800 00 | Interest account, | 13,630 16 |
| Loans on bank stock, | 45,400 00 | Surplus fund, | 56,792 53 |
| Railroad bonds as per schedule, | 384,500 00 | Discount account, | 9,397 10 |
| Loans on railroad stock, | 47,000 00 | Rent account, | 3,613 06 |
| Real estate (for banking purposes), | 92,855 44 | Profit and loss account, | 2,556 29 |
| Loans on real estate, | 2,192,589 41 | | |
| Loans on personal security, | 2,011,599 89 | | |
| Loans to counties, cities or towns (notes), | 236,500 00 | | |
| Loans on depositors' books, | 160 00 | | |
| Deposits in banks, on interest, | 67,593 07 | | |
| Expense account, | 3,491 25 | | |
| Cash on hand, | 8,635 93 | | |
| | $6,282,624 99 | | $6,282,624 99 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of Redemption, Boston, | $452 65 |
| Holyoke National Bank, Holyoke, | 15,000 00 |
| Citizens' National Bank, New Bedford, | 20,398 26 |
| First National Bank, New Bedford, | 1,326 14 |

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**New Bedford Five Cents Savings Bank** — Continued.

| | | |
|---|---|---|
| Mechanics' National Bank, New Bedford, | | $207 22 |
| Merchants' National Bank, New Bedford, | | 871 39 |
| National Bank of Commerce, New Bedford, | | 659 09 |
| Third National Bank, Springfield, | | 28,067 10 |
| Pynchon National Bank, Springfield, | | 611 22 |
| Loan on Public Funds: — | | |
| On $15,000 Town of Ipswich, Mass., 4s, | | $25,000 00 |
| On $10,000 Town of Attleborough, Mass., 4s, | | |
| Loans on Bank Stock, amount on each: — | | |
| On 19 shares Merchants' National Bank, New Bedford, | | $5,000 00 |
| On 34 shares National Bank of Commerce, New Bedford, | | |
| On 10 shares Citizens' National Bank, New Bedford, | | |
| On 8 shares National Exchange Bank, Boston, | | 2,000 00 |
| On 7 shares Globe National Bank, Boston, | | |
| On 13 shares Suffolk National Bank, Boston, | | |
| On 2 shares National Bank of Redemption, Boston, | | |
| On 11 shares North National Bank, Boston, | | 600 00 |
| On 112 shares National Bank of Commerce, New Bedford, | | 7,000 00 |
| On 95 shares Citizens' National Bank, New Bedford, | | 9,500 00 |
| On 22 shares Eliot National Bank, Boston, | | 3,600 00 |
| On 15 shares North National Bank, Boston, | | |
| On 31 shares Citizens' National Bank, New Bedford, | | 2,700 00 |
| On 11 shares First National Bank, New Bedford, | | 1,000 00 |
| On 100 shares Broadway National Bank, Boston, | | 10,000 00 |
| On 43 shares Fourth National Bank, Boston, | | 4,000 00 |
| Loans on Railroad Stock, amount on each: — | | |
| On 392 shares Boston & Maine R.R., | | $45,000 00 |
| On 8 shares Boston & Albany R.R., | | 2,000 00 |
| On 16 shares Fitchburg R.R., | | |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $66,000 | $70,620 00 | $66,000 00 |
| of Bay City, Mich., 4s, | 13,000 | 13,315 00 | 13,000 00 |
| of Bay City, Mich., 5s, | 5,000 | 5,950 00 | 5,000 00 |
| of Boston, Mass., 3½s, | 50,000 | 51,500 00 | 50,000 00 |
| of Boston, Mass., 4s, | 10,000 | 10,700 00 | 10,000 00 |
| of Chelsea, Mass., 4s, | 20,000 | 20,600 00 | 20,000 00 |
| of Cleveland, Ohio, 4½s, | 25,000 | 26,250 00 | 25,000 00 |
| of Danbury, Conn., 4s, | 30,000 | 31,200 00 | 30,000 00 |
| of Dayton, Ohio, 5s, | 50,000 | 55,100 00 | 50,000 00* |
| of Detroit, Mich., 4s, | 50,000 | 54,750 00 | 50,000 00 |

* A legal investment when made.

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**New Bedford Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Detroit, Mich., 7s, | $7,000 | $7,640 00 | $7,000 00 |
| of East Saginaw, Mich., 5s, | 25,000 | 27,250 00 | 25,000 00 |
| of Fall River, Mass., 4s, | 10,000 | 11,100 00 | 10,000 00 |
| of Fall River, Mass., 5s, | 17,000 | 19,890 00 | 17,000 00 |
| of Fall River, Mass., 6s, | 73,000 | 84,680 00 | 73,000 00 |
| of Grand Rapids, Mich., 5s, | 50,000 | 57,000 00 | 50,000 00 |
| of Holyoke, Mass., 6s, | 50,000 | 54,500 00 | 50,000 00 |
| of Lynn, Mass., 4s, | 25,000 | 26,625 00 | 25,000 00 |
| of Manchester, N. H., 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of Meriden, Conn., 4s, | 20,000 | 20,700 00 | 20,000 00 |
| of New Bedford, Mass., 6s, | 38,000 | 39,800 00 | 38,000 00 |
| of New Haven, Conn., 3½s, | 50,000 | 50,000 00 | 50,000 00 |
| of Newton, Mass., 4s, | 50,000 | 52,750 00 | 50,000 00 |
| of Norwich, Conn., 6s, | 13,000 | 13,715 00 | 13,000 00 |
| of Saginaw, Mich., 5½s, | 10,000 | 12,100 00 | 10,000 00 |
| Town of Middleborough, Mass. (Fire District), 4s, | 67,500 | 68,850 00 | 67,500 00 |
| United States 4s, | 10,000 | 11,150 00 | 10,000 00 |
| United States 5s, | 40,000 | 45,800 00 | 40,000 00 |
| United States 6s, | 50,000 | 54,480 00 | 50,000 00 |
| | $974,500 | $1,051,015 00 | $974,500 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | First National Bank, Boston, | $10,000 | $23,975 00 | $10,000 00 |
| 100 | Merchants' N'l Bank, Boston, | 10,000 | 16,000 00 | 10,000 00 |
| 120 | Nat'l Revere Bank, Boston, | 12,000 | 11,160 00 | 12,000 00 |
| 20 | State National Bank, Boston, | 2,000 | 2,240 00 | 2,000 00 |
| 25 | Tremont Nat'l Bank, Boston, | 2,500 | 2,225 00 | 2,500 00 |
| 15 | Winthrop Nat'l Bank, Boston, | 1,500 | 1,965 00 | 1,500 00 |
| 100 | Franklin N'l Bank, Franklin, | 10,000 | 11,000 00 | 10,000 00 |
| 325 | First N'l B'k, New Bedford, | 32,500 | 49,725 00 | 32,500 00 |
| 200 | Citizens' N'l B'k, New Bedford, | 20,000 | 24,000 00 | 20,000 00 |
| 523 | Merchants' Nat'l Bank, New Bedford, | 52,300 | 107,215 00 | 52,300 00 |
| 300 | National Bank of Commerce, New Bedford, | 30,000 | 25,500 00 | 30,000 00 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 20,000 00 | 10,000 00 |
| | | $192,800 | $295,005 00 | $192,800 00 |

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**New Bedford Five Cents Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $89,000 | $90,557 50 | $89,000 00 |
| Boston & Maine R.R. 4s, | 50,000 | 52,000 00 | 50,000 00 |
| Eastern R.R. 6s, | 52,500 | 63,000 00 | 52,500 00 |
| Fitchburg R.R. 4s, | 50,000 | 50,250 00 | 50,000 00 |
| Fitchburg R.R. 4½s, | 118,000 | 119,180 00 | 118,000 00 |
| Old Colony R.R. 6s, | 25,000 | 25,750 00 | 25,000 00 |
| | $384,500 | $400,737 50 | $384,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,929 52 | 2 per cent. | $100,000 00 | 3 8/10 per cent. | $282,900 13 | 4¾ per cent. |
| 30,663 55 | 2½ " | 25,000 00 | 3⅞ " | 788,912 33 | 5 " |
| 35,000 00 | 3 " | 839,100 00 | 4 " | 25,000 00 | 5¼ " |
| 50,000 00 | 3½ " | 444,000 00 | 4¼ " | 847,845 50 | 5½ " |
| 10,000 00 | 3⅝ " | 864,304 89 | 4½ " | 211,186 45 | 6 " |
| 70,000 00 | 3¾ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $92,855 44 |
| Estimated value of the same, | | 115,000 00 |
| Assessed value of the same, | | 93,350 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,722 76 |
| Number of loans which are of an amount not exceeding $3,000 each, | 628 | |
| Aggregate amount of the same, | | 811,058 05 |
| Total number of loans upon real estate, | 718 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 270,469 89 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $106,676 18<br>2 per cent., 111,128 48 | 217,804 66 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 3,168 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,883 | |
| Total number of open accounts Oct. 31, 1895, | 20,709 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 13,923 77 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,188,831 99 |
| Number of same, | 20,909 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 918,273 77 |
| Number of same, | 12,511 | |

Date of examination by commissioner: September 19.

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## NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 113.

WILLIAM WATKINS, *President.* CHAS. H. PEIRCE, *Treasurer.*
WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WATKINS, EDWARD D. MANDELL,
HORATIO HATHAWAY, GILBERT ALLEN,
EDWARD S. TABER, ANDREW G. PIERCE,
WILLIAM W. CRAPO.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $3,056,000 00 | Deposits, | $12,143,357 81 |
| Loans on public funds, | 25,000 00 | Guaranty fund, | 605,000 00 |
| Bank stock as per schedule, | 1,376,860 00 | Profit and loss account, | 139,601 00 |
| Loans on bank stock, | 17,550 00 | Foreclosure account, | 2,284 91 |
| Railroad bonds as per schedule, | 699,000 00 | | |
| Loans on railroad stock, | 8,000 00 | | |
| Real estate (for banking purposes), | 65,852 81 | | |
| Loans on real estate, | 2,688,421 00 | | |
| Loans on personal security, | 4,253,992 49 | | |
| Loans to counties, cities or towns (notes), | 302,150 00 | | |
| Deposits in banks, on interest, | 372,609 48 | | |
| Expense account, | 1,045 40 | | |
| Cash on hand, | 23,762 54 | | |
| | $12,890,243 72 | | $12,890,243 72 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $51,465 77 |
| National Revere Bank, Boston, | 40,773 45 |
| Shoe & Leather National Bank, Boston, | 50,360 20 |
| Citizens' National Bank, New Bedford, | 61,501 02 |
| First National Bank, New Bedford, | 61,776 92 |
| Mechanics' National Bank, New Bedford, | 13,012 60 |
| Merchants' National Bank, New Bedford, | 11,253 15 |
| National Bank of Commerce, New Bedford, | 82,466 37 |

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## New Bedford Institution for Savings — Continued.

Loan on Public Funds: —

| | |
|---|---|
| On $25,000 Town of Ipswich, Mass., 4s, | $25,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 13 shares Mechanics' National Bank, New Bedford, | $1,000 00 |
| On 9 shares Merchants' National Bank, New Bedford, | |
| On 12 shares Mechanics' National Bank, New Bedford, | 600 00 |
| On 10 shares First National Bank, New Bedford, | |
| On 10 shares National Bank of Commerce, New Bedford | 1,755 00 |
| On 25 shares Falmouth National Bank, Falmouth, | |
| On 6 shares National Bank of Commerce, New Bedford, | 1,000 00 |
| On 17 shares First National Bank, New Bedford, | |
| On 9 shares First National Bank, New Bedford, | 4,300 00 |
| On 15 shares Mechanics' National Bank, New Bedford, | |
| On 22 shares National Bank of Commerce, New Bedford, | |
| On 9 shares First National Bank, New Bedford, | 800 00 |
| On 10 shares Mechanics' National Bank, New Bedford, | 1,000 00 |
| On 5 shares Mechanics' National Bank, New Bedford, | 500 00 |
| On 5 shares Mechanics' National Bank, New Bedford, | 500 00 |
| On 20 shares Citizens' National Bank, New Bedford, | 970 00 |
| On 60 shares Citizens' National Bank, New Bedford, | 5,000 00 |
| On 7 shares Southbridge National Bank, Southbridge, | 125 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 50 shares Boston & Albany R.R., | $7,500 00 |
| On 4 shares Boston & Albany R.R., | 500 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $100,000 | $106,000 00 | $100,000 00 |
| of Bath, Me., 6s, | 13,000 | 13,650 00 | 13,000 00* |
| of Boston, Mass., 4s, | 100,000 | 101,000 00 | 100,000 00 |
| of Boston, Mass., 5s, | 482,000 | 531,100 00 | 482,000 00 |
| of Boston, Mass., 6s, | 1,000 | 1,170 00 | 1,000 00 |
| of Cambridge, Mass., 6s, | 1,000 | 1,160 00 | 1,000 00 |
| of Chelsea, Mass., 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of Chelsea, Mass., 6s, | 25,000 | 25,500 00 | 25,000 00 |
| of Cleveland, Ohio, 4½s, | 100,000 | 105,000 00 | 100,000 00 |
| of Cleveland, Ohio, 5s, | 11,000 | 11,770 00 | 11,000 00 |
| of Cleveland, Ohio, 6s, | 14,000 | 14,280 00 | 14,000 00 |
| of Danbury, Conn., 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of Dayton, Ohio, 5s, | 100,000 | 108,000 00 | 100,000 00* |
| of Detroit, Mich., 4s, | 300,000 | 327,000 00 | 300,000 00 |
| of East Saginaw, Mich., 5s, | 60,000 | 61,200 00 | 60,000 00 |
| of Fall River, Mass., 5s, | 1,000 | 1,030 00 | 1,000 00 |
| of Fall River, Mass., 6s, | 1,000 | 1,010 00 | 1,000 00 |
| of Fort Wayne, Ind., 6s, | 31,000 | 32,860 00 | 31,000 00 |

* Legal investments when made.

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**New Bedford Institution for Savings** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Grand Rapids, Mich., 5s, | $130,000 | $148,200 00 | $130,000 00 |
| of Lawrence, Mass., 6s, | 2,000 | 2,160 00 | 2,000 00 |
| of Lowell, Mass., 4s, | 20,000 | 20,200 00 | 20,000 00 |
| of Lynn, Mass., 4s, | 162,000 | 166,860 00 | 162,000 00 |
| of Lynn, Mass., 6s, | 1,000 | 1,010 00 | 1,000 00 |
| of Middletown, Conn, 6s, | 28,000 | 28,560 00 | 28,000 00 |
| of Milwaukee, Wis., 5s, | 72,000 | 82,800 00 | 72,000 00 |
| of New Bedford, Mass, 3½s, | 25,000 | 25,000 00 | 25,000 00 |
| of New Bedford, Mass., 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of New Bedford, Mass., 5s, | 10,000 | 10,900 00 | 10,000 00 |
| of New Bedford, Mass., 6s, | 136,000 | 159,120 00 | 136,000 00 |
| of Pawtucket, R. I., 5s, | 5,000 | 5,150 00 | 5,000 00* |
| of Peoria, Ill., 4½s, | 50,000 | 53,500 00 | 50,000 00 |
| of Providence, R. I., 4s, | 50,000 | 56,500 00 | 50,000 00 |
| of Providence, R. I., 4½s, | 6,000 | 6,180 00 | 6,000 00 |
| of Providence, R. I., 5s, | 94,000 | 107,160 00 | 94,000 00 |
| of Providence, R. I., 6s, | 2,000 | 2,220 00 | 2,000 00 |
| of Salem, Mass., 4s, | 100,000 | 103,000 00 | 100,000 00 |
| of Springfield, Ohio, 4½s, | 60,000 | 63,000 00 | 60,000 00 |
| of Waltham, Mass., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Woonsocket, R. I., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Town of Attleborough, Mass., 7s, | 34,000 | 41,820 00 | 34,000 00 |
| District of Columbia 5s, | 84,000 | 88,200 00 | 84,000 00 |
| District of Columbia 6s, | 20,000 | 23,200 00 | 20,000 00 |
| United States 5s, | 300,000 | 342,000 00 | 300,000 00 |
| United States 4s, | 100,000 | 121,000 00 | 100,000 00 |
| | $3,056,000 | $3,332,470 00 | $3,056,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 360 | Atlas National Bank, Boston, | $36,000 | $44,280 | $36,000 00 |
| 150 | Boston Nat'l Bank, Boston, | 15,000 | 15,000 | 15,000 00 |
| 260 | Columbian N'l Bank, Boston, | 26,000 | 26,000 | 26,000 00 |
| 250 | Continental N'l Bank, Boston, | 25,000 | 27,000 | 25,000 00 |
| 90 | Eliot National Bank, Boston, | 9,000 | 11,970 | 9,000 00 |
| 30 | Everett Nat'l Bank, Boston, | 3,000 | 2,400 | 3,000 00 |
| 230 | First National Bank, Boston, | 23,000 | 54,970 | 23,000 00 |
| 90 | Hamilton Nat'l Bank, Boston, | 9,000 | 9,630 | 9,000 00 |
| 140 | Howard Nat'l Bank, Boston, | 14,000 | 13,580 | 14,000 00 |

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**New Bedford Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 440 | Massachusetts N'l B'k, Boston, | $44,000 | $37,400 | $44,000 00 |
| 230 | Merchants' N'l Bank, Boston, . | 23,000 | 35,650 | 23,000 00 |
| 100 | Monument Nat'l Bank, Boston, | 10,000 | 23,500 | 10,000 00 |
| 460 | N'l B'k of Commerce, Boston, . | 46,000 | 51,060 | 46,000 00 |
| 200 | National Bank of the Commonwealth, Boston, . . . | 20,000 | 27,800 | 20,000 00 |
| 380 | N'l B'k of No. America, Boston, | 38,000 | 40,280 | 38,000 00 |
| 200 | N'l B'k of Redemption, Boston, | 20,000 | 24,200 | 20,000 00 |
| 490 | N'l B'k of the Republic, Boston, | 49,000 | 74,480 | 49,000 00 |
| 30 | National City Bank, Boston, . | 3,000 | 2,430 | 3,000 00 |
| 170 | National Eagle Bank, Boston, | 17,000 | 13,940 | 17,000 00 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,500 | 2,000 00 |
| 200 | N'l Hide & Leather B'k, Boston, | 20,000 | 21,200 | 20,000 00 |
| 500 | National Revere Bank, Boston, | 50,000 | 46,000 | 50,000 00 |
| 130 | National Union B'k, Boston, . | 13,000 | 17,420 | 13,000 00 |
| 40 | New England N'l B'k, Boston, | 4,000 | 6,360 | 4,000 00 |
| 230 | North National Bank, Boston, | 23,000 | 24,150 | 23,000 00 |
| 530 | Second Nat'l Bank, Boston, . | 53,000 | 94,870 | 53,000 00 |
| 140 | Shawmut N'l Bank, Boston, . | 14,000 | 15,400 | 14,000 00 |
| 140 | Shoe & Leather N'l B'k, Boston, | 14,000 | 12,740 | 14,000 00 |
| 90 | State National Bank, Boston, . | 9,000 | 10,080 | 9,000 00 |
| 350 | Tremont Nat'l Bank, Boston, . | 35,000 | 31,150 | 35,000 00 |
| 130 | Washington N'l Bank, Boston, | 13,000 | 14,040 | 13,000 00 |
| 18 | Winthrop Nat'l Bank, Boston, | 1,800 | 2,358 | 1,800 00 |
| 200 | First National Bank, Chelsea, | 20,000 | 21,200 | 20,000 00 |
| 22 | Fairhaven N'l B'k, Fairhaven, | 1,760 | 1,540 | 1,760 00 |
| 200 | Fall River N'l B'k, Fall River, | 20,000 | 21,400 | 20,000 00 |
| 250 | Metacomet N'l B'k, Fall River, | 25,000 | 33,750 | 25,000 00 |
| 45 | Railroad Nat'l Bank, Lowell, . | 4,500 | 5,940 | 4,500 00 |
| 150 | First National Bank, Malden, . | 15,000 | 24,000 | 15,000 00 |
| 1000 | Citizens' N'l B'k, New Bedford, | 100,000 | 120,000 | 100,000 00 |
| 1356 | First N'l Bank, New Bedford, . | 135,600 | 207,468 | 135,600 00 |
| 1000 | Mechanics' National Bank, New Bedford, . . . | 100,000 | 180,000 | 100,000 00 |
| 1096 | Merchants' National Bank, New Bedford, . . . | 109,600 | 224,680 | 109,600 00 |
| 1366 | National Bank of Commerce, New Bedford, . . . | 136,600 | 116,110 | 136,600 00 |
| 200 | Third Nat'l Bank, Springfield, | 20,000 | 40,000 | 20,000 00 |
| 70 | National Bank of South Reading, Wakefield, . . . | 7,000 | 8,050 | 7,000 00 |
| | | $1,376,860 | $1,837,976 | $1,376,860 00 |

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**New Bedford Institution for Savings** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s. | $13,000 | $14,820 00 | $13,000 00 |
| Boston & Lowell R.R. 4½s, | 20,000 | 20,800 00 | 20,000 00 |
| Boston & Lowell R.R. 5s, | 36,000 | 37,440 00 | 36,000 00 |
| Boston & Lowell R.R. 6s, | 44,000 | 44,440 00 | 44,000 00 |
| Boston & Maine R.R. 4s, | 200,000 | 208,000 00 | 200,000 00 |
| Concord & Montreal R.R. 4s, | 30,000 | 31,200 00 | 30,000 00 |
| Fitchburg R.R. 4½s, | 200,000 | 202,000 00 | 200,000 00 |
| Fitchburg R.R. 5s, | 38,000 | 39,520 00 | 38,000 00 |
| Old Colony R.R. 4s, | 50,000 | 54,000 00 | 50,000 00 |
| Old Colony R.R. 6s, | 68,000 | 70,040 00 | 68,000 00 |
| | $699,000 | $722,260 00 | $699,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $152,249 28 | 2 per cent. | $40,000 00 | 3½ per cent. | $1,239,529 19 | 4½ per cent. |
| 220,360 20 | 2½ " | 50,000 00 | 3⅝ " | 157,650 00 | 4¾ " |
| 40,000 00 | 2⅞ " | 865,550 00 | 3¾ " | 569,384 30 | 5 " |
| 20,000 00 | 3 " | 25,000 00 | 3⅞ " | 495,222 00 | 5½ " |
| 10,000 00 | 3¼ " | 2,544,100 00 | 4 " | 2,400 00 | 5¾ " |
| 200,000 00 | 3 7/16 " | 924,000 00 | 4¼ " | 112,278 00 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $65,852 81 |
| Estimated value of the same, | | 70,000 00 |
| Assessed value of the same, | | 70,650 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 422 | |
| Aggregate amount of the same, | | 542,406 30 |
| Total number of loans upon real estate, | 466 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 571,401 88 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $231,154 53<br>2 per cent., 233,527 72 | 464,682 25 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,344 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,838 | |
| Total number of open accounts Oct. 31, 1895, | 22,350 | |

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**New Bedford Institution for Savings** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $22,703 48 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,541,299 80 |
| Number of same, | 13,004 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,617,540 06 |
| Number of same, | 15,796 | |

Date of examination by commissioners: September 20.

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## NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 48.

MOSES H. FOWLER, *President.* J. A. MAYNARD, *Treasurer.*
J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. GREENLEAF, NATHANIEL DOLE,
MOSES H. FOWLER, WM. F. HOUSTON.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturday, 9 A.M to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $292,000 00 | Deposits, | $1,196,516 19 |
| Bank stock as per schedule, | 143,700 00 | Guaranty fund, | 63,644 85 |
| Loans on bank stock, | 33,500 00 | Interest account, | 72,817 91 |
| Railroad bonds as per schedule, | 171,000 00 | Profit and loss account, | 10,000 00 |
| Real estate (for banking purposes), | 30,000 00 | Premium account, | 6,140 05 |
| Real estate by foreclosure, | 2,000 00 | | |
| Loans on real estate, | 465,285 00 | | |
| Loans on personal security, | 159,500 00 | | |
| Deposits in banks, on interest, | 44,750 57 | | |
| Expense account, | 172 50 | | |
| Cash on hand, | 7,210 93 | | |
| | $1,349,119 00 | | $1,349,119 00 |

Cash on Deposit in Bank:—

| | |
|---|---|
| First National Bank, Newburyport, | $44,750 57 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 15 shares First National Bank, Newburyport, | $1,500 00 |
| On 20 shares First National Bank, Newburyport, | 2,000 00 |
| On 49 shares Ocean National Bank, Newburyport, | 2,000 00 |
| On 40 shares First National Bank, Ipswich, | 3,000 00 |
| On 50 shares Essex National Bank, Haverhill, | 5,000 00 |
| On 200 shares Broadway National Bank, Boston, | 20,000 00 |

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**Newburyport Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s. | $10,000 | $10,700 00 | $10,000 00 |
| of Boston, Mass., 3½s, | 20,000 | 20,600 00 | 20,000 00 |
| of Cambridge, Mass., 4s, | 20,000 | 22,200 00 | 20,000 00 |
| of Chicago, Ill., 4s, | 25,000 | 26,000 00 | 25,000 00* |
| of Danbury, Conn, 4s, | 14,000 | 14,700 00 | 14,000 00 |
| of Fall River, Mass., 5s., | 15,000 | 15,450 00 | 15,000 00 |
| of Grand Rapids, Mich., 4½s, | 15,000 | 16,500 00 | 15,000 00 |
| of Lynn, Mass., 4s, | 30,000 | 30,760 00 | 30,000 00 |
| of Marlborough, Mass., 4s, | 15,000 | 16,050 00 | 15,000 00 |
| of Meriden, Conn, 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Nashua, N. H, 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of Saginaw, Mich., 4s, | 10,000 | 10,250 00 | 10,000 00 |
| of Somerville, Mass., 4s, | 14,000 | 14,630 00 | 14,000 00 |
| of Somerville, Mass., 4½s, | 10,000 | 10,200 00 | 10,000 00 |
| of Taunton, Mass., 4s, | 14,000 | 14,700 00 | 14,000 00 |
| of Waltham, Mass., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| of Woonsocket, R. I., 4s, | 5,000 | 5,100 00 | 5,000 00 |
| Town of Arlington, Mass., 4s, | 5,000 | 5,225 00 | 5,000 00 |
| of Cranston, R. I., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| County of Aroostook, Me, 4½s, | 10,000 | 10,500 00 | 10,000 00* |
| | $292,000 | $306,165 00 | $292,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlantic N'l Bank, Boston, | $1,000 | $1,260 00 | $1,000 00 |
| 60 | Atlas National Bank, Boston, | 6,000 | 7,380 00 | 6,000 00 |
| 22 | Blackstone N'l B'k, Boston, | 2,200 | 2,194 50 | 2,200 00 |
| 100 | Boston National Bank, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 8 | Boylston Nat'l Bank, Boston, | 800 | 1,048 00 | 800 00 |
| 82 | Columbian Nat'l Bank, Boston, | 8,200 | 8,200 00 | 8,200 00 |
| 42 | Continental Nat'l B'k, Boston, | 4,200 | 4,536 00 | 4,200 00 |
| 33 | Eliot National Bank, Boston, | 3,300 | 4,389 00 | 3,300 00 |
| 50 | Everett National Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,250 00 | 5,000 00 |
| 10 | Hamilton Nat'l Bank, Boston, | 1,000 | 1,070 00 | 1,000 00 |
| 15 | Howard Nat'l Bank, Boston, | 1,500 | 1,445 00 | 1,500 00 |
| 76 | Market Nat'l Bank, Boston, | 7,600 | 6,080 00 | 7,600 00 |
| 18 | N'l B'k of Commerce, Boston, | 1,800 | 1,998 00 | 1,800 00 |
| 100 | National Bank of the Commonwealth, Boston, | 10,000 | 13,900 00 | 10,000 00 |

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**Newburyport Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | N'l B'k of No. America, Boston, | $1,000 | $1,067 50 | $1,000 00 |
| 23 | N'l B'k of the Republic, Boston, | 2,300 | 3,496 00 | 2,300 00 |
| 80 | National City Bank, Boston, . | 8,000 | 6,480 00 | 8,000 00 |
| 74 | National Eagle Bank, Boston, | 7,400 | 6,123 50 | 7,400 00 |
| 5 | Nat'l Exchange Bank, Boston, | 500 | 625 00 | 500 00 |
| 25 | N'l Hide & Leather B'k, Boston, | 2,500 | 2,650 00 | 2,500 00 |
| 37 | Nat'l Revere Bank, Boston, . | 3,700 | 3,436 37 | 3,700 00 |
| 24 | National Union Bank, Boston, | 2,400 | 3,237 00 | 2,400 00 |
| 37 | Nat'l Webster Bank, Boston, . | 3,700 | 3,848 00 | 3,700 00 |
| 10 | New England N'l B'k, Boston, | 1,000 | 1,590 00 | 1,000 00 |
| 10 | Shawmut N'l Bank, Boston, . | 1,000 | 1,100 00 | 1,000 00 |
| 70 | Shoe & Leather N'l B'k, Boston, | 7,000 | 6,370 00 | 7,000 00 |
| 12 | Suffolk Nat'l Bank, Boston, . | 1,200 | 1,257 00 | 1,200 00 |
| 158 | Third National Bank, Boston, . | 15,800 | 14,378 00 | 15,800 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,450 00 | 5,000 00 |
| 56 | First N'l Bank, Newburyport, | 5,600 | 7,224 00 | 5,600 00 |
| 50 | Mechanicks' N'l Bank, Newburyport, . . . . | 5,000 | 6,487 50 | 5,000 00 |
| 60 | Ocean N'l B'k, Newburyport, . | 3,000 | 3,000 00 | 3,000 00 |
| | | $143,700 | $148,570 37 | $143,700 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $30,000 | $30,600 00 | $30,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,450 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, . . | 35,000 | 40,425 00 | 35,000 00 |
| Concord & Montreal R.R. 4s, . . | 25,000 | 26,000 00 | 25,000 00 |
| Fitchburg R R. 4½s, . . . . | 25,000 | 25,250 00 | 25,000 00 |
| Fitchburg R.R. 5s, . . . . | 15,000 | 15,450 00 | 15,000 00 |
| St. Johnsbury & Lake Champlain R.R 5s, . . . . . | 10,000 | 11,900 00 | 10,000 00 |
| Upper Coos R.R. 4s, . . . | 10,000 | 10,100 00 | 10,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 11,000 | 11,440 00 | 11,000 00 |
| | $171,000 | $181,615 00 | $171,000 00 |

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**Newburyport Five Cents Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $44,750 57 | 2 per cent. | $74,800 00 | 4½ per cent. | $58,150 00 | 5½ per cent. |
| 64,500 00 | 4 " | 12,500 00 | 4⅝ " | 169,460 00 | 6 " |
| 21,000 00 | 4¼ " | 235,400 00 | 5 " | 2,475 00 | 7 " |
| 15,000 00 | 4⅜ " | 5,000 00 | 5¼ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $30,000 00 |
| Estimated value of the same, | | 35,000 00 |
| Assessed value of the same, | | 33,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 281 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 2,000 00 |
| Assessed value of the same, | | 5,250 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 267 | |
| Aggregate amount of the same, | | 266,285 00 |
| Total number of loans upon real estate, | 294 | |
| Amount of investments from which no income is received, | | 2,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 61,369 56 |
| Times for the dividends fixed by the by-laws: first Monday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $21,419 62<br>2 per cent., 22,061 72 | 43,481 34 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 311 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 224 | |
| Total number of open accounts Oct. 31, 1895, | 3,422 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,870 17 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 182,030 36 |
| Number of same, | 1,571 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 151,347 20 |
| Number of same, | 1,644 | |
| Date of examination by commissioner: July 30. | | |

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## NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 15.

JAMES F. C. HYDE, *President.* ADOLPHUS J. BLANCHARD, *Treasurer.*
CHARLES A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
J. F. C. HYDE, SAMUEL M. JACKSON,
FRANCIS MURDOCK.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $100,000 00 | Deposits, | $2,691,819 58 |
| Bank stock as per schedule, | 37,925 00 | Guaranty fund, | 68,800 00 |
| Loans on bank stock, | 450 00 | Interest account, | 35,798 24 |
| Railroad bonds as per schedule, | 294,500 00 | Profit and loss account, | 71,481 36 |
| Loans on railroad stock, | 6,000 00 | | |
| Real estate by foreclosure, | 54,765 33 | | |
| Loans on real estate, | 1,958,413 05 | | |
| Loans on personal security, | 321,249 68 | | |
| Loans to counties, cities or towns (notes), | 20,000 00 | | |
| Deposits in banks, on interest, | 67,611 04 | | |
| Suspense account, | 1,177 47 | | |
| Cash on hand, | 5,807 61 | | |
| | $2,867,899 18 | | $2,867,899 18 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of Redemption, Boston, | $53,000 00 |
| Newton National Bank, Newton, | 14,611 04 |

Loan on Bank Stock:—

| | |
|---|---|
| On 5 shares Mechanics' National Bank, Boston, | $450 00 |

Loans on Railroad Stock, amount on each:—

| | |
|---|---|
| On 42 shares Boston & Albany R.R., | $5,000 00 |
| On 11 shares Boston & Albany R.R., | 1,000 00 |

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**Newton Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $1,000 | $1,185 00 | $1,000 00 |
| of Cleveland, Ohio, 4s, | 3,000 | 3,090 00 | 3,000 00 |
| of Cleveland, Ohio, 6s, | 4,000 | 4,060 00 | 4,000 00 |
| of Lewiston, Me., 6s, | 2,000 | 2,230 00 | 2,000 00 |
| of Newton, Mass., 4s, | 5,000 | 5,350 00 | 5,000 00 |
| of Newton, Mass., 5s, | 50,000 | 56,000 00 | 50,000 00 |
| of Pittsfield, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Worcester, Mass., 5s, | 5,000 | 5,650 00 | 5,000 00 |
| Town of Franklin, N. H., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Needham, Mass., 4s, | 15,000 | 15,675 00 | 15,000 00 |
| | $100,000 | $108,940 00 | $100,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Commercial N'l B'k, Boston, | $5,000 | $4,000 00 | $5,000 00 |
| 25 | Globe National Bank, Boston, | 2,500 | 2,125 00 | 2,500 00 |
| 116 | Lincoln Nat'l Bank, Boston, | 11,600 | 9,019 00 | 11,600 00 |
| 60 | N'l B'k of the Commonwealth, Boston, | 6,000 | 8,340 00 | 6,000 00 |
| 30 | Nat'l Revere Bank, Boston, | 3,000 | 2,786 25 | 3,000 00 |
| 6 | State National Bank, Boston, | 600 | 672 00 | 600 00 |
| 15 | Winthrop Nat'l Bank, Boston, | 1,500 | 1,965 00 | 1,500 00 |
| 10 | First Nat'l Bank, Cambridge, | 1,000 | 1,800 00 | 1,000 00 |
| 25 | Wachusett N'l B'k, Fitchburg, | 2,500 | 5,000 00 | 2,500 00 |
| 25 | Natick Nat'l Bank, Natick, | 2,500 | 3,000 00 | 2,500 00 |
| 15 | Newton Nat'l Bank, Newton, | 1,500 | 1,200 00 | 1,500 00 |
| 3 | Waltham N'l Bank, Waltham, | 225 | 315 00 | 225 00 |
| | | $37,925 | $40,222 25 | $37,925 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $21,000 | $21,362 50 | $21,000 00 |
| Boston & Lowell R.R. 5s, | 4,000 | 4,120 00 | 4,000 00 |
| Boston & Maine R.R. 4½s, | 100,000 | 115,500 00 | 100,000 00 |
| Concord & Montreal R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |

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**Newton Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4½s, | $25,000 | $26,875 00 | $25,000 00 |
| Fitchburg R.R. 5s, | 27,000 | 29,600 00 | 27,000 00 |
| Leeds & Farmington R.R. 6s, | 1,500 | 1,522 50 | 1,500 00 |
| Lowell & Lawrence R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Maine Central R.R. 6s, | 9,000 | 9,810 00 | 9,000 00 |
| Maine Central R.R. 7s, | 7,000 | 9,520 00 | 7,000 00 |
| Old Colony R.R. 4s, | 25,000 | 27,000 00 | 25,000 00 |
| Portland & Ogdensburg R.R. 6s, | 20,000 | 21,800 00 | 20,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 25,000 | 29,750 00 | 25,000 00 |
| | $294,500 | $327,960 00 | $294,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $14,611 04 | 2 per cent. | $210,000 00 | 4½ per cent. | $43,165 17 | 5¼ per cent. |
| 53,000 00 | 2½ " | 25,000 00 | 4⅝ " | 211,136 07 | 5½ " |
| 20,000 00 | 4 " | 34,000 00 | 4¾ " | 47,700 00 | 6 " |
| 20,000 00 | 4¼ " | 1,695,111 49 | 5 " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $54,765 33 |
| Assessed value of the same, | | 56,100 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 309 | |
| Aggregate amount of the same, | | 582,621 17 |
| Total number of loans upon real estate, | 450 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 131,874 56 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $46,011 13<br>2 per cent., 48,751 10 | 94,762 23 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,109 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 603 | |
| Total number of open accounts Oct. 31, 1895, | 9,449 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 8,452 43 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 611,812 34 |
| Number of same, | 9,279 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 438,900 87 |
| Number of same, | 5,962 | |
| Date of examination by commissioner: May 31. | | |

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## NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 15.

(Vacancy), *President.* L. MALTBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

L. MALTBY, OSCAR EDWARDS,
OLIVER WALKER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $899,000 00 | Deposits, | $2,911,324 20 |
| Bank stock as per schedule, | 58,900 00 | Guaranty fund, | 148,000 00 |
| Loans on bank stock, | 16,075 00 | Profit and loss account, | 27,170 01 |
| Railroad bonds as per schedule, | 290,000 00 | | |
| Real estate (for banking purposes), | 27,000 00 | | |
| Real estate by foreclosure, | 2,600 00 | | |
| Loans on real estate, | 1,362,985 50 | | |
| Loans on personal security, | 293,555 00 | | |
| Loans to counties, cities or towns (notes), | 17,000 00 | | |
| Loans on depositors' books, | 585 00 | | |
| Deposits in banks, on interest, | 110,742 18 | | |
| Expense account, | 718 78 | | |
| Cash on hand, | 7,332 75 | | |
| | $3,086,494 21 | | $3,086,494 21 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Globe National Bank, Boston, | $2,340 07 |
| Northampton National Bank, Northampton, | 83,402 11 |
| Pynchon National Bank, Springfield, | 25,000 00 |

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## Northampton Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares Northampton National Bank, Northampton, | $100 00 |
| On 22 shares First National Bank, Northampton, | 2,200 00 |
| On 6 shares First National Bank, Northampton, | 575 00 |
| On 5 shares First National Bank, Easthampton, | 50 00 |
| On 10 shares First National Bank, Easthampton, | 65 00 |
| On 10 shares First National Bank, Easthampton, | 1,000 00 |
| On 100 shares First National Bank, Easthampton, | 10,000 00 |
| On 12 shares First National Bank, Easthampton, | 685 00 |
| On 18 shares First National Bank, Easthampton, | 500 00 |
| On 10 shares Ware National Bank, Ware, | 900 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $20,000 | $20,050 00 | $20,000 00 |
| of Boston, Mass., 4s, | 200,000 | 223,500 00 | 200,000 00 |
| of Cambridge, Mass, 4s, | 30,000 | 32,100 00 | 30,000 00 |
| of Cleveland, Ohio, 4½s, | 28,000 | 29,260 00 | 28,000 00 |
| of Cleveland, Ohio, 5s, | 75,000 | 82,500 00 | 75,000 00 |
| of Cleveland, Ohio, 6s, | 33,000 | 33,825 00 | 33,000 00 |
| of Dayton, Ohio, 5s, | 24,000 | 24,960 00 | 24,000 00* |
| of Dayton, Ohio, 6s, | 31,000 | 31,470 00 | 31,000 00* |
| of Detroit, Mich., 4s, | 50,000 | 54,750 00 | 50,000 00 |
| of Detroit, Mich., 7s, | 20,000 | 23,850 00 | 20,000 00 |
| of Grand Rapids, Mich., 4½s, | 20,000 | 22,200 00 | 20,000 00 |
| of Manchester, N. H., 4½s, | 25,000 | 27,750 00 | 25,000 00 |
| of Milwaukee, Wis., 5s, | 10,000 | 11,240 00 | 10,000 00 |
| of Milwaukee, Wis., 7s, | 6,000 | 6,120 00 | 6,000 00 |
| of Northampton, Mass., 4s, | 50,000 | 52,500 00 | 50,000 00 |
| of Providence, R. I., 4s, | 50,000 | 54,250 00 | 50,000 00 |
| of Scranton, Pa., 4½s, | 35,000 | 37,100 00 | 35,000 00 |
| of Springfield, Ohio., 5s, | 7,000 | 7,760 00 | 7,000 00 |
| Town of Meriden, Conn, 4½s, | 40,000 | 42,600 00 | 40,000 00 |
| of Meriden, Conn., 6s, | 20,000 | 20,500 00 | 20,000 00 |
| United States 4s, | 50,000 | 60,750 00 | 50,000 00 |
| United States 5s, | 75,000 | 86,250 00 | 75,000 00 |
| | $899,000 | $985,285 00 | $899,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 29 | Atlantic Nat'l Bank, Boston, | $2,900 | $3,654 00 | $2,900 00 |
| 53 | Boston Nat'l Bank, Boston, | 5,300 | 5,300 00 | 5,300 00 |
| 31 | Bunker Hill N'l Bank, Boston, | 3,100 | 6,138 00 | 3,100 00 |

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**Northampton Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 105 | First National Bank, Boston, . | $10,500 | $25,095 00 | $10,500 00 |
| 17 | Hancock Nat'l Bank, Boston, . | 1,700 | 1,530 00 | 1,700 00 |
| 20 | Merchants' Nat'l B'k, Boston, . | 2,000 | 3,200 00 | 2,000 00 |
| 7 | Monument Nat'l B'k, Boston, . | 700 | 1,645 00 | 700 00 |
| 15 | N'l B'k of Commerce, Boston, | 1,500 | 1,665 00 | 1,500 00 |
| 27 | N'l B'k of No. America, Boston, | 2,700 | 2,889 00 | 2,700 00 |
| 10 | Nat'l Exchange Bank, Boston, | 1,000 | 1,250 00 | 1,000 00 |
| 13 | Nat'l Webster Bank, Boston, . | 1,300 | 1,352 00 | 1,300 00 |
| 50 | Second National Bank, Boston, | 5,000 | 8,950 00 | 5,000 00 |
| 26 | Shawmut Nat'l Bank, Boston, | 2,600 | 2,860 00 | 2,600 00 |
| 17 | State National Bank, Boston, . | 1,700 | 1,904 00 | 1,700 00 |
| 20 | Washington N'l B'k, Boston, . | 2,000 | 2,160 00 | 2,000 00 |
| 9 | First N'l Bank, Northampton, | 900 | 1,080 00 | 900 00 |
| 100 | Northampton National Bank, Northampton, . . . | 10,000 | 14,000 00 | 10,000 00 |
| 40 | City Nat'l Bank, Worcester, . | 4,000 | 5,800 00 | 4,000 00 |
| | | $58,900 | $90,472 00 | $58,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R R 5s, . . | $50,000 | $52,750 00 | $50,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 40,000 | 45,600 00 | 40,000 00 |
| Fitchburg R.R. 5s, . . . . | 100,000 | 110,000 00 | 100,000 00 |
| Maine Central R.R. 4½s, . . . | 50,000 | 54,000 00 | 50,000 00 |
| Old Colony R.R. 4s, . . . . | 50,000 | 53,500 00 | 50,000 00 |
| | $290,000 | $315,850 00 | $290,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,340 07 | 2 per cent. | $50,000 00 | 4¼ per cent. | $1,198,725 50 | 5 per cent. |
| 83,402 11 | 3 " | 277,000 00 | 4½ " | 21,125 00 | 6 " |
| 168,350 00 | 4 " | | | | |

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## Northampton Institution for Savings — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $27,000 00 |
| Estimated value of the same, | | 35,000 00 |
| Assessed value of the same, | | 26,250 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 310 46 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 2,600 00 |
| Assessed value of the same, | | 2,350 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 222 45 |
| Number of loans which are of an amount not exceeding $3,000 each, | 337 | |
| Aggregate amount of the same, | | 308,382 50 |
| Total number of loans upon real estate, | 406 | |
| Amount of investments from which no income is received, | | 1,900 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 148,783 82 |
| Times for the dividends fixed by the by-laws: first Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $54,035 40<br>2 per cent., 55,777 64 | 109,813 04 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,103 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 830 | |
| Total number of open accounts Oct. 31, 1895, | 7,319 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,816 59 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 485,586 68 |
| Number of same, | 6,197 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 442,456 69 |
| Number of same, | 5,419 | |

Date of examination by commissioner: May 20.

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## NORTH ADAMS SAVINGS BANK — NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 36.

A. C. HOUGHTON, *President.* V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. B. WRIGHT, GEORGE L. RICE,
W. H. GAYLORD.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $149,600 00 | Deposits, | $2,456,030 39 |
| Bank stock as per schedule, | 79,400 00 | Guaranty fund, | 100,000 00 |
| Loans on bank stock, | 4,600 00 | Undivided earnings, | 15,000 00 |
| Railroad bonds as per schedule, | 20,000 00 | State tax account, | 3,000 00 |
| Real estate (for banking purposes), | 15,222 04 | Due on mortgage loans, | 5,705 90 |
| Real estate by foreclosure, | 15,738 43 | | |
| Loans on real estate, | 1,438,867 10 | | |
| Loans on personal security, | 673,350 00 | | |
| Loans to counties, cities or towns (notes), | 117,000 00 | | |
| Loans on depositors' books, | 180 00 | | |
| Deposits in banks, on interest, | 33,174 89 | | |
| Deposits in banks, not on interest, | 4,666 80 | | |
| Expense account, | 781 49 | | |
| Interest account, | 24,214 87 | | |
| Profit and loss, | 5 85 | | |
| Cash on hand, | 2,934 82 | | |
| | $2,579,736 29 | | $2,579,736 29 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| New England National Bank, Boston, | $8,174 89 |
| Adams National Bank, North Adams, | 3,564 93 |
| Berkshire National Bank, North Adams, | 1,101 87 |
| Agawam National Bank, Springfield, | 25,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 87 shares Adams National Bank, North Adams, | $4,350 00 |
| On 3 shares Pittsfield National Bank, Pittsfield, | 250 00 |

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**North Adams Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $2,000 | $2,140 00 | $2,000 00 |
| of Dayton, Ohio, 4s, | 20,000 | 20,400 00 | 20,000 00* |
| of Fall River, Mass., 6s, | 10,000 | 11,890 00 | 10,000 00 |
| of Lowell, Mass., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of New Bedford, Mass., 6s, | 1,000 | 1,000 00 | 1,000 00 |
| of Norwich, Conn., 4s, | 25,000 | 25,790 00 | 25,000 00 |
| of Portland, Me., 6s, | 5,000 | 6,000 00 | 5,000 00 |
| of Providence, R. I., 5s, | 18,000 | 19,100 00 | 18,000 00 |
| of Woonsocket, R. I., 4s, | 30,000 | 30,700 00 | 30,000 00 |
| Town of Plymouth, Mass., 4s, | 28,600 | 29,200 00 | 28,600 00 |
| | $149,600 | $156,520 00 | $149,600 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 14 | Lee National Bank, Lee, | $1,400 | $2,240 00 | $1,400 00 |
| 250 | Adams N'l B'k, North Adams, | 25,000 | 31,250 00 | 25,000 00 |
| 500 | Berkshire N'l B'k, No. Adams, | 50,000 | 55,000 00 | 50,000 00 |
| 30 | Pittsfield N'l Bank, Pittsfield, | 3,000 | 4,500 00 | 3,000 00 |
| | | $79,400 | $92,990 00 | $79,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, | $20,000 | $20,000 00 | $20,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $8,174 89 | 2 per cent. | $140,000 00 | 4½ per cent. | $135,325 84 | 6 per cent. |
| 330,000 00 | 4 " | 1,653,671 26 | 5 " | | |

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## North Adams Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $15,222 04 |
| Estimated value of the same, | | 40,000 00 |
| Assessed value of the same, | | 31,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 183 33 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 15,738 43 |
| Assessed value of the same, | | 21,700 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 451 | |
| Aggregate amount of the same, | | 489,125 84 |
| Total number of loans upon real estate, | 458 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 116,335 18 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $43,444 62<br>2 per cent., 45,630 03 | 89,074 65 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,400 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,063 | |
| Total number of open accounts Oct. 31, 1895, | 6,392 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 8,817 28 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 613,332 55 |
| Number of same, | 7,243 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 493,488 67 |
| Number of same, | 5,142 | |

Date of examination by commissioner: September 16.

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## NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 30.

SAMUEL F. WOODBRIDGE, *President.* MILTON L. WALTON, *Treasurer.*
GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL F. WOODBRIDGE, CHARLES F. STRATTON,
RUSSELL S. EDWARDS, JOHN J. HENDERSON,
WARREN L. HOOPER.

Open for business every business day, 9 A.M to 1 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $5,000 00 | Deposits, | $480,048 70 |
| Bank stock as per schedule, | 5,850 00 | Guaranty fund, | 9,700 00 |
| Loans on bank stock, | 200 00 | Profit and loss account, | 17,635 92 |
| Railroad bonds as per schedule, | 20,000 00 | | |
| Loans on railroad stock, | 500 00 | | |
| Loans on real estate, | 334,193 00 | | |
| Loans on personal security, | 116,275 00 | | |
| Loans to counties, cities or towns (notes), | 5,400 00 | | |
| Deposits in banks, on interest, | 18,261 83 | | |
| Interest account, | 1,077 74 | | |
| Cash on hand, | 627 05 | | |
| | $507,384 62 | | $507,384 62 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Faneuil Hall National Bank, Boston, | $12,400 54 |
| Howard National Bank, Boston, | 5,861 29 |

Loan on Bank Stock: —

| | |
|---|---|
| On 7 shares South Berwick National Bank, South Berwick, Me., | $200 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 6 shares Boston & Maine R.R., | $500 00 |

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**North Avenue Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| United States 4s, . . . . . | $5,000 | $5,550 00 | $5,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 13 | Blackstone N'l Bank, Boston, . | $1,300 | $1,296 75 | $1,300 00 |
| 22 | Faneuil Hall N'l B'k, Boston, . | 2,200 | 2,926 00 | 2,200 00 |
| 5 | Nat'l Exchange Bank, Boston, | 500 | 625 00 | 500 00 |
| 5 | Third National Bank, Boston, | 500 | 455 00 | 500 00 |
| 15 | First N'l Bank, Marlborough, | 1,500 | 1,725 00 | 1,350 00 |
| | | $6,000 | $7,027 75 | $5,850 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Concord & Montreal R.R. 4s, . . | $5,000 | $5,200 00 | $5,000 00 |
| Fitchburg R.R 5s, . . . . | 2,000 | 2,200 00 | 2,000 00 |
| Old Colony R.R. 4s, . . . | 3,000 | 3,210 00 | 3,000 00 |
| Upper Coos R.R. 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Upper Coos R.R. 4½s, . . . | 5,000 | 5,250 00 | 5,000 00 |
| | $20,000 | $20,860 00 | $20,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $18,261 83 | 2 per cent. | $169,178 00 | 5 per cent. | $88,870 00 | 6 per cent. |
| 20,400 00 | 4 " | 4,900 00 | 5½ " | 600 00 | 6½ " |
| 17,000 00 | 4½ " | 155,520 00 | 5½ " | 100 00 | 7 " |

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## North Avenue Savings Bank — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 136 | |
| Aggregate amount of the same, | | $202,668 00 |
| Total number of loans upon real estate, | 156 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 23,487 41 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $7,642 49<br>2 per cent., 8,277 69 | 15,920 18 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 486 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 239 | |
| Total number of open accounts Oct. 31, 1895, | 2,272 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,079 10 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 156,334 11 |
| Number of same, | 3,113 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 108,978 84 |
| Number of same, | 1,752 | |

Date of examination by commissioner: April 4.

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## NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 35.

GEORGE R. HAMANT, *President.* CHARLES E. BATCHELLER, *Treasurer.*
CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE R. HAMANT, LUTHER P. DELAND,
FRANK A. SMITH, SUMNER HOLMES.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2 to 4 P.M.; Saturdays, from 9 A.M to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $126,500 00 | Deposits, | $699,482 23 |
| Bank stock as per schedule, | 1,400 00 | Guaranty fund, | 38,300 00 |
| Loans on bank stock, | 600 00 | Interest account, | 6,710 16 |
| Railroad bonds as per schedule, | 173,000 00 | Profit and loss account, | 6,536 34 |
| Real estate (for banking purposes), | 10,000 00 | | |
| Real estate by foreclosure, | 22,821 21 | | |
| Loans on real estate, | 395,246 76 | | |
| Loans to counties, cities or towns (notes), | 8,000 00 | | |
| Deposits in banks, on interest, | 9,044 89 | | |
| Deposits in banks, not on interest, | 1,572 05 | | |
| Expense account, | 50 77 | | |
| Safe and furniture, | 2,000 00 | | |
| Cash on hand, | 793 05 | | |
| | $751,028 73 | | $751,028 73 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Third National Bank, Boston, | $4,012 50 |
| Maverick National Bank, Boston, | 1,572 05 |
| First National Bank, Worcester, | 5,032 39 |

Loan on Bank Stock:—

| | |
|---|---|
| On 8 shares Ware National Bank, Ware, | $600 00 |

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**North Brookfield Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass, 6s, | $4,000 | $4,680 00 | $4,000 00 |
| of Canton, Ohio, 5s, | 10,000 | 11,350 00 | 10,000 00 |
| of Cleveland, Ohio, 5s, | 1,000 | 1,140 00 | 1,000 00 |
| of Cleveland, Ohio, 6s, | 7,000 | 7,185 00 | 7,000 00 |
| of Dayton, Ohio, 5s, | 35,000 | 38,680 00 | 35,000 00* |
| of Fort Wayne, Ind., 6s, | 16,000 | 17,120 00 | 16,000 00 |
| of Grand Rapids, Mich., 5s, | 5,000 | 5,000 00 | 5,000 00 |
| of Malden, Mass., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Milwaukee, Wis., 7s, | 1,000 | 1,020 00 | 1,000 00 |
| of Portsmouth, N. H., 6s, | 5,000 | 5,125 00 | 5,000 00 |
| of Providence, R. I., 5s, | 7,000 | 7,810 00 | 7,000 00 |
| of Salem, Mass., 5s, | 2,000 | 2,200 00 | 2,000 00 |
| of Stamford, Conn., 4s, | 4,000 | 4,200 00 | 4,000 00 |
| of Springfield, Ohio, 5s, | 11,000 | 11,855 00 | 11,000 00 |
| County of Aroostook, Me., 4½s, | 7,000 | 7,350 00 | 7,000 00* |
| State of New Hampshire 6s, | 1,500 | 1,630 00 | 1,500 00 |
| | $126,500 | $136,545 00 | $126,500 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Eliot National Bank, Boston, | $1,000 | $1,330 00 | $1,000 00 |
| 4 | Ware National Bank, Ware, | 400 | 420 00 | 400 00 |
| | | $1,400 | $1,750 00 | $1,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $7,000 | $7,350 00 | $7,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | 5,000 | 5,700 00 | 5,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, | 15,000 | 15,600 00 | 15,000 00 |
| Eastern R.R. 6s, | 27,000 | 32,400 00 | 27,000 00 |

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**North Brookfield Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 5s, | $15,000 | $16,050 00 | $15,000 00 |
| Maine Central R.R. 4s, | 5,000 | 5,050 00 | 5,000 00 |
| Maine Central R.R. 6s, | 6,500 | 7,085 00 | 6,500 00 |
| Maine Central R.R. 7s, | 18,000 | 23,625 00 | 18,000 00 |
| Old Colony R.R. 6s, | 4,000 | 4,120 00 | 4,000 00 |
| Portland & Ogdensburg R.R. 6s, | 25,500 | 27,795 00 | 25,500 00 |
| Portsmouth, Gt. Falls & Conway R.R. 4½s, | 10,000 | 11,500 00 | 10,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,800 00 | 10,000 00 |
| | $173,000 | $193,225 00 | $173,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9,044 89 | 2 per cent. | $395,246 76 | 5½ per cent. | $600 00 | 6 per cent. |
| 8,000 00 | 4 " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $10,000 00 |
| Estimated value of the same, | | 10,000 00 |
| Assessed value of the same, | | 10,000 00 |
| Value, by books, of other real estate, held or owned by foreclosure or otherwise, | | 22,821 21 |
| Assessed value of the same, | | 28,750 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 715 96 |
| Number of loans which are of an amount not exceeding $3,000 each, | 300 | |
| Aggregate amount of the same, | | 303,094 00 |
| Total number of loans upon real estate, | 321 | |
| Amount of investments from which no income is received, | | 8,324 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 36,443 11 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $12,733 82<br>2 per cent., 13,373 88 | 26,107 70 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 328 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 220 | |
| Total number of open accounts Oct. 31, 1895, | 2,390 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,537 43 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 110,772 08 |
| Number of same, | 1,748 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 98,263 64 |
| Number of same, | 1,384 | |
| Date of examination by commissioner: April 25. | | |

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## NORTH EASTON SAVINGS BANK — NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 25.

OAKES A. AMES, *President.* CHESTER R. FIELD, *Treasurer.*
CHESTER R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OAKES A. AMES, LEAVITT L. BERRY,
CYRUS LOTHROP, W. K. GOWARD,
WILLIAM H. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $102,185 00 | Deposits, | $882,382 50 |
| Bank stock as per schedule, | 103,105 13 | Guaranty fund, | 43,720 95 |
| Loans on bank stock, | 10,000 00 | Profit and loss account, | 11,540 72 |
| Railroad bonds as per schedule, | 71,621 67 | | |
| Real estate by foreclosure, | 3,291 95 | | |
| Loans on real estate, | 375,186 46 | | |
| Loans on personal security, | 237,300 00 | | |
| Loans to counties, cities or towns (notes), | 1,000 00 | | |
| Deposits in banks, on interest, | 16,908 80 | | |
| Deposits in banks, not on interest, | 15,892 84 | | |
| Expense account, | 116 80 | | |
| Cash on hand, | 1,035 52 | | |
| | $937,644 17 | | $937,644 17 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $16,908 80 |
| First National Bank, Easton, | 15,892 84 |

Loan on Bank Stock: —

| | |
|---|---|
| On 75 shares First National Bank of Easton, North Easton, and On 36 shares Merchants' National Bank, New Bedford, | $10,000 00 |

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**North Easton Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $8,000 | $8,560 00 | $6,960 00 |
| of Beverly, Mass., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| of Columbus, Ohio, 4s, | 6,000 | 6,060 00 | 6,000 00* |
| Town of Greenfield, Mass., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Marlborough, Mass., 4s, | 1,000 | 1,045 00 | 1,000 00 |
| of Montague, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of No. Easton (Village District), Mass., 4s, | 30,000 | 31,500 00 | 30,225 00 |
| of Randolph, Mass., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| of Stoughton, Mass., 4s, | 8,000 | 8,040 00 | 8,000 00 |
| | $103,000 | $106,605 00 | $102,185 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Atlantic Nat'l Bank, Boston, | $2,500 | $3,150 00 | $3,150 00 |
| 25 | Atlas National Bank, Boston, | 2,500 | 3,075 00 | 2,878 13 |
| 78 | Everett Nat'l Bank, Boston, | 7,800 | 6,240 00 | 8,658 00 |
| 25 | Hamilton Nat'l Bank, Boston, | 2,500 | 2,675 00 | 2,950 00 |
| 25 | Manufacturers' N'l B'k, Boston, | 2,500 | 2,500 00 | 2,375 00 |
| 25 | Market Nat'l Bank, Boston, | 2,500 | 2,000 00 | 2,300 00 |
| 38 | N'l B'k of Redemption, Boston, | 3,800 | 4,598 00 | 4,789 00 |
| 25 | National City Bank, Boston, | 2,500 | 2,025 00 | 2,150 20 |
| 20 | National Eagle Bank, Boston, | 2,000 | 1,660 00 | 1,680 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,300 00 | 5,312 50 |
| 57 | National Revere Bank, Boston, | 5,700 | 5,301 00 | 6,726 00 |
| 25 | New England N'l B'k, Boston, | 2,500 | 3,975 00 | 3,325 00 |
| 90 | North National Bank, Boston, | 9,000 | 9,450 00 | 10,485 00 |
| 50 | Shawmut Nat'l Bank, Boston, | 5,000 | 5,500 00 | 5,800 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,275 00 | 2,203 75 |
| 25 | State National Bank, Boston, | 2,500 | 2,800 00 | 2,693 75 |
| 25 | Tremont Nat'l Bank, Boston, | 2,500 | 2,225 00 | 2,212 50 |
| 75 | Neponset Nat'l Bank, Canton, | 7,500 | 10,500 00 | 8,100 00 |
| 100 | First National Bank, Easton, | 10,000 | 14,500 00 | 10,500 00 |
| 66 | National City Bank, Lynn, | 6,600 | 11,880 00 | 9,335 80 |
| 38 | Bristol County National Bank, Taunton, | 3,800 | 4,940 00 | 4,560 00 |
| 7 | Taunton Nat'l Bank, Taunton, | 700 | 1,029 00 | 920 50 |
| | | $91,900 | $107,598 00 | $103,105 13 |

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**North Easton Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $31,000 | $31,465 00 | $31,000 00 |
| Concord & Montreal R.R. 4s, | 20,000 | 20,800 00 | 20,029 45 |
| Fitchburg R.R. 4s, | 10,000 | 10,050 00 | 9,592 22 |
| Fitchburg R.R. 5s, | 5,000 | 5,500 00 | 5,000 00 |
| Old Colony R.R. 4s, | 5,000 | 5,350 00 | 5,000 00 |
| Old Colony R.R. 4½s, | 1,000 | 1,045 00 | 1,000 00 |
| | $72,000 | $74,210 00 | $71,621 67 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,908 80 | 2 per cent. | $25,000 00 | 4½ per cent. | $35,643 46 | 5½ per cent. |
| 141,800 00 | 4 " | 10,000 00 | 4⅝ " | 130,363 00 | 6 " |
| 25,000 00 | 4⅛ " | 210,280 00 | 5 " | 400 00 | 7 " |
| 35,000 00 | 4¼ " | 10,000 00 | 5¼ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $3,291 95 |
| Assessed value of the same, | | 2,400 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 205 | |
| Aggregate amount of the same, | | 191,086 46 |
| Total number of loans upon real estate, | 234 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 40,098 02 |
| Times for the dividends fixed by the by-laws: April 15 and October 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $16,341 75<br>2 per cent., 16,751 42 | 33,093 17 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 250 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 196 | |
| Total number of open accounts Oct. 31, 1895, | 2,341 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,376 50 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 123,326 02 |
| Number of same, | 1,390 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 108,888 44 |
| Number of same, | 1,115 | |
| Date of examination by commissioner: February 11. | | |

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## NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.* HERBERT C. WELLS, *Treasurer.*
WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS L. JENKS, CLINTON VILES,
INCREASE E. NOYES, WM. G. SHILLABER,
WILLIAM ROBINSON, L. FOSTER MORSE,
CHARLES E. WIGGIN.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $124,900 00 | Deposits, | $1,776,661 17 |
| Bank stock as per schedule, | 186,001 37 | Guaranty fund, | 54,000 00 |
| Loans on bank stock, | 10,350 00 | Interest account, | 23,573 72 |
| Railroad bonds as per schedule, | 131,906 25 | | |
| Real estate by forelosure, | 8,233 39 | | |
| Loans on real estate, | 1,126,869 96 | | |
| Loans on personal security, | 167,000 00 | | |
| Loans to counties, cities or towns (notes), | 15,600 00 | | |
| Loans on depositors' books, | 400 00 | | |
| Deposits in banks, on interest, | 77,200 00 | | |
| Expense account, | 2,401 65 | | |
| Cash on hand, | 3,372 27 | | |
| | $1,854,234 89 | | $1,854,234 89 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Columbian National Bank, Boston, | $34,200 00 |
| Lincoln National Bank, Boston, | 1,000 00 |
| Mechanics' National Bank, Boston, | 1,000 00 |
| Metropolitan National Bank, Boston, | 40,000 00 |
| National Security Bank, Boston, | 1,000 00 |

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**North End Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 30 shares Market National Bank, Boston, | $2,000 00 |
| On 10 shares Hamilton National Bank, Boston, | 350 00 |
| On 40 shares Winnisimmet National Bank, Chelsea, | 3,000 00 |
| On 200 shares Metacomet National Bank, Fall River, | 5,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $25,000 | $25,812 50 | $25,000 00 |
| of Rockford, Ill., 4½s, | 29,900 | 31,843 50 | 29,900 00 |
| of Sioux City, Iowa, 6s, | 10,000 | 10,500 00 | 10,000 00 |
| Town of Mansfield, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| United States 4s, | 50,000 | 61,375 00 | 50,000 00 |
| | $124,900 | $139,931 00 | $124,900 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 55 | Atlas National Bank, Boston, | $5,500 | $6,778 75 | $6,412 25 |
| 50 | Boston Nat'l Bank, Boston, | 5,000 | 5,031 25 | 5,499 37 |
| 100 | Columbian Nat'l Bank, Boston, | 10,000 | 9,700 00 | 10,449 00 |
| 38 | Eliot National Bank, Boston, | 3,800 | 4,940 00 | 4,504 37 |
| 30 | Everett Nat'l Bank, Boston, | 3,000 | 2,557 50 | 2,800 00 |
| 2 | Faneuil Hall N'l Bank, Boston, | 200 | 267 00 | 270 50 |
| 20 | First National Bank, Boston, | 2,000 | 4,795 00 | 3,970 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 4,512 50 | 4,951 00 |
| 25 | Globe Nat'l Bank, Boston, | 2,500 | 2,128 13 | 2,502 25 |
| 27 | Howard Nat'l Bank, Boston, | 2,700 | 2,538 00 | 3,055 50 |
| 100 | Market N'l Bank, Boston, | 10,000 | 8,000 00 | 9,978 24 |
| 20 | Massachusetts N'l B'k, Boston, | 2,000 | 1,705 00 | 2,011 25 |
| 25 | Merchants' N'l B'k, Boston, | 2,500 | 4,006 25 | 3,803 25 |
| 100 | Metropolitan N'l B'k, Boston, | 10,000 | 9,325 00 | 10,522 50 |
| 50 | N'l B'k of Commerce, Boston, | 5,000 | 5,600 00 | 5,911 37 |
| 110 | National B'k of the Commonwealth, Boston, | 11,000 | 15,290 00 | 15,010 00 |
| 4 | N'l B'k of Redemption, Boston, | 400 | 484 00 | 501 00 |
| 75 | National City Bank, Boston, | 7,500 | 6,084 38 | 8,134 62 |
| 100 | Nat'l Eagle Bank, Boston, | 10,000 | 8,275 00 | 10,814 75 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,062 50 | 1,197 50 |
| 34 | National Revere Bank, Boston, | 3,400 | 3,060 00 | 4,390 12 |
| 6 | Nat'l Union Bank, Boston, | 600 | 810 00 | 847 50 |
| 21 | Nat'l Webster Bank, Boston, | 2,100 | 2,184 00 | 2,131 50 |
| 25 | New England N'l B'k, Boston, | 2,500 | 3,975 00 | 3,854 50 |
| 100 | North National Bank, Boston, | 10,000 | 10,712 50 | 12,172 50 |

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**North End Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 2 | Old Boston N'l Bank, Boston, | $200 | $218 50 | $243 62 |
| 25 | Second N'l Bank, Boston, . | 2,500 | 4,456 25 | 4,005 50 |
| 37 | Shawmut Nat'l Bank, Boston, | 3,700 | 4,051 50 | 4,517 50 |
| 46 | Shoe & Leather N'l B'k, Boston, | 4,600 | 4,163 00 | 5,805 00 |
| 25 | State National Bank, Boston, . | 2,500 | 2,825 00 | 2,928 00 |
| 18 | Suffolk Nat'l Bank, Boston, . | 1,800 | 1,894 50 | 2,137 25 |
| 100 | Third National Bank, Boston, | 10,000 | 9,100 00 | 10,121 99 |
| 26 | Tremont Nat'l Bank, Boston, . | 2,600 | 2,314 00 | 3,360 25 |
| 50 | First National Bank, Chelsea, | 5,000 | 5,300 00 | 5,767 42 |
| 91 | Massachusetts Loan & Trust Company, Boston, . . | 9,100 | 10,533 25 | 10,420 00 |
| 10 | State Street Safe Deposit and Trust Company, Boston, . | 1,000 | 1,025 00 | 1,000 00 |
| | | $160,700 | $169,702 76 | $186,001 37 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Concord & Montreal R.R. 4s, . . | $12,000 | $12,540 00 | $12,000 00 |
| Fitchburg R.R. 4s, . . . . | 25,000 | 25,250 00 | 24,156 25 |
| Fitchburg R.R. 4½s, . . . . | 21,000 | 21,210 00 | 21,000 00 |
| Fitchburg R.R. 5s, . . . . | 20,000 | 22,000 00 | 20,000 00 |
| Penobscot Shore Line R.R. 4s, . | 30,000 | 30,300 00 | 30,000 00 |
| Upper Coos R.R. 4s, . . . | 25,000 | 25,250 00 | 24,750 00 |
| | $133,000 | $136,550 00 | $131,906 25 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,000 00 | 2 per cent. | $332,100 00 | 4½ per cent. | $85,855 00 | 6 per cent. |
| 76,200 00 | 2½ " | 57,000 00 | 4¾ " | 1,025 00 | 7 " |
| 13,000 00 | 4 " | 757,690 00 | 5 " | | |
| 19,000 00 | 4¼ " | 54,549 96 | 5½ " | | |

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## North End Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $8,233 39 |
| Assessed value of the same, | | 11,250 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 296 92 |
| Number of loans which are of an amount not exceeding $3,000 each, | 239 | |
| Aggregate amount of the same, | | 399,569 96 |
| Total number of loans upon real estate, | 327 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 79,358 19 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $29,101 25<br>2 per cent., 30,847 89 | 59,949 14 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,060 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 667 | |
| Total number of open accounts Oct. 31, 1895, | 5,067 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 7,776 27 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 604,733 30 |
| Number of same, | 6,552 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 436,812 59 |
| Number of same, | 4,889 | |

Date of examination by commissioner: January 8.

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Federal Reserve Bank of St. Louis

## NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 23.

BENJ. H. HARTWELL, *President.* SARAH T. TUTEN, *Treasurer.*
DANIEL W. FLETCHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJ. H. HARTWELL, L. J. SPAULDING,
EDWIN L. WHITE, OLIVER K. PIERCE,
PETER TARBELL.

Open for business every business day, 9 to 11 A.M.; 12.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $10,000 00 | Deposits, | $435,701 45 |
| Bank stock as per schedule, | 19,373 75 | Guaranty fund, | 6,050 00 |
| Loans on bank stock, | 5,197 00 | Interest account, | 3,394 94 |
| Railroad bonds as per schedule, | 64,000 00 | Undivided earnings, | 6,837 13 |
| Loans on real estate, | 264,900 92 | Uncompleted loan, | 125 00 |
| Loans on personal security, | 74,850 00 | | |
| Loans to counties, cities or towns (notes), | 1,400 00 | | |
| Deposits in banks, on interest, | 5,000 00 | | |
| Deposits in banks, not on interest, | 341 33 | | |
| Expense account, | 531 35 | | |
| Taxes and improvements on real estate, | 727 77 | | |
| Premium account, | 5,500 00 | | |
| Local tax (taxes paid), | 3 01 | | |
| Cash on hand, | 283 39 | | |
| | $452,108 52 | | $452,108 52 |

Cash on Deposit in Bank:—

First National Bank, Ayer, . . . . . $5,341 33

Loans on Bank Stock, amount on each:—

On 60 shares First National Bank, Ayer, . . . . . $4,000 00
On 3 shares First National Bank, Ayer, . . . . . 222 00
On 11 shares First National Bank, Ayer, . . . . . 600 00
On 11 shares Newbury National Bank, Wells River, Vt., . . . . 375 00

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**North Middlesex Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Marlborough, Mass., 4s, | $5,000 | $5,412 50 | $5,000 00 |
| Town of Wakefield, Mass., 4s, | 5,000 | 5,262 50 | 5,000 00 |
| | $10,000 | $10,675 00 | $10,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 40 | First National Bank, Ayer, | $4,000 | $4,400 00 | $4,247 25 |
| 6 | Blackstone N'l Bank, Boston, | 600 | 600 00 | 674 00 |
| 10 | Commercial N'l Bank, Boston, | 1,000 | 830 00 | 970 00 |
| 15 | Continental N'l Bank, Boston, | 1,500 | 1,610 00 | 1,911 25 |
| 10 | Eliot Nat'l Bank, Boston, | 1,000 | 1,330 00 | 1,355 00 |
| 15 | Howard Nat'l Bank, Boston, | 1,500 | 1,470 00 | 1,680 00 |
| 7 | N'l B'k of No. America, Boston, | 700 | 749 00 | 883 75 |
| 20 | N'l Hide & Leather B'k, Boston, | 2,000 | 2,100 00 | 2,540 00 |
| 5 | People's Nat'l Bank, Boston, | 500 | 750 00 | 840 00 |
| 10 | State National Bank, Boston, | 1,000 | 1,120 00 | 1,262 50 |
| 20 | Prescott Nat'l Bank, Lowell, | 2,000 | 2,960 00 | 3,010 00 |
| | | $15,800 | $17,919 00 | $19,373 75 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $5,000 | $5,300 00 | $5,000 00 |
| Boston & Maine R.R. 4½s, | 15,000 | 17,512 50 | 15,000 00 |
| Concord & Montreal R.R 4s, | 8,000 | 8,420 00 | 8,000 00 |
| Fitchburg R.R 4s, | 1,000 | 1,015 00 | 1,000 00 |
| Fitchburg R R. 4½s, | 8,000 | 8,537 50 | 8,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 21,510 00 | 20,000 00 |
| Fitchburg R.R 6s, | 2,000 | 2,100 00 | 2,000 00 |
| Maine Central R.R. 7s, | 5,000 | 6,875 00 | 5,000 00 |
| | $64,000 | $71,270 00 | $64,000 00 |

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**North Middlesex Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,000 00 | 2 per cent. | $167,923 52 | 5 per cent. | $126,299 40 | 6 per cent. |
| 14,600 00 | 4½ " | 37,425 00 | 5½ " | 100 00 | 7 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 194 | |
| Aggregate amount of the same, | | $209,297 92 |
| Total number of loans upon real estate, | 191 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 20,199 18 |
| Times for the dividends fixed by the by-laws: January 5 and July 5. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $6,581 97<br>2 per cent., 7,353 31 | 13,935 28 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 445 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 216 | |
| Total number of open accounts Oct. 31, 1895, | 1,973 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,175 57 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 152,996 28 |
| Number of same, | 1,896 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 87,265 66 |
| Number of same, | 1,345 | |

Date of examination by commissioner: January 22.

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Federal Reserve Bank of St. Louis

## ORANGE SAVINGS BANK — ORANGE.

Incorporated March 30, 1871. Present number of corporators, 24.

JOHN W. WHEELER, *President.* WARREN M. KING, *Treasurer.*
WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

F. L. WATERS, A. W. BALLOU,
C. A. TOWNE, W. M. KING.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $63,300 00 | Deposits, | $839,532 70 |
| Bank stock as per schedule, | 37,600 00 | Guaranty fund, | 24,600 00 |
| Loans on bank stock, | 2,575 00 | Interest account, | 870 09 |
| Railroad bonds as per schedule, | 60,000 00 | Profit and loss account, | 27,880 81 |
| Loans on real estate, | 593,683 50 | | |
| Loans on personal security, | 70,550 00 | | |
| Loans to counties, cities or towns (notes), | 54,200 00 | | |
| Deposits in banks, on interest, | 10,000 00 | | |
| Expense account, | 459 02 | | |
| Cash on hand, | 516 08 | | |
| | $892,883 60 | | $892,883 60 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| People's National Bank, Brattleboro', Vt., | $5,000 00 |
| Orange National Bank, Orange, | 5,000 00 |

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**Orange Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 30 shares Home National Bank, Holyoke, | $2,500 00 |
| On 3 shares Orange National Bank, Orange, | 75 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 5s, | $10,000 | $10,100 00 | $10,000 00 |
| of Gardiner, Me., 4s, | 6,000 | 6,060 00 | 6,000 00 |
| of Manchester, N. H., 4s, | 15,000 | 15,600 00 | 15,000 00 |
| of Meriden, Conn., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Rockford, Ill., 4½s, | 5,000 | 5,300 00 | 5,000 00 |
| Town of Leominster, Mass., 4s, | 7,300 | 7,446 00 | 7,300 00 |
| of Orange, Mass., 4s, | 15,000 | 15,100 00 | 15,000 00 |
| | $63,300 | $64,806 00 | $63,300 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 6 | Miller's River N'l B'k, Athol, | $600 | $1,080 00 | $600 00 |
| 15 | Atlas National Bank, Boston, | 1,500 | 1,845 00 | 1,500 00 |
| 5 | Boylston Nat'l Bank, Boston, | 500 | 655 00 | 500 00 |
| 3 | Central Nat'l Bank, Boston, | 300 | 390 00 | 300 00 |
| 65 | Eliot Nat'l Bank, Boston, | 6,500 | 8,645 00 | 6,500 00 |
| 4 | Everett Nat'l Bank, Boston, | 400 | 320 00 | 400 00 |
| 20 | First Ward Nat'l Bank, Boston, | 2,000 | 2,600 00 | 2,000 00 |
| 20 | Manufacturers' N'l B'k, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 11 | N'l B'k of No. America, Boston, | 1,100 | 1,177 00 | 1,100 00 |
| 5 | N'l Hide & Leather B'k, Boston, | 500 | 530 00 | 500 00 |
| 16 | Nat'l Webster Bank, Boston, | 1,600 | 1,664 00 | 1,600 00 |
| 10 | North Nat'l Bank, Boston, | 1,000 | 1,050 00 | 1,000 00 |
| 30 | Tremont Nat'l Bank, Boston, | 3,000 | 2,670 00 | 3,000 00 |
| 10 | First National Bank, Chelsea, | 1,000 | 1,060 00 | 1,000 00 |
| 33 | Franklin Co. N'l B'k, Greenfield, | 3,300 | 3,442 00 | 3,300 00 |
| 100 | Orange Nat'l Bank, Orange, | 10,000 | 15,000 00 | 10,000 00 |
| 10 | First Nat'l Bank, Springfield, | 1,000 | 1,050 00 | 1,000 00 |
| 10 | Third Nat'l Bank, Springfield, | 1,000 | 2,000 00 | 1,000 00 |
| 3 | Union Market National Bank, Watertown, | 300 | 375 00 | 300 00 |
| | | $37,600 | $47,553 00 | $37,600 00 |

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**Orange Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $10,000 | $10,500 00 | $10,000 00 |
| Boston & Lowell R.R. 4s, | 10,000 | 10,300 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, | 10,000 | 11,550 00 | 10,000 00 |
| Fitchburg R.R. 4s, | 9,000 | 9,000 00 | 9,000 00 |
| Fitchburg R.R. 5s, | 21,000 | 21,890 00 | 21,000 00 |
| | $60,000 | $63,240 00 | $60,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,000 00 | 2 per cent. | $26,000 00 | 4½ per cent. | $26,775 00 | 5½ per cent. |
| 5,000 00 | 3 " | 582,226 50 | 5 " | 17,807 00 | 6 " |
| 68,200 00 | 4 " | | | | |

Number of loans which are of an amount not exceeding $3,000 each, . 258
Aggregate amount of the same, . . . . . $254,158 50
Total number of loans upon real estate, . . . . . 293
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 41,496 42
Times for the dividends fixed by the by-laws: February 1 and August 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, { 2 per cent., $15,501 98 / 2 per cent., 15,919 16 } 31,421 14
Number of accounts opened during the year ending Oct. 31, 1895, . 535
Number of accounts closed during the year ending Oct. 31, 1895, . 401
Total number of open accounts Oct. 31, 1895, . . . . 3,379
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . 2,579 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . 161,200 20
Number of same, . . . . . 2,653
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . 161,051 95
Number of same, . . . . . 2,203
Date of examination by commissioner: February 18.

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## PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 54.

H. G. Loomis, *President.* H. W. McGregory, *Treasurer.*
William W. Leach, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

James B. Shaw, George Moores,
Henry G. Loomis, E. G. Hastings,
C. H. Hobbs.

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

Balance Sheet October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| Public funds as per schedule, | $124,000 00 | Deposits, | $1,033,505 60 |
| Bank stock as per schedule, | 39,500 00 | Guaranty fund, | 40,000 00 |
| Loans on bank stock, | 1,286 00 | Interest account, | 5,290 57 |
| Railroad bonds as per schedule, | 100,000 00 | Profit and loss account, | 8,935 47 |
| Real estate (for banking purposes), | 15,000 00 | | |
| Loans on real estate, | 569,725 71 | | |
| Loans on personal security, | 162,535 22 | | |
| Loans to counties, cities or towns (notes), | 30,500 00 | | |
| Loans on depositors' books, | 680 00 | | |
| Deposits in banks, on interest, | 40,586 48 | | |
| Expense account, | 833 99 | | |
| Cash on hand, | 3,084 24 | | |
| | $1,087,731 64 | | $1,087,731 64 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Palmer National Bank, Palmer, | $12,596 13 |
| City National Bank, Springfield, | 10,506 55 |
| Springfield Safe Deposit and Trust Company, Springfield, | 17,483 80 |

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## Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 1 share Palmer National Bank, Palmer, | $86 00 |
| On 3 shares Palmer National Bank, Palmer, | 300 00 |
| On 5 shares Palmer National Bank, Palmer, | 500 00 |
| On 5 shares Chapin National Bank, Springfield, | 400 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $5,000 | $5,100 00 | $5,000 00 |
| of Cambridge, Mass., 4s, | 10,000 | 10,750 00 | 10,000 00 |
| of Canton, Ohio, 5s, | 3,000 | 3,045 00 | 3,000 00 |
| of Kansas City, Mo., 4½s, | 30,000 | 33,300 00 | 30,000 00 |
| of Lowell, Mass., 4s, | 11,000 | 12,100 00 | 11,000 00 |
| of Malden, Mass, 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Providence, R. I., 4s, | 15,000 | 16,950 00 | 15,000 00 |
| of Waterbury, Conn., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Worcester, Mass., 4s, | 15,000 | 16,500 00 | 15,000 00 |
| Town of Monson, Mass., 4s, | 10,000 | 10,467 50 | 10,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,250 00 | 5,000 00* |
| | $124,000 | $134,362 50 | $124,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Eliot National Bank, Boston, | $5,000 | $6,650 00 | $5,000 00 |
| 23 | N'l B'k of Commerce, Boston, | 2,300 | 2,553 00 | 2,300 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,067 50 | 1,000 00 |
| 25 | State National Bank, Boston, | 2,500 | 2,800 00 | 2,500 00 |
| 20 | Suffolk National Bank, Boston, | 2,000 | 2,095 00 | 2,000 00 |
| 10 | Brockton N'l Bank, Brockton, | 1,000 | 1,150 00 | 1,000 00 |
| 33 | Monson Nat'l Bank, Monson, | 3,300 | 4,620 00 | 3,300 00 |
| 116 | Palmer Nat'l Bank, Palmer, | 11,600 | 16,820 00 | 11,600 00 |
| 51 | Agawam N'l B'k, Springfield, | 5,100 | 5,100 00 | 5,100 00 |
| 50 | Chapin N'l Bank, Springfield, | 5,000 | 6,000 00 | 5,000 00 |
| 7 | Ware National Bank, Ware, | 700 | 735 00 | 700 00 |
| | | $39,500 | $49,590 50 | $39,500 00 |

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**Palmer Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $20,000 | $20,350 00 | $20,000 00 |
| Boston & Maine R.R. 4½s, | 15,000 | 17,325 00 | 15,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Eastern R.R. 6s, | 10,000 | 12,000 00 | 10,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 10,025 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,750 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 11,000 00 | 10,000 00 |
| Portland & Rumford Falls R.R. 5s, | 10,000 | 10,500 00 | 10,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,400 00 | 5,000 00 |
| | $100,000 | $107,750 00 | $100,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $12,596 13 | 2 per cent. | $30,500 00 | 4½ per cent. | $201,988 71 | 6 per cent. |
| 10,506 55 | 3 " | 470,252 22 | 5 " | 200 00 | 6½ " |
| 17,483 80 | 4 " | 61,786 00 | 5½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $15,000 00 |
| Estimated value of the same, | | 15,000 00 |
| Assessed value of the same, | | 10,300 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 360 | |
| Aggregate amount of the same, | | 374,028 22 |
| Total number of loans upon real estate, | 328 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 51,958 70 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $18,780 48<br>2½ per cent., 20,551 65 | 39,332 13 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 525 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 410 | |
| Total number of open accounts Oct. 31, 1895, | 2,977 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,695 34 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 216,998 81 |
| Number of same, | 2,276 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 196,341 59 |
| Number of same, | 1,673 | |
| Date of examination by commissioner: June 20. | | |

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## PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 19.

GEORGE H. CARLETON, *President.* CHAS. S. TITCOMB, *Treasurer.*
CHAS. S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. H. CARLETON, J. W. VITTUM,
JOHN A. GALE, OLIVER TAYLOR,
C. H. HAYES.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $19,100 00 | Deposits, | $249,627 90 |
| Bank stock as per schedule, | 3,000 00 | Guaranty fund, | 1,357 00 |
| Loans on bank stock, | 11,200 00 | Interest account, | 1,277 36 |
| Railroad bonds as per schedule, | 15,925 00 | Profit and loss account, | 229 35 |
| Loans on real estate, | 125,785 00 | | |
| Loans on personal security, | 56,000 00 | | |
| Loans to counties, cities or towns (notes), | 10,000 00 | | |
| Deposits in banks, on interest, | 4,227 00 | | |
| Deposits in banks, not on interest, | 6,091 53 | | |
| Expense account, | 221 75 | | |
| Premium account, | 941 33 | | |
| | $252,491 61 | | $252,491 61 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Beacon Trust Company, Boston, | $4,227 00 |
| Second National Bank, Haverhill, | 6,091 53 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 20 shares Amesbury National Bank, Amesbury, | $1,700 00 |
| On 10 shares Second National Bank, Haverhill, | 1,000 00 |
| On 35 shares Second National Bank, Haverhill, | 3,500 00 |
| On 50 shares Second National Bank, Haverhill, | 5,000 00 |

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Federal Reserve Bank of St. Louis

**Pentucket Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested |
|---|---|---|---|
| City of Brockton, Mass., 4s, | $1,600 | $1,664 00 | $1,600 00 |
| of Dubuque, Iowa, 6s, | 1,000 | 1,015 00 | 1,000 00 |
| of Grand Rapids, Mich., 4½s, | 2,000 | 2,210 00 | 2,000 00 |
| of Indianapolis, Ind., 6s, | 1,000 | 1,020 00 | 1,000 00 |
| of Meriden, Conn., 4s, | 3,000 | 3,060 00 | 3,000 00 |
| of New Britain, Conn., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Oshkosh, Wis., 4½s, | 4,000 | 4,150 00 | 4,000 00 |
| of Sioux City, Iowa, 6s, | 500 | 510 00 | 500 00 |
| of Taunton, Mass., 4s, | 1,000 | 1,045 00 | 1,000 00 |
| | $19,100 | $19,924 00 | $19,100 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Everett National Bank, Boston, | $1,000 | $800 00 | $1,000 00 |
| 10 | State Nat'l Bank, Boston, | 1,000 | 1,120 00 | 1,000 00 |
| 10 | First National Bank, Chelsea, | 1,000 | 1,060 00 | 1,000 00 |
| | | $3,000 | $2,980 00 | $3,000 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $1,000 | $1,050 00 | $1,000 00 |
| Boston & Maine R.R. 4s, | 2,000 | 2,090 00 | 2,000 00 |
| Boston & Maine R.R. 4½s, | 4,000 | 4,600 00 | 4,000 00 |
| Fitchburg R.R. 5s, | 2,000 | 2,060 00 | 2,000 00 |
| Upper Coos R.R. 4s, | 3,000 | 3,000 00 | 2,925 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 4,000 | 4,160 00 | 4,000 00 |
| | $16,000 | $16,960 00 | $15,925 00 |

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**Pentucket Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,227 00 | 2½ per cent. | $23,000 00 | 4½ per cent. | $10,100 00 | 5½ per cent. |
| 38,000 00 | 4 " | 110,930 00 | 5 " | 20,955 00 | 6 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 102 | |
| Aggregate amount of the same, | | $140,510 00 |
| Total number of loans upon real estate, | 74 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 10,388 60 |
| Times for the dividends fixed by the by-laws: first Wednesday in February and August. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $3,408 59<br>2 per cent., 4,152 74 | 7,561 33 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 300 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 161 | |
| Total number of open accounts Oct. 31, 1895, | 720 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 668 99 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 111,548 56 |
| Number of same, | 980 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 47,467 42 |
| Number of same, | 616 | |

Date of examination by commissioner: February 26.

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Federal Reserve Bank of St. Louis

## PEOPLE'S SAVINGS BANK — BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 44.

WM. L. DOUGLAS, *President.* A. T. JONES, *Treasurer.*
JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. L. DOUGLAS, FRANCIS B. GARDNER,
EMERY M. LOW, EDWARD B. MELLEN,
FRED P. RICHMOND.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $4,000 00 | Deposits, | $40,246 08 |
| Bank stock as per schedule, | 500 00 | | |
| Loans on bank stock, | 100 00 | | |
| Railroad bonds as per schedule, | 7,500 00 | | |
| Loans on railroad stock, | 600 00 | | |
| Loans on real estate, | 19,433 33 | | |
| Deposits in banks, on interest, | 5,828 29 | | |
| Expense account, | 75 00 | | |
| Premiums, | 946 25 | | |
| Interest, | 15 39 | | |
| Outfit, | 100 19 | | |
| Cash on hand, | 1,147 63 | | |
| | $40,246 08 | | $40,246 08 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Brockton National Bank, Brockton, | $2,000 00 |
| Home National Bank, Brockton, | 1,828 29 |
| Plymouth County Safe Deposit and Trust Company, Brockton, | 2,000 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 6 shares Merchants' National Bank, Boston, | $100 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 6 shares New York, New Haven & Hartford R.R., | $600 00 |

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**People's Savings Bank, Brockton — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Canton, Ohio, 5s, | $2,000 | $2,045 00 | $2,000 00 |
| Town of Stoughton, Mass., 4s, | 2,000 | 2,080 00 | 2,000 00 |
| | $4,000 | $4,125 00 | $4,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Massachusetts Loan and Trust Company, Boston, | $500 | $580 00 | $500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $2,000 | $2,080 00 | $2,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 1,000 | 1,070 00 | 1,000 00 |
| Fitchburg R.R. 5s, | 2,000 | 2,145 00 | 2,000 00 |
| Maine Central R.R. 5s, | 2,500 | 2,812 50 | 2,500 00 |
| | $7,500 | $8,107 50 | $7,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,828 29 | 2 per cent. | $600 00 | 5 per cent. | $7,033 33 | 6 per cent. |
| 2,000 00 | 3 " | 12,590 00 | 5½ " | | |

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**People's Savings Bank, Brockton** — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 10 | |
| Aggregate amount of the same, | | $12,133 33 |
| Total number of loans upon real estate, | 9 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 130 67 |
| Times for the dividends fixed by the by-laws: March 1 and September 1. | | |
| Number of accounts opened during the year ending Oct. 31, 1895, | 386 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 16 | |
| Total number of open accounts Oct. 31, 1895, | 370 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 75 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 44,410 08 |
| Number of same, | 567 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 4,164 00 |
| Number of same, | 59 | |

Date of examination by commissioners: November 4.

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Federal Reserve Bank of St. Louis

## PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 48.

WILLIAM SKINNER, *President.* F. H. CHAMBERLIN, *Treasurer.*
A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM SKINNER, JOHN TILLEY,
E. P. CLARK, J. A. SULLIVAN,
J. N. HUBBARD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 12 M.; also Thursday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $17,000 00 | Deposits, | $507,204 13 |
| Bank stock as per schedule, | 5,000 00 | Guaranty fund, | 13,191 50 |
| Loans on bank stock, | 11,365 00 | Interest account, | 5,937 07 |
| Loans on real estate, | 350,249 00 | | |
| Loans on personal security, | 119,728 50 | | |
| Deposits in banks, on interest, | 21,258 76 | | |
| Furniture and fixtures, | 900 00 | | |
| Cash on hand, | 831 44 | | |
| | $526,332 70 | | $526,332 70 |

Cash on Deposit in Bank: —

| | |
|---|---|
| Home National Bank, Holyoke, | $21,258 76 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 20 shares Quinsigamond National Bank, Worcester, | $515 00 |
| On 10 shares First National Bank, Springfield, | 300 00 |
| On 3 shares Agawam National Bank, Springfield, | |
| On 5 shares Holyoke National Bank, Holyoke, | 500 00 |
| On 77 shares Franklin County National Bank, Greenfield, | 6,800 00 |
| On 24 shares Franklin County National Bank, Greenfield, | 2,000 00 |
| On 10 shares Home National Bank, Holyoke, | 900 00 |
| On 5 shares Home National Bank, Holyoke, | 350 00 |

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**People's Savings Bank, Holyoke** — Concluded.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| United States 4s, . . . . . | $17,000 | $19,040 00 | $17,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Home Nat'l Bank, Holyoke, . | $5,000 | $5,750 00 | $5,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $21,258 76<br>415,877 50 | 4 per cent.<br>5 " | $59,015 00 | 5½ per cent. | $6,450 00 | 6 per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 118 | |
| Aggregate amount of the same, . . . . . | | $187,219 00 |
| Total number of loans upon real estate, . . . . . | 119 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 21,908 60 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $7,723 00<br>2 per cent., 8,424 31 | 16,147 31 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 489 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 238 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 1,547 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 2,162 43 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 176,131 14 |
| Number of same, . . . . . | 2,585 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 108,020 52 |
| Number of same, . . . . . | 1,419 | |
| Date of examination by commissioner: June 13. | | |

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## PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 189.

SAMUEL R. HEYWOOD, *President.* CHARLES M. BENT, *Treasurer.*
FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL R. HEYWOOD, CALVIN FOSTER,
THOMAS M. ROGERS, SAMUEL D. NYE,
WARREN WILLIAMS, EDWIN T. MARBLE,
ALEXANDER DE WITT.

Open for business every business day, 9 A M. to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $754,071 60 | Deposits, | $7,080,407 29 |
| Bank stock as per schedule, | 875,401 00 | Guaranty fund, | 250,000 00 |
| Loans on bank stock, | 49,531 00 | Interest account, | 87,255 00 |
| Railroad bonds as per schedule, | 955,994 00 | Profit and loss account, | 7,432 67 |
| Loans on railroad stock, | 28,700 00 | Rents, | 891 72 |
| Real estate (for banking purposes), | 87,500 00 | Suspense, | 1,368 00 |
| Real estate by foreclosure, | 31,551 77 | Rents of real estate by foreclosure, | 85 65 |
| Loans on real estate, | 3,477,904 48 | | |
| Loans on personal security, | 929,445 50 | | |
| Loans to counties, cities or towns (notes), | 21,820 00 | | |
| Loans on depositors' books, | 500 00 | | |
| Deposits in banks, on interest, | 199,119 86 | | |
| Deposits in banks, not on interest, | 5,000 00 | | |
| Expense account, | 4,815 16 | | |
| Cash on hand, | 6,085 96 | | |
| | $7,427,440 33 | | $7,427,440 33 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Republic, Boston, | $82,682 64 |
| Central National Bank, Worcester, | 77,708 12 |
| Citizens' National Bank, Worcester, | 43,729 10 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 270 shares First National Bank, Worcester, | $27,000 00 |
| On 21 shares Boston National Bank, Boston, | 5,000 00 |
| On 34 shares Haverhill National Bank, Haverhill, | |
| On 13 shares First National Bank, Worcester, | 1,700 00 |
| On 4 shares City National Bank, Worcester, | |

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**People's Savings Bank, Worcester — Continued.**

| | |
|---|---|
| On 10 shares Shawmut National Bank, Boston, | $1,300 00 |
| On 6 shares Old Boston National Bank, Boston, | |
| On 6 shares Revere National Bank, Boston, | |
| On 150 shares Hancock National Bank, Boston, | 10,000 00 |
| On 20 shares Central National Bank, Boston, | 2,000 00 |
| On 6 shares Crocker National Bank, Turner's Falls, | 585 00 |
| On 11 shares Hadley Falls National Bank, Holyoke, | 1,100 00 |
| On 5 shares Chicopee National Bank, Springfield, | 500 00 |
| On 4 shares First National Bank, Northampton, | 346 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 250 shares Boston & Maine R.R., | $25,000 00 |
| On 2 shares Boston & Lowell R.R., | 2,500 00 |
| On 19 shares Boston & Maine R.R., | |
| On 10 shares Boston & Maine R.R., | 1,200 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $110,000 00 | $113,225 00 | $110,700 00 |
| of Cleveland, Ohio, 6s, | 6,000 00 | 6,095 00 | 6,000 00 |
| of Columbus, Ohio, 4s, | 35,000 00 | 36,312 50 | 35,000 00* |
| of Dayton, Ohio, 6s, | 19,000 00 | 20,725 00 | 20,125 00* |
| of Holyoke, Mass., 4s, | 25,000 00 | 26,062 50 | 25,000 00 |
| of Keene, N. H., 4s, | 10,000 00 | 10,550 00 | 10,000 00 |
| of Lynn, Mass., 4s, | 26,000 00 | 27,495 00 | 26,400 00 |
| of Malden, Mass., 4s, | 25,000 00 | 26,187 50 | 25,000 00 |
| of Milwaukee, Wis., 4s, | 71,000 00 | 74,232 50 | 71,000 00 |
| of Nashua, N. H., 4s, | 10,000 00 | 10,450 00 | 10,000 00 |
| of New Bedford, Mass., 4s, | 25,000 00 | 25,812 50 | 25,000 00 |
| of Norwich, Conn., 5s, | 19,000 00 | 21,750 00 | 21,144 00 |
| of Peoria, Ill., 4s, | 12,000 00 | 12,300 00 | 12,000 00 |
| of Providence, R. I., 5s, | 9,000 00 | 9,607 50 | 9,450 00 |
| of Quincy, Mass., 4s, | 25,000 00 | 25,762 50 | 25,000 00 |
| of Scranton, Pa., 5s, | 5,000 00 | 5,262 50 | 5,000 00 |
| of Scranton, Pa., 6s, | 6,000 00 | 6,120 00 | 6,000 00 |
| of Springfield, Ohio, 5s, | 6,000 00 | 6,370 00 | 6,156 00 |
| of Springfield, Ohio, 6s, | 5,166 40 | 5,269 73 | 5,166 60 |
| of Taunton, Mass., 4s, | 7,000 00 | 7,595 00 | 7,000 00 |
| of Waltham, Mass., 4s, | 13,000 00 | 13,780 00 | 13,000 00 |
| of Worcester, Mass., 4s, | 200,000 00 | 210,750 00 | 202,930 00 |
| of Worcester, Mass., 5s, | 2,000 00 | 2,295 00 | 2,000 00 |
| Town of Attleborough, Mass., 4s, | 13,000 00 | 14,007 50 | 13,000 00 |
| of Beverly, Mass., 4s, | 10,000 00 | 10,575 00 | 10,000 00 |
| of Dalton (Fire District), Mass., 4s, | 20,000 00 | 21,050 00 | 20,000 00 |
| of Holbrook, Mass., 4s, | 30,000 00 | 31,050 00 | 30,000 00 |
| of Westborough, Mass., 5s, | 2,000 00 | 2,270 00 | 2,000 00 |
| | $746,166 40 | $782,962 23 | $754,071 60 |

* Legal investments when made.

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**People's Savings Bank, Worcester — Continued.**

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 128 | Atlantic Nat'l Bank, Boston, . | $12,800 | $16,192 00 | $17,006 00 |
| 115 | Atlas National Bank, Boston, . | 11,500 | 14,173 75 | 13,300 00 |
| 106 | Blackstone Nat'l Bank, Boston, | 10,600 | 10,626 50 | 10,600 00 |
| 125 | Boston National Bank, Boston, | 12,500 | 12,578 13 | 14,366 00 |
| 54 | Boylston Nat'l Bank, Boston, . | 5,400 | 7,155 00 | 6,750 00 |
| 201 | Columbian N'l Bank, Boston, . | 20,100 | 19,497 00 | 21,817 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 4,412 50 | 5,812 00 |
| 216 | Eliot National Bank, Boston, . | 21,600 | 28,080 00 | 26,766 00 |
| 44 | Everett Nat'l Bank, Boston, . | 4,400 | 3,751 00 | 4,400 00 |
| 33 | Faneuil Hall N'l Bank, Boston, | 3,300 | 4,405 50 | 4,410 00 |
| 238 | Freeman's Nat'l Bank, Boston, | 23,800 | 21,479 50 | 23,800 00 |
| 217 | Globe National Bank, Boston, | 21,700 | 18,472 13 | 21,700 00 |
| 151 | Hamilton Nat'l Bank, Boston, | 15,100 | 16,194 75 | 18,129 00 |
| 149 | Manufacturers' N'l B'k, Boston, | 14,900 | 15,011 75 | 14,900 00 |
| 237 | Market Nat'l Bank, Boston, . | 23,700 | 18,960 00 | 23,700 00 |
| 25 | Mechanics' N'l Bank, Boston, . | 2,500 | 2,937 50 | 2,900 00 |
| 196 | Merchants' N'l Bank, Boston, . | 19,600 | 31,409 00 | 27,693 00 |
| 109 | N'l B'k of Commerce, Boston, | 10,900 | 12,208 00 | 12,965 00 |
| 115 | National Bank of the Commonwealth, Boston, . . | 11,500 | 15,927 50 | 15,450 00 |
| 141 | N'l B'k of No America, Boston, | 14,100 | 14,946 00 | 15,840 00 |
| 149 | N'l B'k of Redemption, Boston, | 14,900 | 18,029 00 | 19,419 00 |
| 454 | N'l B'k of the Republic, Boston, | 45,400 | 69,008 00 | 64,034 00 |
| 239 | National City Bank, Boston, . | 23,900 | 19,359 00 | 23,900 00 |
| 130 | National Eagle Bank, Boston, | 13,000 | 10,757 50 | 13,000 00 |
| 185 | Nat'l Exchange Bank, Boston, | 18,500 | 23,125 00 | 23,092 00 |
| 311 | N'l Hide & Leather B'k, Boston, | 31,100 | 33,043 75 | 37,432 00 |
| 78 | Nat'l Revere Bank, Boston, . | 7,800 | 7,020 00 | 7,800 00 |
| 96 | National Union Bank, Boston, | 9,600 | 12,948 00 | 13,037 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 5,200 00 | 5,000 00 |
| 65 | New England N'l B'k, Boston, | 6,500 | 10,335 00 | 9,586 00 |
| 100 | North National Bank, Boston, | 10,000 | 10,712 50 | 12,443 00 |
| 205 | Old Boston N'l Bank, Boston, | 20,500 | 22,396 25 | 23,935 00 |
| 56 | Second National Bank, Boston, | 5,600 | 9,982 00 | 8,600 00 |
| 59 | Shawmut Nat'l Bank, Boston, . | 5,900 | 6,460 50 | 7,075 00 |
| 301 | Shoe & Leather N'l B'k, Boston, | 30,100 | 27,240 50 | 30,100 00 |
| 68 | State National Bank, Boston, . | 6,800 | 7,684 00 | 8,050 00 |
| 200 | Suffolk National Bank, Boston, | 20,000 | 21,050 00 | 21,853 00 |
| 198 | Tremont Nat'l Bank, Boston, . | 19,800 | 17,622 00 | 19,800 00 |
| 172 | Washington N'l B'k, Boston, . | 17,200 | 18,576 00 | 20,068 00 |
| 243 | Central N'l Bank, Worcester, | 24,300 | 35,235 00 | 34,620 00 |
| 111 | Citizens' N'l Bank, Worcester, | 11,100 | 14,430 00 | 13,629 00 |
| 260 | City Nat'l Bank, Worcester, . | 26,000 | 37,700 00 | 32,500 00 |
| 182 | Mechanics' N'l B'k, Worcester, | 18,200 | 16,380 00 | 20,020 00 |
| 300 | Quinsigamond National Bank, Worcester, . . . . | 30,000 | 42,000 00 | 35,984 00 |
| 524 | Worcester N'l B'k, Worcester, | 52,400 | 75,980 00 | 68,120 00 |
| | | $738,600 | $860,691 51 | $875,401 00 |

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**People's Savings Bank, Worcester**—Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested |
|---|---|---|---|
| Boston & Albany R.R. 5s, | $150,000 | $162,750 00 | $160,520 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | 20,000 | 23,050 00 | 22,090 00 |
| Boston & Lowell R.R. 4s, | 4,000 | 4,122 50 | 4,000 00 |
| Boston & Lowell R.R. 4½s, | 25,000 | 25,687 50 | 25,688 00 |
| Boston & Lowell R.R. 6s, | 31,000 | 31,387 50 | 32,111 00 |
| Boston & Maine R.R. 4s, | 25,000 | 26,250 00 | 24,750 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 19,000 | 19,522 50 | 19,000 00 |
| Cheshire R.R. 6s, | 32,500 | 33,787 50 | 33,000 00 |
| Eastern R.R. 6s, | 57,000 | 69,255 00 | 65,778 00 |
| Fitchburg R.R. 4s, | 25,000 | 25,000 00 | 23,500 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,250 00 | 25,000 00 |
| Fitchburg R.R. 5s, | 43,000 | 45,327 50 | 45,287 00 |
| Leeds & Farmington R.R. 6s, | 27,100 | 27,438 75 | 27,600 00 |
| Lowell & Lawrence R.R. 6s, | 5,000 | 5,182 50 | 5,000 00 |
| Maine Central R.R. 4s, | 24,000 | 24,000 00 | 23,520 00 |
| Maine Central R.R. 7s, | 32,700 | 36,729 00 | 35,867 00 |
| Maine Central & European & North American R.R. 4s, | 25,000 | 25,000 00 | 24,725 00 |
| N. Y., Providence & Boston R.R. 7s, | 12,000 | 13,350 00 | 13,000 00 |
| Norwich & Worcester R.R. 6s, | 1,000 | 1,035 00 | 1,000 00 |
| Old Colony R.R. 4s, | 70,000 | 74,812 50 | 70,000 00 |
| Old Colony R.R. 6s, | 9,000 | 9,292 50 | 9,000 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,400 00 | 5,200 00 |
| Portland & Rumford Falls R.R. 5s, | 15,000 | 16,200 00 | 15,000 00 |
| Providence & Worcester R.R. 6s, | 11,000 | 11,495 00 | 11,200 00 |
| Sullivan County R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 50,000 | 58,000 00 | 54,900 00 |
| Vermont & Massachusetts R.R. 5s, | 50,000 | 53,000 00 | 53,219 00 |
| Vermont Valley R.R. 5s, | 10,000 | 11,100 00 | 11,039 00 |
| Worcester, Nashua & Rochester R.R. 4s, | 90,000 | 93,520 00 | 90,000 00 |
| | $918,300 | $981,945 25 | $955,994 00 |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $87,500 00 |
| Estimated value of the same, | 100,000 00 |
| Assessed value of the same, | 69,800 00 |
| Net income received from same during year ending Oct. 31, 1895, | 1,895 69 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 31,551 77 |
| Assessed value of the same, | 25,775 00 |
| Net income received from same during year ending Oct. 31, 1895, | 305 50 |
| Number of loans which are of an amount not exceeding $3,000 each, | 1,142 |
| Aggregate amount of the same, | 1,513,357 98 |
| Total number of loans upon real estate, | 1,419 |
| Amount of investments from which no income is received, | 2,500 00 |

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## People's Savings Bank, Worcester — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $323,971 81 |
| Times for the dividends fixed by the by-laws: February 15 and August 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $128,184 84<br>2 per cent., 132,473 72 | 260,658 56 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,260 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,529 | |
| Total number of open accounts Oct. 31, 1895, | 15,758 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 15,381 93 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,088,360 62 |
| Number of same, | 14,686 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 919,980 09 |
| Number of same, | 11,783 | |
| Date of examination by commissioner: October 10. | | |

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## PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 29.

WILLIAM S. DANFORTH, *President.* JOHN J. RUSSELL, *Treasurer.*
JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS, CHARLES B. STODDARD,
WILLIAM S. DANFORTH, GEORGE E. MORTON,
JAMES MILLAR.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $221,000 00 | Deposits, | $2,373,869 15 |
| Bank stock as per schedule, | 420,023 00 | Guaranty fund, | 115,000 00 |
| Loans on bank stock, | 10,960 00 | Interest account, | 47,242 84 |
| Railroad bonds as per schedule, | 405,000 00 | Profit and loss account, | 13,180 34 |
| Railroad notes, | 100,000 00 | Suspense, | 212 00 |
| Real estate (for banking purposes), | 37,426 75 | | |
| Real estate by foreclosure, | 2,835 27 | | |
| Loans on real estate, | 679,101 00 | | |
| Loans on personal security, | 575,275 00 | | |
| Loans to counties, cities or towns (notes), | 82,175 53 | | |
| Deposits in banks, on interest, | 10,212 82 | | |
| Cash on hand, | 5,554 96 | | |
| | $2,549,504 33 | | $2,549,504 33 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $2,179 11 |
| Old Colony National Bank, Plymouth, | 3,767 61 |
| Plymouth National Bank, Plymouth, | 4,266 10 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 15 shares Old Colony National Bank, Plymouth, | $800 00 |
| On 13 shares Plymouth National Bank, Plymouth, | 1,300 00 |
| On 9 shares Old Colony National Bank, Plymouth, | 900 00 |

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**Plymouth Savings Bank** — Continued.

| | |
|---|---|
| On 3 shares Old Colony National Bank, Plymouth, . . . . . | $1,600 00 |
| On 13 shares Plymouth National Bank, Plymouth, . . . . . | |
| On 8 shares Old Colony National Bank, Plymouth, . . . . . | 800 00 |
| On 5 shares Old Colony National Bank, Plymouth, . . . . . | 500 00 |
| On 80 shares Hancock National Bank, Boston, . . . . . | 5,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, . . . | $6,000 | $7,080 00 | $6,000 00 |
| of Brockton, Mass., 4s, . . | 16,000 | 16,320 00 | 16,000 00 |
| of Canton, Ohio, 5s, . . . | 7,000 | 7,070 00 | 7,000 00 |
| of Fall River, Mass., 6s, . . | 10,000 | 10,900 00 | 10,000 00 |
| of Holyoke, Mass., 6s, . . | 50,000 | 54,000 00 | 50,000 00 |
| of New Bedford, Mass., 7s, . | 10,000 | 12,300 00 | 10,000 00 |
| of New London, Conn., 7s, . | 50,000 | 56,000 00 | 50,000 00 |
| of Rockford, Ill., 4½s, . . | 10,000 | 10,600 00 | 10,000 00 |
| of Springfield, Ohio, 6s, . . | 6,000 | 6,060 00 | 6,000 00 |
| Town of Belmont, Mass., 4½s, . . | 21,000 | 21,630 00 | 21,000 00 |
| of Leominster, Mass., 4s, . | 10,000 | 10,200 00 | 10,000 00 |
| of West Springfield, Mass., 5s, | 25,000 | 25,750 00 | 25,000 00 |
| | $221,000 | $237,910 00 | $221,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 7 | Abington N'l B'k, Abington, . | $700 | $840 00 | $687 00 |
| 41 | Atlantic N'l Bank, Boston, . | 4,100 | 5,166 00 | 4,100 00 |
| 234 | Atlas National Bank, Boston, | 23,400 | 28,782 00 | 23,400 00 |
| 32 | Blackstone N'l Bank, Boston, . | 3,200 | 3,200 00 | 2,112 00 |
| 139 | Boston National Bank, Boston, | 13,900 | 13,900 00 | 12,788 00 |
| 70 | Boylston Nat'l Bank, Boston, . | 7,000 | 9,170 00 | 7,000 00 |
| 42 | Columbian N'l Bank, Boston, . | 4,200 | 4,074 00 | 4,200 00 |
| 100 | First Ward N'l Bank, Boston, . | 10,000 | 12,700 00 | 10,000 00 |
| 28 | Freeman's Nat'l Bank, Boston, | 2,800 | 2,520 00 | 2,380 00 |
| 29 | Globe National Bank, Boston, | 2,900 | 2,465 00 | 2,494 00 |
| 53 | Hamilton Nat'l Bank, Boston, | 5,300 | 5,671 00 | 5,300 00 |
| 54 | Howard Nat'l Bank, Boston, . | 5,400 | 5,238 00 | 5,022 00 |
| 100 | Manufacturers' N'l B'k, Boston, | 10,000 | 10,000 00 | 9,000 00 |
| 128 | Market Nat'l Bank, Boston, . | 12,800 | 10,240 00 | 10,240 00 |
| 85 | Massachusetts N'l B'k, Boston, | 8,500 | 7,225 00 | 7,140 00 |
| 225 | Merchants' Nat'l Bank, Boston, | 22,500 | 36,000 00 | 22,500 00 |
| 108 | N'l B'k of Commerce, Boston, . | 10,800 | 11,988 00 | 9,180 00 |
| 200 | National Bank of the Commonwealth, Boston, . . . | 20,000 | 27,800 00 | 20,000 00 |
| 120 | N'l B'k of No. America, Boston, | 12,000 | 12,600 00 | 10,800 00 |

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**Plymouth Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 188 | N'l B'k of the Republic, Boston, | $18,800 | $28,576 00 | $18,800 00 |
| 84 | National City Bank, Boston, . | 8,400 | 6,804 00 | 7,000 00 |
| 80 | National Eagle Bank, Boston, | 8,000 | 6,560 00 | 6,400 00 |
| 106 | Nat'l Exchange Bank, Boston, | 10,600 | 13,250 00 | 10,600 00 |
| 120 | National Revere Bank, Boston, | 12,000 | 11,040 00 | 10,800 00 |
| 100 | National Union Bank, Boston, | 10,000 | 13,400 00 | 10,000 00 |
| 74 | Nat'l Webster Bank, Boston, . | 7,400 | 7,696 00 | 6,280 00 |
| 86 | New England N'l B'k, Boston, | 8,600 | 13,588 00 | 8,600 00 |
| 9 | North National Bank, Boston, | 900 | 963 00 | 900 00 |
| 55 | Old Boston Nat'l Bank, Boston, | 5,500 | 5,995 00 | 5,000 00 |
| 270 | Second National Bank, Boston, | 27,000 | 48,060 00 | 27,000 00 |
| 93 | Shawmut Nat'l Bank, Boston, . | 9,300 | 10,230 00 | 9,300 00 |
| 130 | State National Bank, Boston, . | 13,000 | 14,560 00 | 13,000 00 |
| 62 | Suffolk Nat'l Bank, Boston, . | 6,200 | 6,448 00 | 5,500 00 |
| 195 | Tremont Nat'l Bank, Boston, . | 19,500 | 17,355 00 | 15,600 00 |
| 60 | Brockton N'l Bank, Brockton, | 6,000 | 6,900 00 | 6,000 00 |
| 100 | Home Nat'l Bank, Brockton, . | 10,000 | 18,000 00 | 9,500 00 |
| 60 | Hingham N'l Bank, Hingham, | 4,200 | 4,200 00 | 4,200 00 |
| 55 | Railroad Nat'l Bank, Lowell, . | 5,500 | 7,260 00 | 5,500 00 |
| 262 | Old Colony N'l B'k, Plymouth, | 26,200 | 39,300 00 | 26,200 00 |
| 184 | Plymouth N'l Bank, Plymouth, | 18,400 | 21,160 00 | 18,400 00 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 20,000 00 | 10,000 00 |
| 171 | Bristol County National Bank, Taunton, . . . . | 17,100 | 22,230 00 | 17,100 00 |
| | | $442,100 | $553,154 00 | $420,023 00 |

*Detailed Statements of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $50,000 | $51,000 00 | $50,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, . . | 10,000 | 11,500 00 | 10,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 30,000 | 31,500 00 | 30,000 00 |
| Fitchburg R.R. 4s, . . . . . | 63,000 | 63,130 00 | 60,000 00 |
| Fitchburg R R. 4½s, . . . . . | 40,000 | 40,400 00 | 40,000 00 |
| Old Colony R.R. 4s, . . . . . | 13,000 | 13,910 00 | 13,000 00 |
| Old Colony R.R. 6s, . . . . . | 20,000 | 20,200 00 | 20,000 00 |
| Portland & Rumford Falls R.R. 5s, | 32,000 | 32,960 00 | 32,000 00 |
| Salem & Lowell R.R. 6s, . . | 25,000 | 26,250 00 | 25,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 50,000 | 59,500 00 | 50,000 00 |
| Upper Coos R R. 4½s, . . . . | 25,000 | 27,250 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 40,000 | 41,600 00 | 40,000 00 |
| | $408,000 | $429,600 00 | $405,000 00 |

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## Plymouth Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $10,212 82 | 2 per cent. | $200,050 00 | 4¼ per cent. | $168,766 00 | 6 per cent. |
| 26,175 53 | 3¾ " | 72,050 00 | 4½ " | 1,575 00 | 6½ " |
| 280,700 00 | 4 " | 502,085 00 | 5 " | 9,400 00 | 7 " |
| 40,000 00 | 4⅛ " | 146,650 00 | 5½ " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $37,426 75 |
| Estimated value of the same, | | 42,100 00 |
| Assessed value of the same, | | 42,100 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 64 05 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 2,835 27 |
| Assessed value of the same, | | 6,900 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 262 70 |
| Number of loans which are of an amount not exceeding $3,000 each, | 251 | |
| Aggregate amount of the same, | | 278,926 00 |
| Total number of loans upon real estate, | 282 | |
| Amount of investments from which no income is received, | | 57 50 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 122,216 05 |
| Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2½ per cent., $56,250 25<br>2½ per cent., 57,294 68 | 113,544 93 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 474 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 413 | |
| Total number of open accounts Oct. 31, 1895, | 6,236 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,911 24 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 253,777 93 |
| Number of same, | 2,806 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 294,705 65 |
| Number of same, | 3,910 | |

Date of examination by commissioner: August 2.

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Federal Reserve Bank of St. Louis

## PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 38.

WILLIAM R. DREW, *President.* WILLIAM W. BREWSTER, *Treasurer.*
WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM W. BREWSTER, EDWARD B. ATWOOD,
EVERETT F. SHERMAN, WALTER L. BOYDEN,
THOMAS N. ELDRIDGE.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M ; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $127,000 00 | Deposits, | $1,130,368 06 |
| Bank stock as per schedule, | 55,700 00 | Guaranty fund, | 49,500 00 |
| Loans on bank stock, | 33,100 00 | Interest account, | 15,883 02 |
| Railroad bonds as per schedule, | 119,987 50 | Profit and loss account, | 3,682 56 |
| Real estate (for banking purposes), | 12,351 18 | | |
| Real estate by foreclosure, | 361 58 | | |
| Loans on real estate, | 497,130 00 | | |
| Loans on personal security, | 233,430 00 | | |
| Loans to counties, cities or towns (notes), | 95,830 00 | | |
| Deposits in banks, on interest, | 17,816 79 | | |
| Expense account, | 1,397 72 | | |
| Suspense account, | 417 64 | | |
| Cash on hand, | 4,911 23 | | |
| | $1,199,433 64 | | $1,199,433 64 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $3,201 94 |
| Old Colony National Bank, Plymouth, | 7,398 16 |
| Plymouth National Bank, Plymouth, | 7,216 69 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 180 shares Mechanics' National Bank, Boston, | $18,000 00 |
| On 138 shares Fourth National Bank, Boston, | 13,000 00 |
| On 40 shares Whitman National Bank, Whitman, | 2,000 00 |
| On 2 shares Plymouth National Bank, Plymouth, | 100 00 |

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**Plymouth Five Cents Savings Bank**—Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $9,000 | $10,620 00 | $9,000 00 |
| of Bay City, Mich., 5s, | 5,000 | 5,900 00 | 5,000 00 |
| of Belfast, Me., 6s, | 2,000 | 2,120 00 | 2,000 00* |
| of Brockton, Mass., 4s, | 10,000 | 10,350 00 | 10,000 00 |
| of Canton, Ohio, 5s, | 5,000 | 5,875 00 | 5,000 00 |
| of Chicago, Ill., 4s, | 5,000 | 5,200 00 | 5,000 00* |
| of Cleveland, Ohio, 5s, | 5,000 | 5,350 00 | 5,000 00 |
| of Lewiston, Me., 6s, | 3,000 | 3,345 00 | 3,000 00 |
| of New Bedford, Mass., 7s, | 10,000 | 13,600 00 | 10,000 00 |
| of New London, Conn., 7s, | 12,000 | 13,440 00 | 12,000 00 |
| of Providence, R. I., 5s, | 1,000 | 1,070 00 | 1,000 00 |
| of Springfield, Mass., 6s, | 5,000 | 5,925 00 | 5,000 00 |
| Town of Chicopee, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Mansfield, Mass., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Wakefield, Mass., 4s, | 10,000 | 10,450 00 | 10,000 00 |
| of Weymouth, Mass., 4s, | 15,000 | 15,675 00 | 15,000 00 |
| of Whitman, Mass., 4s, | 14,000 | 14,700 00 | 14,000 00 |
| State of New Hampshire 6s, | 1,000 | 1,025 00 | 1,000 00 |
| | $127,000 | $140,195 00 | $127,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Atlas National Bank, Boston, | $2,500 | $3,075 00 | $2,500 00 |
| 22 | Blackstone N'l Bank, Boston, | 2,200 | 2,200 00 | 2,200 00 |
| 20 | Columbian N'l Bank, Boston, | 2,000 | 1,940 00 | 2,000 00 |
| 21 | First Ward N'l Bank, Boston, | 2,100 | 2,677 50 | 2,100 00 |
| 14 | Freeman's Nat'l Bank, Boston, | 1,400 | 1,263 50 | 1,400 00 |
| 20 | Market Nat'l Bank, Boston, | 2,000 | 1,600 00 | 2,000 00 |
| 10 | Merchants' N'l Bank, Boston, | 1,000 | 1,600 00 | 1,000 00 |
| 25 | Metropolitan N'l B'k, Boston, | 2,500 | 2,331 25 | 2,500 00 |
| 8 | N'l B'k of Commerce, Boston, | 800 | 892 00 | 800 00 |
| 100 | National Bank of the Commonwealth, Boston, | 10,000 | 13,900 00 | 10,000 00 |
| 27 | N'l B'k of Redemption, Boston, | 2,700 | 3,267 00 | 2,700 00 |
| 15 | N'l B'k of the Republic, Boston, | 1,500 | 2,280 00 | 1,500 00 |
| 15 | National City Bank, Boston, | 1,500 | 1,215 00 | 1,500 00 |
| 18 | Nat'l Exchange Bank, Boston, | 1,800 | 2,250 00 | 1,800 00 |
| 15 | National Revere Bank, Boston, | 1,500 | 1,350 00 | 1,500 00 |
| 20 | Nat'l Webster Bank, Boston, | 2,000 | 2,080 00 | 2,000 00 |
| 6 | North National Bank, Boston, | 600 | 636 00 | 600 00 |

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**Plymouth Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Shoe & Leather N'l B'k, Boston, | $500 | $450 00 | $500 00 |
| 20 | State Nat'l Bank, Boston, | 2,000 | 2,240 00 | 2,000 00 |
| 20 | Brockton Nat'l B'k, Brockton, | 2,000 | 2,300 00 | 2,000 00 |
| 76 | Old Colony N'l Bank, Plymouth, | 7,600 | 11,248 00 | 7,600 00 |
| 45 | Plymouth N'l Bank, Plymouth, | 4,500 | 5,175 00 | 4,500 00 |
| 10 | Third Nat'l Bank, Springfield, | 1,000 | 2,000 00 | 1,000 00 |
| | | $55,700 | $67,970 25 | $55,700 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $10,000 | $10,200 00 | $10,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,400 00 | 9,987 50 |
| Cheshire R.R. 6s, | 4,000 | 4,040 00 | 4,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Eastern R R. 6s, | 10,000 | 12,000 00 | 10,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,600 00 | 10,000 00 |
| Old Colony R R. 4s, | 20,000 | 21,400 00 | 20,000 00 |
| Old Colony R.R. 4½s, | 10,000 | 10,450 00 | 10,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,000 00 | 6,000 00 |
| Upper Coos R R. 4½s, | 10,000 | 10,900 00 | 10,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| | $120,000 | $130,190 00 | $119,987 50 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $14,614 85 | 1 per cent. | $68,500 00 | 4½ per cent. | $11,247 50 | 5½ per cent. |
| 3,201 94 | 2 " | 14,020 00 | 4½ " | 213,562 50 | 6 " |
| 258,410 00 | 4 " | 293,750 00 | 5 " | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $12,351 18 |
| Estimated value of the same, | 13,000 00 |
| Assessed value of the same, | 15,100 00 |
| Net income received from same during year ending Oct. 31, 1895, | 204 00 |

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## Plymouth Five Cents Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | $361 58 |
| Assessed value of the same, | | 890 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 447 | |
| Aggregate amount of the same, | | 394,745 00 |
| Total number of loans upon real estate, | 421 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 55,172 33 |
| Times for the dividends fixed by the by-laws: second Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $20,088 58<br>2 per cent., 21,053 28 | 41,141 86 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 536 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 313 | |
| Total number of open accounts Oct. 31, 1895, | 3,995 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,683 98 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 200,661 93 |
| Number of same, | 3,063 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 147,082 00 |
| Number of same, | 2,052 | |

Date of examination by commissioner: May 13.

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## PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 115.

HENRY LEE, *President.* HENRY PARKMAN, *Treasurer.*

PHILIP DEXTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM S. DEXTER, I. GOODWIN WHITNEY, LOUIS CURTIS, C. W. AMORY, R. H. STEVENSON, CHAS. U. COTTING, HENRY WHITMAN, GORDON ABBOTT.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $9,828,700 00 | Deposits, | $34,860,350 22 |
| Loans on public funds, | 50,000 00 | Guaranty fund, | 1,439,000 00 |
| Bank stock as per schedule, | 1,253,400 00 | Interest account, | 415,259 56 |
| Loans on bank stock, | 68,500 00 | Profit and loss account, | 17,631 32 |
| Railroad bonds as per schedule, | 4,585,000 00 | Suspense account, | 797 94 |
| Loans on railroad stock, | 19,000 00 | | |
| Railroad notes, | 200,000 00 | | |
| Real estate (for banking purposes), | 80,000 00 | | |
| Loans on real estate, | 10,597,042 00 | | |
| Loans on personal security, | 7,059,300 00 | | |
| Loans to counties, cities or towns (notes), | 2,014,805 00 | | |
| Deposits in banks, on interest, | 890,150 49 | | |
| Deposits in banks, not on interest, | 5,596 60 | | |
| Expense account, | 25,272 73 | | |
| Cash on hand, | 56,272 22 | | |
| | $36,733,039 04 | | $36,733,039 04 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Merchants' National Bank, Boston, | $291,779 41 |
| National Exchange Bank, Boston, | 7,901 96 |
| National Union Bank, Boston, | 106,466 15 |
| National Webster Bank, Boston, | 51,819 51 |
| Old Boston National Bank, Boston, | 107,065 41 |
| Old Colony Trust Company, Boston, | 24,441 76 |
| Second National Bank, Boston, | 289,415 59 |
| Third National Bank, Boston, | 11,260 76 |
| Tremont National Bank, Boston, | 5,596 60 |

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**Provident Institution for Savings, etc., Boston** — Continued.

Loan on Public Funds: —

| | |
|---|---|
| On $2,500 City of Quincy, Mass., 4s, | |
| On $28,000 City of Holyoke, Mass., 4s, | |
| On $9,000 County of Coos, N. H., 4s, | |
| On $1,600 Town of Berlin, Mass., 4½s, | $50,000 00 |
| On $8,000 City of Medford, Mass., 4s, | |
| On $4,000 County of Middlesex, Mass., 4s, | |
| On $1,000 United States 4s, | |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 189 shares National Bank of North America, Boston, | $16,000 00 |
| On 235 shares Fourth National Bank, Boston, | 22,000 00 |
| On 25 shares Charles River National Bank, Cambridge, | |
| On 11 shares Lechmere National Bank, Cambridge, | |
| On 11 shares National Exchange Bank, Boston, | 5,000 00 |
| On 5 shares Prescott National Bank, Lowell, | |
| On 274 shares Fourth National Bank, Boston, | 25,500 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 200 shares Maine Central R.R., | $19,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $3,448,000 | $3,722,740 00 | $3,448,000 00 |
| of Cambridge, Mass, 4s, | 100,000 | 102,000 00 | 100,000 00 |
| of Chelsea, Mass., 4s, | 131,000 | 136,895 00 | 131,000 00 |
| of Concord, N. H. 4s, | 199,000 | 205,490 00 | 199,000 00 |
| of Haverhill, Mass., 4s, | 50,000 | 53,250 00 | 50,000 00 |
| of Holyoke, Mass., 4s, | 319,000 | 330,720 00 | 319,000 00 |
| of Lowell, Mass., 4s, | 495,000 | 544,500 00 | 495,000 00 |
| of Lowell, Mass., 4½s, | 124,000 | 127,100 00 | 124,000 00 |
| of Manchester, N. H., 4s, | 205,000 | 211,650 00 | 205,000 00 |
| of Manchester, N. H., 6s, | 9,000 | 9,280 00 | 9,000 00 |
| of Meriden, Conn., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| of New Bedford, Mass., 4s, | 100,000 | 107,000 00 | 100,000 00 |
| of New Haven, Conn., 3½s, | 64,000 | 64,000 00 | 64,000 00 |
| of New Haven, Conn., 4s, | 275,000 | 295,625 00 | 275,000 00 |
| of New York, N. Y, 6s, | 50,000 | 51,250 00 | 50,000 00 |
| of North Adams, Mass., 3½s, | 98,000 | 97,020 00 | 98,000 00 |
| of Pawtucket, R. I., 4s, | 400,000 | 416,000 00 | *400,000 00 |
| of Providence, R. I., 4s, | 1,000,000 | 1,138,750 00 | 1,000,000 00 |
| of Quincy, Mass., 4s, | 130,000 | 136,900 00 | 130,000 00 |
| of Rochester, N. H., 4s, | 160,000 | 168,000 00 | 160,000 00 |
| of Rutland, Vt., 4s, | 150,000 | 158,250 00 | 150,000 00 |
| of Somerville, Mass., 4s, | 98,000 | 99,470 00 | 98,000 00 |
| of Somerville, Mass., 4½s, | 99,000 | 100,980 00 | 99,000 00 |
| of Stamford, Conn., 4s, | 96,000 | 100,800 00 | 96,000 00 |
| of Springfield, Mass., 4s, | 129,000 | 134,580 00 | 129,000 00 |
| of Woonsocket, R. I., 4s, | 180,000 | 180,000 00 | 180,000 00 |
| of Yonkers, N. Y., 4s, | 57,500 | 57,500 00 | †57,000 00 |

* A legal investment when made.

† Not a legal investment, and since eliminated.

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**Provident Institution for Savings, etc., Boston** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Attleborough, Mass., 4s, | $25,000 | $26,375 00 | $25,000 00 |
| of Beverly, Mass., 4s, | 200,000 | 209,000 00 | 200,000 00 |
| of Burlington, Vt., 4s, | 100,000 | 104,500 00 | 100,000 00 |
| of Braintree, Mass., 4s, | 24,000 | 25,200 00 | 24,000 00 |
| of Chicopee, Mass., 4s, | 53,000 | 54,060 00 | 53,000 00 |
| of Cranston, R. I., 4s, | 50,000 | 51,750 00 | 50,000 00 |
| of Cumberland, R. I., 4s, | 80,000 | 81,200 00 | 80,000 00 |
| of Everett, Mass., 4s, | 50,000 | 52,250 00 | 50,000 00 |
| of Foxborough, Mass., 4s, | 55,000 | 55,825 00 | 55,000 00 |
| of Grafton, Mass., 4s, | 64,000 | 66,240 00 | 64,000 00 |
| of Great Barrington, Mass., 4s, | 35,000 | 36,575 00 | 35,000 00 |
| of Lincoln, R. I., 4s, | 90,000 | 90,900 00 | 90,000 00 |
| of Plymouth, Mass., 4s, | 53,200 | 54,264 00 | 53,200 00 |
| of St. Albans, Vt., 3½s, | 55,000 | 54,450 00 | 55,000 00 |
| of Ware, Mass., 4s, | 35,000 | 35,700 00 | 35,000 00 |
| of Wellesley, Mass., 4s, | 100,000 | 105,000 00 | 100,000 00 |
| of Westbrook, Me., 3¾s, | 14,000 | 14,000 00 | 14,000 00 |
| County of Grafton, N. H., 4s, | 27,000 | 27,270 00 | 27,000 00 |
| of Strafford, N. H., 4s, | 130,000 | 133,250 00 | 130,000 00 |
| State of Massachusetts 3s, | 62,000 | 62,000 00 | 62,000 00 |
| of Massachusetts 3½s, | 200,000 | 213,000 00 | 200,000 00 |
| United States 4s, | 110,000 | 111,100 00 | 110,000 00 |
| | $9,828,700 | $10,464,659 00 | $9,828,700 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 246 | Atlantic N'l Bank, Boston, | $24,600 | $30,996 00 | $24,600 00 |
| 675 | Atlas National Bank, Boston, | 67,500 | 83,025 00 | 67,500 00 |
| 428 | Columbian Nat'l Bank, Boston, | 42,800 | 42,800 00 | 42,800 00 |
| 668 | Continental N'l Bank, Boston, | 66,800 | 72,144 00 | 66,800 00 |
| 50 | First National Bank, Boston, | 5,000 | 11,950 00 | 5,000 00 |
| 315 | Globe National Bank, Boston, | 31,500 | 26,775 00 | 31,500 00 |
| 592 | Hamilton Nat'l Bank, Boston, | 59,200 | 63,344 00 | 59,200 00 |
| 543 | Market National Bank, Boston, | 54,300 | 43,440 00 | 54,300 00 |
| 225 | Massachusetts N'l B'k, Boston, | 22,500 | 19,125 00 | 22,500 00 |
| 1000 | Merchants' N'l Bank, Boston, | 100,000 | 155,000 00 | 100,000 00 |
| 75 | N'l B'k of Commerce, Boston, | 7,500 | 8,325 00 | 7,500 00 |
| 150 | N'l B'k of the Republic, Boston, | 15,000 | 22,800 00 | 15,000 00 |
| 315 | National City Bank, Boston, | 31,500 | 25,515 00 | 31,500 00 |
| 450 | National Eagle Bank, Boston, | 45,000 | 37,237 50 | 45,000 00 |
| 225 | N'l Hide & Leather B'k, Boston, | 22,500 | 23,850 00 | 22,500 00 |
| 332 | National Revere Bank, Boston, | 33,200 | 30,834 50 | 33,200 00 |

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**Provident Institution for Savings, etc., Boston** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 312 | National Union Bank, Boston, | $31,200 | $42,081 00 | $31,200 00 |
| 666 | Nat'l Webster Bank, Boston, | 66,600 | 69,264 00 | 66,600 00 |
| 349 | New England Nat'l Bank, Boston, | 34,900 | 55,491 00 | 34,900 00 |
| 524 | North National Bank, Boston, | 52,400 | 55,020 00 | 52,400 00 |
| 350 | Old Boston Nat'l Bank, Boston, | 35,000 | 38,150 00 | 35,000 00 |
| 848 | Second Nat'l Bank, Boston, | 84,800 | 151,792 00 | 84,800 00 |
| 284 | Shawmut Nat'l Bank, Boston, | 28,400 | 31,240 00 | 28,400 00 |
| 500 | Shoe & Leather National Bank, Boston, | 50,000 | 45,500 00 | 50,000 00 |
| 561 | State National Bank, Boston, | 56,100 | 62,832 00 | 56,100 00 |
| 450 | Suffolk Nat'l Bank, Boston, | 45,000 | 47,137 50 | 45,000 00 |
| 1000 | Tremont Nat'l Bank, Boston, | 100,000 | 89,000 00 | 100,000 00 |
| 401 | Washington N'l Bank, Boston, | 40,100 | 43,308 00 | 40,100 00 |
| | | $1,253,400 | $1,427,976 50 | $1,253,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton & Fitchburg R.R. 5s, | $550,000 | $627,000 00 | $550,000 00 |
| Boston & Lowell R.R 4s, | 616,000 | 631,800 00 | 616,000 00 |
| Boston & Lowell R.R. 4½s, | 20,000 | 20,800 00 | 20,000 00 |
| Boston & Maine R.R. 4s, | 1,174,000 | 1,194,110 00 | 1,174,000 00 |
| Boston & Providence R.R. 4s, | 150,000 | 157,500 00 | 150,000 00 |
| Connecticut River R.R. 4s, | 250,000 | 265,000 00 | 250,000 00 |
| Eastern R.R. 6s, | 265,000 | 318,000 00 | 265,000 00 |
| Fitchburg R.R. 5s, | 650,000 | 690,500 00 | 650,000 00 |
| Old Colony R.R. 4s, | 460,000 | 496,800 00 | 460,000 00 |
| Old Colony R.R. 4½s, | 200,000 | 202,000 00 | 200,000 00 |
| Old Colony & Newport R.R. 6s, | 250,000 | 253,750 00 | 250,000 00 |
| | $4,585,000 | $4,857,260 00 | $4,585,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $890,150 49 | 2 per cent. | $679,555 00 | 3⅝ per cent. | $94,800 00 | 4¼ per cent. |
| 107,000 00 | 3 " | 1,500,000 00 | 3¾ " | 4,393,800 00 | 4½ " |
| 10,000 00 | 3⅛ " | 120,000 00 | 3 8/10 " | 57,200 00 | 4¾ " |
| 400,000 00 | 3 7/16 " | 396,000 00 | 3 9/10 " | 557,830 00 | 5 " |
| 2,699,200 00 | 3½ " | 8,981,162 00 | 4 " | 12,100 00 | 6 " |

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## Provident Institution for Savings, etc., Boston — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $80,000 00 |
| Estimated value of the same, | | 460,000 00 |
| Assessed value of the same, | | 460,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 46 | |
| Aggregate amount of the same, | | 95,005 00 |
| Total number of loans upon real estate, | 337 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 1,490,322 06 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 1½ per cent., $490,919 84<br>2 per cent., 657,257 59 | 1,148,177 43 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 10,034 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 8,637 | |
| Total number of open accounts Oct. 31, 1895, | 92,280 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 53,801 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 5,484,005 00 |
| Number of same, | 82,173 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 6,275,638 47 |
| Number of same, | 73,706 | |

Date of examination by commissioners: October 18.

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## PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 46.

AZOR O. WEBSTER, *President.* ALFRED C. WEBSTER, *Treasurer.*
CHARLES L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
AZOR O. WEBSTER, GEO. F. BAGLEY,
M. D. F. STEERE.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $597,000 00 | Deposits, | $2,397,786 20 |
| Bank stock as per schedule, | 146,475 00 | Guaranty fund, | 120,919 92 |
| Loans on bank stock, | 1,100 00 | Interest account, | 146,155 97 |
| Railroad bonds as per schedule, | 187,000 00 | | |
| Loans on railroad bonds, | 15,000 00 | | |
| Loans on railroad stock, | 15,000 00 | | |
| Real estate (for banking purposes), | 5,000 00 | | |
| Real estate by foreclosure, | 3,602 53 | | |
| Loans on real estate, | 668,500 00 | | |
| Loans on personal security, | 844,300 00 | | |
| Loans to counties, cities or towns (notes), | 77,000 00 | | |
| Deposits in banks, on interest, | 99,250 41 | | |
| Expense account, | 2,325 03 | | |
| Cash on hand, | 3,309 12 | | |
| | $2,664,862 09 | | $2,664,862 09 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Powow River National Bank, Amesbury, | $71,853 44 |
| Boston Safe Deposit and Trust Company, Boston, | 27,396 97 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares Powow River National Bank, Amesbury, | $500 00 |
| On 6 shares First National Bank, Merrimac, | 600 00 |

Loan on Railroad Bonds: —

| | |
|---|---|
| On $17,000 New York & New England R.R. 4s, | $15,000 00 |

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**Provident Institution for Savings, etc., Amesbury** — Continued.

Loan on Railroad Stock: —

On 120 shares Boston & Maine R.R., . . . . . $15,000 00

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $45,000 | $53,325 00 | $45,000 00 |
| of Cambridge, Mass., 4s, | 30,000 | 31,800 00 | 30,000 00 |
| of Cambridge, Mass., 6s, | 9,000 | 10,580 00 | 9,000 00 |
| of Chelsea, Mass., 4s, | 50,000 | 53,000 00 | 50,000 00 |
| of Chicago, Ill., 4s, | 75,000 | 81,000 00 | 75,000 00* |
| of Cleveland, Ohio, 4s, | 40,000 | 40,600 00 | 40,000 00 |
| of Fall River, Mass., 4s, | 20,000 | 20,600 00 | 20,000 00 |
| of Fall River, Mass., 5s, | 10,000 | 11,400 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 20,000 | 22,650 00 | 20,000 00 |
| of Holyoke, Mass., 6s, | 5,000 | 5,500 00 | 5,000 00 |
| of Lewiston, Me., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Lynn, Mass., 4s, | 30,000 | 31,700 00 | 30,000 00 |
| of Malden, Mass., 4s, | 25,000 | 26,250 00 | 25,000 00 |
| of Manchester, N. H., 6s, | 10,000 | 10,750 00 | 10,000 00 |
| of Marlborough, Mass., 4s, | 30,000 | 31,200 00 | 30,000 00 |
| of Medford, Mass., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Newton, Mass., 4s, | 20,000 | 21,000 00 | 20,000 00 |
| of Newton, Mass., 6s, | 2,000 | 2,380 00 | 2,000 00 |
| of Portland, Me., 6s, | 30,000 | 36,600 00 | 30,000 00 |
| of Springfield, Mass., 6s, | 10,000 | 11,800 00 | 10,000 00 |
| of Taunton, Mass., 4s, | 20,000 | 21,400 00 | 20,000 00 |
| Town of Melrose, Mass., 4s, | 11,000 | 11,330 00 | 11,000 00 |
| United States 6s, | 20,000 | 21,000 00 | 20,000 00 |
| County of Hampshire, Mass., 4s, | 35,000 | 35,500 00 | 35,000 00 |
| | $597,000 | $643,365 00 | $597,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 120 | Powow River National Bank, Amesbury, | $12,000 | $18,000 00 | $12,000 00 |
| 22 | Atlantic Nat'l Bank, Boston, | 2,200 | 2,706 00 | 2,200 00 |
| 75 | Atlas National Bank, Boston, | 7,500 | 9,225 00 | 7,500 00 |
| 40 | Blackstone N'l Bank, Boston, | 4,000 | 3,960 00 | 4,000 00 |
| 35 | Boylston Nat'l Bank, Boston, | 3,500 | 4,620 00 | 3,500 00 |
| 35 | Columbian N'l Bank, Boston, | 3,500 | 3,395 00 | 3,500 00 |
| 42 | Eliot National Bank, Boston, | 4,200 | 5,460 00 | 4,200 00 |
| 26 | Faneuil Hall N'l Bank, Boston, | 2,600 | 3,458 00 | 2,600 00 |

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**Provident Institution for Savings, etc., Amesbury** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 15 | First National Bank, Boston, . | $1,500 | $3,495 00 | $1,500 00 |
| 50 | First Ward N'l Bank, Boston, | 5,000 | 6,350 00 | 5,000 00 |
| 25 | Globe National Bank, Boston, | 2,500 | 2,125 00 | 2,500 00 |
| 40 | Howard Nat'l Bank, Boston, . | 4,000 | 3,880 00 | 4,000 00 |
| 35 | Merchants' N'l Bank, Boston, | 3,500 | 5,600 00 | 3,500 00 |
| 30 | N'l B'k of Commerce, Boston,. | 3,000 | 3,330 00 | 3,000 00 |
| 100 | National Bank of the Commonwealth, Boston, . . | 10,000 | 13,800 00 | 10,000 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 5,000 00 |
| 80 | N'l B'k of the Republic, Boston, | 8,000 | 12,160 00 | 8,000 00 |
| 10 | National City Bank, Boston, . | 1,000 | 810 00 | 1,000 00 |
| 35 | National Eagle Bank, Boston,. | 3,500 | 2,870 00 | 3,500 00 |
| 50 | Nat'l Exchange Bank, Boston, | 5,000 | 6,250 00 | 5,000 00 |
| 75 | N'l Hide & Leather B'k, Boston, | 7,500 | 7,950 00 | 7,500 00 |
| 75 | Nat'l Revere Bank, Boston, . | 7,500 | 6,750 00 | 7,500 00 |
| 25 | National Union Bank, Boston, | 2,500 | 3,350 00 | 2,500 00 |
| 26 | Nat'l Webster Bank, Boston, . | 2,600 | 2,678 00 | 2,600 00 |
| 15 | New England N'l B'k, Boston, | 1,500 | 2,370 00 | 1,500 00 |
| 21 | Old Boston Nat'l Bank, Boston, | 2,100 | 2,289 00 | 2,100 00 |
| 18 | Second Nat'l Bank, Boston, . | 1,800 | 3,204 00 | 1,800 00 |
| 49 | Shawmut Nat'l Bank, Boston, . | 4,900 | 5,341 00 | 4,900 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 35 | State National Bank, Boston, . | 3,500 | 3,920 00 | 3,500 00 |
| 57 | Suffolk Nat'l Bank, Boston, . | 5,700 | 5,985 00 | 5,700 00 |
| 49 | Tremont Nat'l Bank, Boston, . | 4,900 | 4,067 00 | 4,900 00 |
| 25 | Georgetown National Bank, Georgetown, . . . | 2,500 | 2,500 00 | 2,500 00 |
| 45 | Bay State N'l Bank, Lawrence, | 3,375 | 5,625 00 | 3,375 00 |
| 21 | Railroad Nat'l Bank, Lowell, . | 2,100 | 2,730 00 | 2,100 00 |
| | | $146,475 | $178,553 00 | $146,475 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $30,000 | $30,675 00 | $30,000 00 |
| Boston & Maine R.R. 4s, . . . | 15,000 | 15,750 00 | 15,000 00 |
| Boston & Maine R.R. 4½s, . . | 25,000 | 28,750 00 | 25,000 00 |
| Eastern R.R. 6s, . . . . . | 42,000 | 50,400 00 | 42,000 00 |
| Fitchburg R.R. 4s, . . . . . | 25,000 | 25,000 00 | 25,000 00 |
| Sullivan County R.R. 4s, . . . | 40,000 | 40,800 00 | 40,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 10,200 00 | 10,000 00 |
| | $187,000 | $201,575 00 | $187,000 00 |

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**Provident Institution for Savings, etc., Amesbury** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $27,396 97 | 2⅓ per cent. | $50,000 00 | 4⅜ per cent. | $96,500 00 | 5½ per cent. |
| 21,853 44 | 3½ " | 573,500 00 | 4½ " | 344,900 00 | 6 " |
| 197,000 00 | 4 " | 22,000 00 | 4¾ " | 1,800 00 | 7 " |
| 205,000 00 | 4¼ " | 179,700 00 | 5 " | 500 00 | 7½ " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $5,000 00 |
| Estimated value of the same, | | 8,000 00 |
| Assessed value of the same, | | 5,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 120 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 3,602 53 |
| Assessed value of the same, | | 2,900 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 75 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 394 | |
| Aggregate amount of the same, | | 338,600 00 |
| Total number of loans upon real estate, | 386 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 122,145 50 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $45,051 11<br>2 per cent., 45,830 96 | 90,882 07 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 488 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 429 | |
| Total number of open accounts Oct. 31, 1895, | 6,488 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 4,601 80 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 254,659 00 |
| Number of same, | 3,482 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 265,819 69 |
| Number of same, | 3,845 | |
| Date of examination by commissioners: July 11. | | |

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## QUINCY SAVINGS BANK — QUINCY.

Incorporated March 18, 1845. Present number of corporators, 40.

RUPERT F. CLAFLIN, *President.* GEORGE L. GILL, *Treasurer.*
GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUPERT F. CLAFLIN, JOHN Q. A. FIELD,
EDWIN W. MARSH, ELIAS A. PERKINS.

Open for business every business day, 8.30 A.M. to 12 M.; 2 to 4 P.M.; during June, July, August and September close Saturdays at 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $148,500 00 | Deposits, | $1,914,792 39 |
| Bank stock as per schedule, | 144,287 99 | Guaranty fund, | 73,000 00 |
| Loans on bank stock, | 39,000 00 | Interest account, | 35,999 39 |
| Railroad bonds as per schedule, | 242,000 00 | Rent account, | 2,015 14 |
| Real estate (for banking purposes), | 18,000 00 | | |
| Real estate by foreclosure, | 22,657 71 | | |
| Loans on real estate, | 1,021,114 00 | | |
| Loans on personal security, | 350,650 00 | | |
| Deposits in banks, on interest, | 28,764 32 | | |
| Expense account, | 318 20 | | |
| Real Estate and Building Company stock, | 6,907 50* | | |
| Cash on hand, | 3,607 20 | | |
| | $2,025,806 92 | | $2,025,806 92 |

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

| | |
|---|---|
| National Granite Bank, Quincy, | $28,764 32 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 11 shares National Granite Bank, Quincy, | $1,100 00 |
| On 29 shares National Mt. Wollaston Bank, Quincy, | 2,900 00 |
| On 150 shares Mechanics' National Bank, Boston, | 15,000 00 |
| On 200 shares Broadway National Bank, Boston, | 20,000 00 |

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## Quincy Savings Bank — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Providence, R. I., 5s, | $5,000 | $5,300 00 | $5,000 00 |
| of Waltham, Mass., 4s, | 30,000 | 30,600 00 | 30,000 00 |
| Town of Canton, Mass., 4s, | 24,000 | 24,960 00 | 24,000 00 |
| of Needham, Mass., 4s, | 21,500 | 22,145 00 | 21,500 00 |
| of Orange, Mass., 4s, | 8,000 | 8,320 00 | 8,000 00 |
| of Pawtucket, R. I., 5s, | 5,000 | 5,150 00 | 5,000 00* |
| of Randolph, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Stoughton, Mass., 4s, | 25,000 | 25,750 00 | 25,000 00 |
| of Weymouth, Mass., 4s, | 20,000 | 20,800 00 | 20,000 00 |
| | $148,500 | $153,625 00 | $148,500 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 62 | Atlas National Bank, Boston, | $6,200 | $7,626 00 | $6,909 25 |
| 33 | Boston National Bank, Boston, | 3,300 | 3,300 00 | 3,338 08 |
| 17 | Eliot National Bank, Boston, | 1,700 | 2,210 00 | 1,706 20 |
| 250 | Manufacturers' N'l B'k, Boston, | 25,000 | 25,000 00 | 25,655 00 |
| 25 | Merchants' N'l Bank, Boston, | 2,500 | 4,000 00 | 2,657 50 |
| 67 | N'l B'k of No America, Boston, | 6,700 | 7,102 00 | 6,925 00 |
| 75 | N'l B'k of the Republic, Boston, | 7,500 | 11,475 00 | 9,600 00 |
| 19 | National City Bank, Boston, | 1,900 | 1,539 00 | 2,244 00 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,500 00 | 2,475 33 |
| 18 | N'l Hide & Leather B'k, Boston, | 1,800 | 1,908 00 | 1,839 00 |
| 18 | National Revere Bank, Boston, | 1,800 | 1,656 00 | 1,991 75 |
| 26 | Nat'l Rockland Bank, Boston, | 2,600 | 3,718 00 | 3,692 00 |
| 13 | Nat'l Webster Bank, Boston, | 1,300 | 1,352 00 | 1,300 00 |
| 50 | New England N'l B'k, Boston, | 5,000 | 7,900 00 | 6,525 00 |
| 30 | North National Bank, Boston, | 3,000 | 3,210 00 | 3,450 00 |
| 34 | Shoe & Leather N'l B'k, Boston, | 3,400 | 3,060 00 | 3,587 00 |
| 26 | State National Bank, Boston, | 2,600 | 2,938 00 | 2,800 00 |
| 74 | Tremont Nat'l Bank, Boston, | 7,400 | 6,586 00 | 8,468 50 |
| 8 | Washington N'l Bank, Boston, | 800 | 864 00 | 844 00 |
| 200 | Nat'l Granite Bank, Quincy, | 20,000 | 28,000 00 | 23,795 38 |
| 208 | N'l Mt. Wollaston B'k, Quincy, | 20,800 | 26,000 00 | 24,485 00 |
| | | $127,300 | $151,944 00 | $144,287 99 |

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**Quincy Savings Bank**—Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $25,000 | $26,500 00 | $25,000 00 |
| Boston & Lowell R.R. 4s, | 25,000 | 25,500 00 | 25,000 00 |
| Boston & Maine R.R. 4s, | 30,000 | 31,500 00 | 30,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Fitchburg R.R. 4s, | 44,000 | 44,000 00 | 44,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,150 00 | 5,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,200 00 | 10,000 00 |
| Portland and Rumford Falls R.R. 5s, | 28,000 | 31,360 00 | 28,000 00 |
| Vermont & Massachusetts R.R. 5s, | 25,000 | 26,750 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 25,500 00 | 25,000 00 |
| | $242,000 | $252,460 00 | $242,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $28,764 32 | 2 per cent. | $215,474 00 | 4½ per cent. | $367,715 00 | 6 per cent. |
| 25,000 00 | 3½ " | 10,000 00 | 4¾ " | 5,300 00 | 7 " |
| 65,000 00 | 3¾ " | 399,325 00 | 5 " | 1,000 00 | 7 3/10 " |
| 193,000 00 | 4 " | 38,350 00 | 5½ " | 600 00 | 7½ " |
| 90,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $18,000 00 |
| Estimated value of the same, | | 18,000 00 |
| Assessed value of the same, | | 11,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,002 71 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 22,657 71 |
| Assessed value of the same, | | 32,475 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 943 81 |
| Number of loans which are of an amount not exceeding $3,000 each, | 325 | |
| Aggregate amount of the same, | | 428,590 00 |
| Total number of loans upon real estate, | 369 | |
| Amount of investments from which no income is received, | | 6,907 50 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 89,164 79 |
| Times for the dividends fixed by the by-laws: first Tuesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $35,067 46<br>2 per cent., 35,372 16 | 70,439 62 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 789 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 605 | |
| Total number of open accounts Oct. 31, 1895, | 7,301 | |

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**Quincy Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $4,819 59 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 401,348 18 |
| Number of same, | 6,340 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 406,769 72 |
| Number of same, | 5,506 | |

Date of examination by commissioner: February 4.

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## RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 40.

J. WHITE BELCHER, *President.* HIRAM C. ALDEN, *Treasurer.*
HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. HOWARD, CHAS. G. HATHAWAY,
HIRAM C. ALDEN, J. WINSOR PRATT,
JOHN J. CRAWFORD.

Open for business every business day, except Saturday, 9 A M. to 1 P.M.; 2 to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $160,000 00 | Deposits, | $1,128,246 37 |
| Bank stock as per schedule, | 194,900 00 | Guaranty fund, | 55,978 10 |
| Railroad bonds as per schedule, | 258,000 00 | Interest account, | 18,229 32 |
| Real estate by foreclosure, | 28,529 14 | | |
| Loans on real estate, | 256,205 40 | | |
| Loans on personal security, | 229,240 00 | | |
| Loans to counties, cities or towns (notes), | 45,450 00 | | |
| Deposits in banks, on interest, | 22,219 70 | | |
| Cash on hand, | 7,909 55 | | |
| | $1,202,453 79 | | $1,202,453 79 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Exchange Bank, Boston, | $15,421 45 |
| Home National Bank, Brockton, | 6,798 25 |

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## Randolph Savings Bank — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 5s, | $25,000 | $28,250 00 | $25,000 00 |
| of Cleveland, Ohio, 4s, | 18,000 | 18,270 00 | 18,000 00 |
| of Dayton, Ohio, 4s, | 25,000 | 25,000 00 | 25,000 00* |
| of Lawrence, Mass., 6s, | 7,000 | 7,560 00 | 7,000 00 |
| of Pawtucket, R. I., 4s, | 10,000 | 10,000 00 | 10,000 00* |
| of Springfield, Mass., 7s, | 15,000 | 18,160 00 | 15,000 00 |
| Town of Abington, Mass., 4s, | 7,000 | 7,015 50 | 7,000 00 |
| of Randolph, Mass., 4s, | 30,000 | 30,900 00 | 30,000 00 |
| of Rockingham, Vt., 4s, | 1,000 | 1,030 00 | 1,000 00 |
| of Rockland, Mass., 4s, | 12,000 | 12,480 00 | 12,000 00 |
| of South Abington, Mass., 4s, | 5,000 | 5,260 00 | 5,000 00 |
| of Winchester, Mass., 4s, | 5,000 | 5,150 00 | 5,000 00 |
| | $160,000 | $169,075 50 | $160,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 97 | Atlantic Nat'l Bank, Boston, | $9,700 | $13,246 25 | $9,700 00 |
| 50 | Atlas National Bank, Boston, | 5,000 | 6,150 00 | 5,000 00 |
| 64 | Blackstone N'l Bank, Boston, | 6,400 | 6,400 00 | 6,400 00 |
| 50 | Boston National B'k, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 52 | Central Nat'l Bank, Boston, | 5,200 | 6,760 00 | 5,200 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 5,150 00 | 5,000 00 |
| 20 | Eliot National Bank, Boston, | 2,000 | 2,600 00 | 2,000 00 |
| 50 | Everett Nat'l Bank, Boston, | 5,000 | 4,250 00 | 5,000 00 |
| 25 | Freeman's Nat'l Bank, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 50 | Hamilton N'l Bank, Boston, | 5,000 | 5,350 00 | 5,000 00 |
| 46 | Howard Nat'l Bank, Boston, | 4,600 | 4,324 00 | 4,600 00 |
| 25 | Manufacturers' N'l B'k, Boston, | 2,500 | 2,500 00 | 2,500 00 |
| 50 | Market N'l Bank, Boston, | 5,000 | 4,000 00 | 5,000 00 |
| 150 | Merchants' N'l Bank, Boston, | 15,000 | 16,000 00 | 15,000 00 |
| 8 | Metropolitan N'l Bank, Boston, | 800 | 744 00 | 800 00 |
| 66 | N'l B'k of Commerce, Boston, | 6,600 | 7,392 00 | 6,600 00 |
| 126 | National Bank of the Commonwealth, Boston, | 12,600 | 15,120 00 | 12,600 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,250 00 | 5,000 00 |
| 150 | N'l B'k of Redemption, Boston, | 15,000 | 18,150 00 | 15,000 00 |
| 50 | National City Bank, Boston, | 5,000 | 4,100 00 | 5,000 00 |
| 50 | National Eagle Bank, Boston, | 5,000 | 4,150 00 | 5,000 00 |
| 27 | Nat'l Exchange Bank, Boston, | 2,700 | 3,375 00 | 2,700 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 37 | National Revere Bank, Boston, | 3,700 | 3,330 00 | 3,700 00 |

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**Randolph Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | National Union Bank, Boston, | $2,500 | $3,375 00 | $2,500 00 |
| 6 | Nat'l Webster Bank, Boston, . | 600 | 624 00 | 600 00 |
| 50 | New England N'l B'k, Boston, | 5,000 | 7,950 00 | 5,000 00 |
| 70 | North National Bank, Boston, | 7,000 | 7,490 00 | 7,000 00 |
| 30 | Shawmut Nat'l Bank, Boston, | 3,000 | 3,270 00 | 3,000 00 |
| 46 | State National Bank, Boston, . | 4,600 | 5,152 00 | 4,600 00 |
| 25 | Third National Bank, Boston, | 2,500 | 2,275 00 | 2,500 00 |
| 25 | Tremont Nat'l Bank, Boston, . | 2,500 | 2,205 00 | 2,500 00 |
| 50 | Home Nat'l Bank, Brockton, . | 5,000 | 9,000 00 | 5,000 00 |
| 97 | Central National Bank, Lynn, | 9,700 | 15,520 00 | 9,700 00 |
| 35 | National City Bank, Lynn, . | 3,500 | 6,125 00 | 3,500 00 |
| 16 | Blue Hill Nat'l Bank, Milton, . | 1,600 | 1,792 00 | 1,600 00 |
| 25 | Taunton Nat'l Bank, Taunton, | 2,500 | 3,750 00 | 2,500 00 |
| 6 | Union Nat'l Bank, Weymouth, | 600 | 660 00 | 600 00 |
| | | $194,900 | $225,379 25 | $194,900 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $20,000 | $21,000 00 | $20,000 00 |
| Boston & Maine R.R. 4s, . . . | 48,000 | 49,920 00 | 48,000 00 |
| Concord & Montreal R.R. 4s, . . | 25,000 | 26,000 00 | 25,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 15,000 | 15,200 00 | 15,000 00 |
| Fitchburg R.R. 4s, . . . . . | 10,000 | 10,025 00 | 10,000 00 |
| Maine Central R.R. 7s, . . . . | 10,000 | 13,600 00 | 10,000 00 |
| Old Colony R.R. 4s, . . . . | 20,000 | 21,400 00 | 20,000 00 |
| Old Colony R.R. 6s, . . . . | 60,000 | 60,900 00 | 60,000 00 |
| Sullivan County R.R. 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 25,750 00 | 25,000 00 |
| | $258,000 | $268,795 00 | $258,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $22,219 70 | 2 per cent. | $110,744 40 | 4½ per cent. | $29,265 00 | 6 per cent. |
| 10,200 00 | 3 " | 166,636 00 | 5 " | 2,000 00 | 6½ " |
| 114,450 00 | 4 " | 22,200 00 | 5½ " | 400 00 | 7 " |
| 75,000 00 | 4¼ " | | | | |

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## Randolph Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $28,529 14 |
| Assessed value of the same, | | 36,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 86 | |
| Aggregate amount of the same, | | 85,761 00 |
| Total number of loans upon real estate, | 113 | |
| Amount of investments from which no income is received, | | 28,529 14 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 55,094 37 |
| Times for the dividends fixed by the by-laws: Friday preceding the first Saturday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $22,080 83<br>2 per cent., 22,092 79 | 44,173 62 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 232 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 233 | |
| Total number of open accounts Oct. 31, 1895, | 2,828 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,439 30 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 111,958 61 |
| Number of same, | 1,214 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 153,895 17 |
| Number of same, | 1,522 | |

Date of examination by commissioner: February 12.

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## ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 43.

ELISHA T. HARVELL, *President.* E. R. STUDLEY, *Treasurer.*
E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. T. HARVELL, CHAS. W. TORREY,
J. A. TORREY, W. B. STUDLEY,
ALBERT CULVER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; also Saturday, 6 to 8 P M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $67,000 00 | Deposits, | $887,173 60 |
| Bank stock as per schedule, | 47,300 00 | Guaranty fund, | 38,500 00 |
| Railroad bonds as per schedule, | 75,000 00 | Interest account, | 22,046 50 |
| Real estate (for banking purposes), | 65,000 00 | Suspense account, | 51 53 |
| Real estate by foreclosure, | 3,000 00 | | |
| Loans on real estate, | 543,500 00 | | |
| Loans on personal security, | 118,350 00 | | |
| Loans to counties, cities or towns (notes), | 21,000 00 | | |
| Deposits in banks, on interest, | 5,591 26 | | |
| Expense account, | 1,035 06 | | |
| Insurance account, | 6 60 | | |
| Taxes, | 62 50 | | |
| Cash on hand, | 926 21 | | |
| | $947,771 63 | | $947,771 63 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston Safe Deposit and Trust Company, Boston, | $517 03 |
| First National Bank, Rockland, | 5,074 23 |

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**Rockland Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $7,000 | $8,040 00 | $7,000 00 |
| of Chicago, Ill., 4s, | 12,000 | 12,480 00 | 12,000 00* |
| of Chicago, Ill., 7s, | 2,000 | 2,200 00 | 2,000 00* |
| of Cleveland, Ohio, 3.65s, | 5,000 | 5,000 00 | 5,000 00 |
| of Fall River, Mass., 6s, | 4,000 | 4,800 00 | 4,000 00 |
| of Middletown, Conn., 3.65s, | 1,000 | 1,000 00 | 1,000 00 |
| of Newburyport, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of New London, Conn., 4s, | 4,000 | 4,200 00 | 4,000 00 |
| of Sioux City, Iowa, 4½s, | 5,000 | 5,300 00 | 5,000 00 |
| of Springfield, Ohio, 4½s, | 1,000 | 1,100 00 | 1,000 00 |
| Town of Framingham, Mass., 4s, | 5,000 | 5,150 00 | 5,000 00 |
| of Orange, Mass., 4s, | 4,000 | 4,120 00 | 4,000 00 |
| of Rockland, Mass., 4s, | 7,000 | 7,000 00 | 7,000 00 |
| of Weymouth, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| | $67,000 | $70,890 00 | $67,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 12 | Abington N'l Bank, Abington, | $1,200 | $1,440 00 | $1,200 00 |
| 42 | Continental N'l Bank, Boston, | 4,200 | 4,536 00 | 4,200 00 |
| 10 | Eliot National Bank, Boston, | 1,000 | 1,330 00 | 1,000 00 |
| 15 | Everett N'l Bank, Boston, | 1,500 | 1,200 00 | 1,500 00 |
| 25 | Freeman's N'l Bank, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 67 | Howard Nat'l Bank, Boston, | 6,700 | 6,500 00 | 6,700 00 |
| 35 | Manufacturers' N'l B'k, Boston, | 3,500 | 3,500 00 | 3,500 00 |
| 25 | Metropolitan N'l B'k, Boston, | 2,500 | 2,325 00 | 2,500 00 |
| 45 | N'l Hide & Leather B'k, Boston, | 4,500 | 4,770 00 | 4,500 00 |
| 73 | National Revere Bank, Boston, | 7,300 | 6,716 00 | 7,300 00 |
| 13 | Nat'l Webster Bank, Boston, | 1,300 | 1,352 00 | 1,300 00 |
| 20 | Winthrop Nat'l Bank, Boston, | 2,000 | 2,620 00 | 2,000 00 |
| 21 | Nat'l Granite Bank, Quincy, | 2,100 | 2,835 00 | 2,100 00 |
| 63 | First Nat'l Bank, Rockland, | 6,300 | 6,930 00 | 6,300 00 |
| 7 | Union N'l Bank, Weymouth, | 700 | 770 00 | 700 00 |
| | | $47,300 | $49,074 00 | $47,300 00 |

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**Rockland Savings Bank**—Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $17,000 | $17,650 00 | $17,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 8,000 | 8,240 00 | 8,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R 5s, | 5,000 | 5,250 00 | 5,000 00 |
| Newport & Richford R.R. 5s, | 5,000 | 5,250 00 | 5,000 00* |
| Upper Coos R.R. 4½s, | 15,000 | 15,750 00 | 15,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 5,000 | 5,950 00 | 5,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| | $75,000 | $78,690 00 | $75,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,591 26 | 2 per cent. | $16,500 00 | 4½ per cent. | $28,125 00 | 5½ per cent. |
| 20,000 00 | 4 " | 140,025 00 | 5 " | 478,200 00 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $65,000 00 |
| Estimated value of the same, | | 65,000 00 |
| Assessed value of the same, | | 56,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 2,266 68 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 3,000 00 |
| Assessed value of the same, | | 4,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 49 20 |
| Number of loans which are of an amount not exceeding $3,000 each, | 741 | |
| Aggregate amount of the same, | | 478,725 00 |
| Total number of loans upon real estate, | 686 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 47,340 61 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $15,891 37<br>2 per cent., 16,528 31 | 32,419 68 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 496 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 391 | |
| Total number of open accounts Oct. 31, 1895, | 3,367 | |

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**Rockland Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,914 31 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 188,654 60 |
| Number of same, | 2,773 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 162,390 09 |
| Number of same, | 2,732 | |

Date of examination by commissioner: April 26.

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## SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 153.

EDWARD D. ROPES, *President.* CHAS. S. REA, *Treasurer.*
CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD D. ROPES, GEORGE R. HARRIS,
DAVID PINGREE, DANIEL A. VARNEY,
WILLIAM G. WEBB, GEORGE R. JEWETT.

Open for business every business day, 8.45 A M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $2,351,920 00 | Deposits, | $7,365,714 52 |
| Bank stock as per schedule, | 556,950 00 | Guaranty fund, | 363,000 00 |
| Loans on bank stock, | 12,800 00 | Profit and loss account, | 45,047 88 |
| Railroad bonds as per schedule, | 1,070,000 00 | | |
| Loans on railroad bonds, | 800 00 | | |
| Real estate (for banking purposes), | 60,000 00 | | |
| Loans on real estate, | 1,649,060 00 | | |
| Loans on personal security, | 1,632,500 00 | | |
| Loans to counties, cities or towns (notes), | 365,050 00 | | |
| Deposits in banks, on interest, | 63,888 73 | | |
| Real estate,* | 9,000 00 | | |
| Cash on hand, | 1,793 67 | | |
| | $7,773,762 40 | | $7,773,762 40 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Boston, | $6,824 87 |
| Asiatic National Bank, Salem, | 42,063 86 |
| National Exchange Bank, Salem, | 15,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 25 shares Metacomet National Bank, Fall River, | $5,000 00 |
| On 25 shares Fall River National Bank, Fall River, | |
| On 20 shares High Street Bank, Providence, R. I., | |
| On 75 shares Metacomet National Bank, Fall River, | 5,000 00 |
| On 14 shares Naumkeag National Bank, Salem, | 2,500 00 |
| On 23 shares Merchants' National Bank, Salem, | |
| On 3 shares Naumkeag National Bank, Salem, | 300 00 |

Loan on Railroad Bonds: —

| | |
|---|---|
| On $1,000 Providence & Worcester R.R. 6s, | $800 00 |

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**Salem Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $24,000 | $28,320 00 | $24,000 00 |
| of Bath, Me., 6s, | 1,000 | 1,090 00 | 1,000 00* |
| of Bay City, Mich., 5s, | 10,000 | 10,100 00 | 10,000 00 |
| of Boston, Mass., 4s, | 50,000 | 50,500 00 | 50,000 00 |
| of Boston, Mass., 5s, | 142,000 | 162,050 00 | 142,000 00 |
| of Canton, Ohio, 5s, | 20,000 | 21,900 00 | 20,000 00 |
| of Chicago, Ill , 6s, | 10,000 | 10,100 00 | 10,000 00* |
| of Chicago, Ill., 7s, | 19,000 | 20,560 00 | 19,000 00* |
| of Cleveland, Ohio, 3.65s, | 34,000 | 34,000 00 | 34,000 00 |
| of Cleveland, Ohio, 5s, | 1,000 | 1,010 00 | 1,000 00 |
| of Cleveland, Ohio, 6s, | 7,000 | 7,090 00 | 7,000 00 |
| of Cleveland, Ohio, 7s, | 2,000 | 2,040 00 | 2,000 00 |
| of Columbus, Ohio, 4s, | 100,000 | 101,400 00 | 100,000 00* |
| of Dayton, Ohio, 4s, | 100,000 | 101,000 00 | 100,000 00* |
| of Dayton, Ohio, 6s, | 35,000 | 36,750 00 | 35,000 00* |
| of Detroit, Mich., 7s, | 13,000 | 16,640 00 | 13,000 00 |
| of East Saginaw, Mich., 4s, | 14,000 | 14,000 00 | 14,000 00 |
| of East Saginaw, Mich., 5s, | 2,000 | 2,140 00 | 2,000 00 |
| of Fall River, Mass., 4s, | 21,000 | 21,840 00 | 21,000 00 |
| of Fall River, Mass , 6s, | 54,000 | 64,360 00 | 54,000 00 |
| of Fitchburg, Mass., 4s, | 155,000 | 159,240 00 | 155,000 00 |
| of Grand Rapids, Mich., 4½s, | 126,000 | 137,340 00 | 126,000 00 |
| of Haverhill, Mass., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| of Holyoke, Mass., 6s, | 65,000 | 70,200 00 | 65,000 00 |
| of Hyde Park, Ill., 7s, | 2,000 | 2,000 00 | 2,000 00 |
| of Indianapolis, Ind., 7 $\frac{3}{10}$s, | 1,000 | 1,000 00 | 1,000 00 |
| of Lawrence, Mass., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Lawrence, Mass , 6s, | 13,000 | 14,170 00 | 13,000 00 |
| of Lowell, Mass., 3½s, | 1,000 | 1,000 00 | 1,000 00 |
| of Manchester, N. H., 6s, | 100,000 | 107,000 00 | 100,000 00 |
| of Middletown, Conn., 3 65s, | 5,000 | 5,000 00 | 5,000 00 |
| of Middletown, Conn., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Milwaukee, Wis , 5s, | 46,500 | 50,535 00 | 46,500 00 |
| of Newton, Mass , 4s, | 20,000 | 20,400 00 | 20,000 00 |
| of Pawtucket, R. I., 4s, | 46,000 | 46,160 00 | 46,000 00* |
| of Pawtucket, R. I., 5s, | 10,000 | 10,200 00 | 10,000 00* |
| of Peoria, Ill., 7s, | 5,000 | 5,350 00 | 5,000 00 |
| of Portsmouth, N. H., 4s, | 50,000 | 52,000 00 | 50,000 00 |
| of Providence, R. I., 5s, | 235,000 | 251,450 00 | 235,000 00 |
| of Quincy, Mass., 4s, | 20,420 | 20,565 00 | 20,420 00 |
| of Salem, Mass., 4s, | 126,000 | 128,580 00 | 126,000 00 |
| of Salem, Mass., 5s, | 15,000 | 16,500 00 | 15,000 00 |
| of Saginaw, Mich., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Saginaw, Mich., 5s, | 43,000 | 43,300 00 | 43,000 00 |
| of Somerville, Mass , 4s, | 57,000 | 57,890 00 | 57,000 00 |
| of Springfield, Ohio, 5s, | 8,000 | 8,480 00 | 8,000 00 |
| of Terre Haute, Ind., 4½s, | 28,000 | 28,560 00 | 28,000 00 |
| of Waltham, Mass., 4s, | 23,000 | 23,690 00 | 23,000 00 |
| of Waterville, Me., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| of Woburn, Mass., 4s, | 13,500 | 13,635 00 | 13,500 00 |

* Legal investments when made.

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**Salem Savings Bank** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Worcester, Mass., 4s, | $50,000 | $57,000 00 | $50,000 00 |
| of Worcester, Mass, 4½s, | 50,000 | 54,000 00 | 50,000 00 |
| of Youngstown, Ohio, 6s, | 19,000 | 20,330 00 | 19,000 00 |
| Town of Bethel, Conn., 4s, | 10,000 | 10,200 00 | 10,000 00* |
| of Beverly, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Chatham, Mass., 4½, | 4,000 | 4,400 00 | 4,000 00 |
| of Marblehead, Mass, 4s, | 36,000 | 37,080 00 | 36,000 00 |
| of Marlborough, Mass., 4s, | 42,000 | 43,530 00 | 42,000 00 |
| of Melrose, Mass., 4s, | 11,000 | 11,440 00 | 11,000 00 |
| of Milford, Mass., 6s, | 7,500 | 7,800 00 | 7,500 00 |
| of Norwood, Mass, 4s, | 15,000 | 15,100 00 | 15,000 00 |
| of South Norwalk, Conn., 4s, | 52,000 | 53,560 00 | 52,000 00 |
| of Wellesley, Mass., 4s, | 6,000 | 6,240 00 | 6,000 00 |
| of Weymouth, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Winchester, Mass., 4s, | 11,000 | 11,440 00 | 11,000 00 |
| | $2,351,920 | $2,482,555 00 | $2,351,920 00 |

* Sold since Oct. 31, 1895.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlantic Nat'l Bank, Boston, | $10,000 | $12,600 00 | $10,000 00 |
| 10 | Atlas National Bank, Boston, | 1,000 | 1,230 00 | 1,000 00 |
| 48 | Blackstone N'l B'k, Boston, | 4,800 | 4,800 00 | 4,800 00 |
| 25 | Boylston Nat'l Bank, Boston, | 2,500 | 3,300 00 | 2,500 00 |
| 280 | Columbian Nat'l Bank, Boston, | 28,000 | 27,440 00 | 28,000 00 |
| 114 | Freeman's Nat'l Bank, Boston, | 11,400 | 10,260 00 | 11,400 00 |
| 120 | Hamilton Nat'l Bank, Boston, | 12,000 | 12,840 00 | 12,000 00 |
| 66 | Lincoln Nat'l Bank, Boston, | 6,600 | 5,082 00 | 6,600 00 |
| 583 | Merchants' Nat'l Bank, Boston, | 58,300 | 91,531 00 | 58,300 00 |
| 502 | N'l B'k of Commerce, Boston, | 50,200 | 55,722 00 | 50,200 00 |
| 100 | National Bank of the Commonwealth, Boston, | 10,000 | 13,800 00 | 10,000 00 |
| 125 | N'l B'k of Redemption, Boston, | 12,500 | 15,125 00 | 12,500 00 |
| 165 | N'l B'k of the Republic, Boston, | 16,500 | 25,080 00 | 16,500 00 |
| 205 | National City Bank, Boston, | 20,500 | 16,605 00 | 20,500 00 |
| 78 | N'l Hide & Leather B'k, Boston, | 7,800 | 8,268 00 | 7,800 00 |
| 500 | Nat'l Revere Bank, Boston, | 50,000 | 45,000 00 | 50,000 00 |
| 80 | National Union Bank, Boston, | 8,000 | 10,720 00 | 8,000 00 |
| 300 | North Nat'l Bank, Boston, | 30,000 | 32,100 00 | 30,000 00 |
| 223 | Second Nat'l Bank, Boston, | 22,300 | 40,363 00 | 22,300 00 |
| 75 | Shawmut Nat'l Bank, Boston, | 7,500 | 8,175 00 | 7,500 00 |
| 50 | State Nat'l Bank, Boston, | 5,000 | 5,500 00 | 5,000 00 |
| 100 | Suffolk Nat'l Bank, Boston, | 10,000 | 10,500 00 | 10,000 00 |

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**Salem Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 200 | Tremont Nat'l Bank, Boston, . | $20,000 | $18,000 00 | $20,000 00 |
| 74 | Winthrop Nat'l Bank, Boston, | 7,400 | 9,694 00 | 7,400 00 |
| 20 | Beverly N'l Bank, Beverly, . | 2,000 | 2,940 00 | 2,000 00 |
| 100 | Home Nat'l Bank, Brockton, . | 10,000 | 18,000 00 | 10,000 00 |
| 150 | First National Bank, Chelsea, . | 15,000 | 15,900 00 | 15,000 00 |
| 20 | Marblehead National Bank, Marblehead, . . . | 2,000 | 1,860 00 | 2,000 00 |
| 45 | Nat'l Grand B'k, Marblehead, | 4,500 | 5,220 00 | 4,500 00 |
| 625 | Asiatic Nat'l Bank, Salem, . | 18,750 | 18,750 00 | 18,750 00 |
| 134 | First National Bank, Salem, . | 13,400 | 11,792 00 | 13,400 00 |
| 50 | Mercantile N'l Bank, Salem, . | 5,000 | 5,400 00 | 5,000 00 |
| 910 | Merchants' N'l Bank, Salem, . | 45,500 | 60,970 00 | 45,500 00 |
| 85 | Nat'l Exchange Bank, Salem, | 8,500 | 8,245 00 | 8,500 00 |
| 100 | Naumkeag N'l Bank, Salem, . | 10,000 | 13,000 00 | 10,000 00 |
| 100 | Salem National Bank, Salem, | 10,000 | 12,100 00 | 10,000 00 |
| | | $556,950 | $657,912 00 | $556,950 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . . | $25,000 | $28,500 00 | $25,000 00 |
| Boston & Lowell R R. 4s, . . | 100,000 | 102,900 00 | 100,000 00 |
| Boston & Maine R.R. 4s, . . . | 100,000 | 104,200 00 | 100,000 00 |
| Boston & Maine R.R. 4½s, . . | 100,000 | 115,000 00 | 100,000 00 |
| Boston & Providence R.R 4s, . . | 50,000 | 52,500 00 | 50,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . | 30,000 | 32,100 00 | 30,000 00 |
| Concord & Montreal R.R. 4s, . . | 100,000 | 104,000 00 | 100,000 00 |
| Conn & Passumpsic Rivers R.R. 4s, | 50,000 | 52,500 00 | 50,000 00 |
| Fitchburg R.R. 4s, . . . . . | 25,000 | 25,000 00 | 25,000 00 |
| Fitchburg R.R. 5s, . . . . . | 115,000 | 122,070 00 | 115,000 00 |
| Maine Central R.R. 4s, . . . | 102,000 | 103,020 00 | 102,000 00 |
| Maine Central R.R. 5s, . . . | 5,000 | 5,650 00 | 5,000 00 |
| Old Colony R.R. 4s, . . . . | 50,000 | 51,000 00 | 50,000 00 |
| Old Colony R.R. 4½s, . . . . | 20,000 | 21,000 00 | 20,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 67,000 | 73,030 00 | 67,000 00 |
| Providence & Worcester R.R. 6s, . | 26,000 | 27,040 00 | 26,000 00 |
| Sullivan County R.R. 4s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 95,000 | 96,210 00 | 95,000 00 |
| | $1,070,000 | $1,126,120 00 | $1,070,000 00 |

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## Salem Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $48,888 73 | 2 per cent. | $1,353,800 00 | 4 per cent. | $819,750 00 | 4½ per cent. |
| 15,000 00 | 3 " | 4,000 00 | 4⅛ " | 721,240 00 | 5 " |
| 50,000 00 | 3⅜ " | 97,000 00 | 4¼ " | 35,050 00 | 5½ " |
| 270,000 00 | 3½ " | 50,000 00 | 4⅜ " | 84,370 00 | 6 " |
| 175,000 00 | 3¾ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $60,000 00 |
| Estimated value of the same, | | 75,000 00 |
| Assessed value of the same, | | 58,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 3,502 01 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 9,000 00 |
| Assessed value of the same, | | 9,100 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 246 | |
| Aggregate amount of the same, | | 321,320 00 |
| Total number of loans upon real estate, | 324 | |
| Amount of investments from which no income is received, | | 9,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 344,218 92 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $140,343 30<br>2 per cent., 141,368 85 | 281,712 15 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,196 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,258 | |
| Total number of open accounts Oct. 31, 1895, | 16,300 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 15,801 79 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 728,179 23 |
| Number of same, | 8,057 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 921,868 67 |
| Number of same, | 10,257 | |

Date of examination by commissioners: July 22.

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Federal Reserve Bank of St. Louis

## SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 161.

WILLIAM H. JELLY, *President.* JOHN S. WILLIAMS, *Treasurer.*
JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLY, WILLIAM R. COLBY,
JOHN P. PEABODY, MATTHEW ROBSON,
HENRY A. HALE.

Open for business every business day, 8.45 A M. to 1.15 P.M.; Saturdays, for deposits only, from 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $945,700 00 | Deposits, | $4,840,657 20 |
| Loans on public funds, | 500 00 | Guaranty fund, | 236,000 00 |
| Bank stock as per schedule, | 559,900 00 | Profit and loss account, | 90,229 34 |
| Loans on bank stock, | 47,600 00 | | |
| Railroad bonds as per schedule, | 492,300 00 | | |
| Loans on railroad stock, | 6,900 00 | | |
| Real estate by foreclosure, | 2,700 00 | | |
| Loans on real estate, | 1,356,265 00 | | |
| Loans on personal security, | 1,487,700 00 | | |
| Loans to counties, cities or towns (notes), | 162,706 59 | | |
| Deposits in banks, on interest, | 92,293 32 | | |
| Furniture and fixtures, | 5,500 00 | | |
| Cash on hand, | 6,821 63 | | |
| | $5,166,886 54 | | $5,166,886 54 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Asiatic National Bank, Salem, | $10,000 00 |
| Mercantile National Bank, Salem, | 15,000 00 |
| Merchants' National Bank, Salem, | 47,293 32 |
| National Exchange Bank, Salem, | 10,000 00 |
| Salem National Bank, Salem, | 10,000 00 |

Loan on Public Funds: —

| | |
|---|---|
| On $500 United States 4s, | $500 00 |

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## Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares North National Bank, Boston, | |
| On 5 shares National Exchange Bank, Boston, | |
| On 6 shares Atlas National Bank, Boston, | |
| On 10 shares National Revere Bank, Boston, | |
| On 10 shares Third National Bank, Boston, | $5,500 00 |
| On 10 shares Winthrop National Bank, Boston, | |
| On 5 shares Home National Bank, Brockton, | |
| On 14 shares First National Bank, Salem, | |
| On 150 shares Mechanics' National Bank, Boston, | 14,000 00 |
| On 4 shares First National Bank, Lynn, | 400 00 |
| On 62 shares Prescott National Bank, Lowell, | 6,000 00 |
| On 30 shares City National Bank, Gloucester, | |
| On 9 shares Salem National Bank, Salem, | |
| On 9 shares Rockport National Bank, Rockport, | 6,000 00 |
| On 10 shares National Hide & Leather Bank, Boston, | |
| On 2 shares Mechanics' National Bank, Boston, | |
| On 50 shares City National Bank, Gloucester, | 5,000 00 |
| On 110 shares Fourth National Bank, Boston, | 10,000 00 |
| On 15 shares Naumkeag National Bank, Salem, | 700 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 25 shares Boston & Albany R.R., | $3,900 00 |
| On 20 shares Boston & Albany R.R., | 3,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $12,000 | $12,430 00 | $12,000 00 |
| of Bangor, Me., 6s, | 21,000 | 23,917 50 | 21,700 00 |
| of Bay City, Mich., 8s, | 1,000 | 1,270 00 | 1,000 00 |
| of Brockton, Mass., 5s, | 5,000 | 5,725 00 | 5,000 00 |
| of Canton, Ohio, 4½s, | 10,000 | 10,300 00 | 10,000 00 |
| of Canton, Ohio, 5s, | 44,000 | 47,355 00 | 44,000 00 |
| of Chicago, Ill., 7s, | 10,000 | 10,920 00 | 10,000 00* |
| of Cleveland, Ohio, 5s, | 27,000 | 29,120 00 | 27,000 00 |
| of Cleveland, Ohio, 6s, | 45,000 | 46,415 00 | 46,000 00 |
| of Dayton, Ohio, 4s, | 10,000 | 10,100 00 | 10,000 00* |
| of Dayton, Ohio, 5s, | 30,000 | 33,225 00 | 30,000 00* |
| of Dayton, Ohio, 6s, | 29,000 | 30,740 00 | 29,000 00* |
| of Detroit, Mich., 6s, | 2,000 | 2,420 00 | 2,000 00 |
| of Detroit, Mich., 7s, | 3,000 | 3,750 00 | 3,000 00 |
| of Dover, N. H., 4s, | 20,000 | 20,700 00 | 20,000 00 |
| of Fall River, Mass., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Fall River Mass., 4¼s, | 9,000 | 9,900 00 | 9,000 00 |
| of Fall River, Mass., 5s, | 10,000 | 10,300 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 24,000 | 27,310 00 | 24,000 00 |
| of Fort Wayne, Ind., 6s, | 10,000 | 10,780 00 | 10,000 00 |

* Legal investments when made.

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**Salem Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Gardiner, Me., 5s, | $10,000 | $10,150 00 | $10,000 00 |
| of Grand Rapids, Mich., 4½s, | 50,000 | 54,250 00 | 50,000 00 |
| of Holyoke, Mass., 4s, | 75,000 | 75,750 00 | 75,000 00 |
| of Indianapolis, Ind., 4s, | 8,500 | 8,542 50 | 8,500 00 |
| of Lawrence, Mass., 6s, | 2,000 | 2,180 00 | 2,000 00 |
| of Lewiston, Me., 4½s, | 12,000 | 12,240 00 | 12,000 00 |
| of Lewiston, Me., 5s, | 14,000 | 14,565 00 | 14,000 00 |
| of Lewiston, Me., 6s, | 18,000 | 19,980 00 | 18,000 00 |
| of Lynn, Mass, 6s, | 23,000 | 23,230 00 | 23,000 00 |
| of Malden, Mass., 4s, | 10,800 | 10,890 00 | 10,800 00 |
| of Marlborough, Mass., 4s, | 28,000 | 29,820 00 | 28,000 00 |
| of Milwaukee, Wis., 7s, | 3,000 | 3,030 00 | 3,000 00 |
| of Minneapolis, Minn., 4½s, | 26,000 | 29,245 00 | 28,100 00 |
| of New Britain, Conn., 4s, | 9,000 | 9,225 00 | 9,000 00 |
| of Newton, Mass., 6s, | 6,000 | 7,110 00 | 6,000 00 |
| of New York, N. Y., 6s, | 2,100 | 2,562 00 | 2,100 00 |
| of New York, N. Y., 7s, | 5,000 | 5,800 00 | 5,000 00 |
| of Pawtucket, R. I, 5s, | 6,000 | 6,240 00 | 6,000 00* |
| of Peoria, Ill, 4½s, | 5,000 | 5,175 00 | 5,000 00 |
| of Peoria, Ill., 7s, | 4,000 | 4,385 00 | 4,000 00 |
| of Saginaw, Mich., 5s, | 15,500 | 15,857 50 | 15,500 00 |
| of Salem, Mass., 4s, | 50,000 | 50,575 00 | 50,000 00 |
| of Salem, Mass., 6s, | 3,000 | 3,180 00 | 3,000 00 |
| of Scranton, Pa., 4½s, | 25,000 | 27,400 00 | 25,000 00 |
| of Somerville, Mass., 4s, | 25,000 | 25,145 00 | 25,000 00 |
| of Springfield, Mass., 6s, | 2,000 | 2,370 00 | 2,000 00 |
| of Springfield, Mass, 7s, | 31,000 | 37,510 00 | 31,000 00 |
| of Springfield, Ohio, 5s, | 15,000 | 15,900 00 | 15,000 00 |
| of Waterbury, Conn., 7s, | 20,000 | 20,900 00 | 20,000 00 |
| of Woburn, Mass., 4s, | 13,000 | 13,115 00 | 13,000 00 |
| of Youngstown, Ohio, 5s, | 15,000 | 15,900 00 | 15,000 00 |
| Town of Braintree, Mass., 4s, | 1,000 | 1,050 00 | 1,000 00 |
| of Brookline, Mass., 7s, | 2,500 | 2,662 50 | 2,500 00 |
| of Brookline, Mass., 5s, | 9,000 | 9,450 00 | 9,000 00 |
| of Chicopee, Mass., 4½s, | 6,000 | 6,120 00 | 6,000 00 |
| of Leominster, Mass., 4½s, | 7,000 | 7,420 00 | 7,000 00 |
| of Lincoln, R. I., 4s, | 19,000 | 19,155 00 | 19,000 00 |
| of Marblehead, Mass., 4s, | 7,000 | 7,175 00 | 7,000 00 |
| of Rockland, Mass., 4s, | 7,000 | 7,035 00 | 7,000 00 |
| of Wayland, Mass., 5s, | 1,500 | 1,545 00 | 1,500 00 |
| of Westborough, Mass, 5s, | 2,000 | 2,160 00 | 2,000 00 |
| of Winthrop, Mass, 5s, | 1,000 | 1,100 00 | 1,000 00 |
| | $941,900 | $999,772 00 | $945,700 00 |

* A legal investment when made.

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**Salem Five Cents Savings Bank — Continued.**

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlantic Nat'l Bank, Boston, . | $10,000 | $12,600 00 | $10,000 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 12,300 00 | 10,000 00 |
| 100 | Blackstone N'l Bank, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 80 | Boston Nat'l Bank, Boston, . | 8,000 | 8,000 00 | 8,000 00 |
| 200 | Boylston Nat'l Bank, Boston, . | 20,000 | 26,400 00 | 20,000 00 |
| 150 | Columbian N'l Bank, Boston, . | 15,000 | 14,550 00 | 15,000 00 |
| 114 | Continental N'l Bank, Boston, | 11,400 | 12,312 00 | 11,400 00 |
| 133 | Eliot National Bank, Boston, . | 13,300 | 17,290 00 | 13,300 00 |
| 73 | Everett Nat'l Bank, Boston, . | 7,300 | 5,840 00 | 7,300 00 |
| 50 | Faneuil Hall Nat'l B'k, Boston, | 5,000 | 6,650 00 | 5,000 00 |
| 25 | First National Bank, Boston, . | 2,500 | 5,975 00 | 2,500 00 |
| 91 | Freeman's Nat'l Bank, Boston, | 9,100 | 8,190 00 | 9,100 00 |
| 200 | Globe National Bank, Boston, | 20,000 | 17,000 00 | 20,000 00 |
| 70 | Hamilton N'l Bank, Boston, . | 7,000 | 7,490 00 | 7,000 00 |
| 97 | Howard Nat'l Bank, Boston, . | 9,700 | 9,409 00 | 9,700 00 |
| 40 | Lincoln National B'k, Boston, | 4,000 | 3,080 00 | 4,000 00 |
| 100 | Manufacturers' N'l B'k, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 22 | Market National Bank, Boston, | 2,200 | 1,760 00 | 2,200 00 |
| 135 | Massachusetts N'l B'k, Boston, | 13,500 | 11,475 00 | 13,500 00 |
| 333 | Merchants' N'l B'k, Boston, . | 33,300 | 53,280 00 | 33,300 00 |
| 50 | Mt. Vernon N'l Bank, Boston, | 5,000 | 5,700 00 | 5,000 00 |
| 165 | N'l B'k of Commerce, Boston, | 16,500 | 18,315 00 | 16,500 00 |
| 170 | National Bank of the Commonwealth, Boston, . . . | 17,000 | 23,630 00 | 17,000 00 |
| 117 | N'l B'k of No. America, Boston, | 11,700 | 12,402 00 | 11,700 00 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,420 00 | 2,000 00 |
| 83 | National City Bank, Boston, . | 8,300 | 6,723 00 | 8,300 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 8,200 00 | 10,000 00 |
| 85 | N'l Hide & Leather B'k, Boston, | 8,500 | 9,010 00 | 8,500 00 |
| 204 | Nat'l Revere Bank, Boston, . | 20,400 | 18,768 00 | 20,400 00 |
| 69 | National Union Bank, Boston, | 6,900 | 9,246 00 | 6,900 00 |
| 33 | Nat'l Webster Bank, Boston, . | 3,300 | 3,432 00 | 3,300 00 |
| 91 | New England N'l B'k, Boston, | 9,100 | 14,378 00 | 9,100 00 |
| 200 | North Nat'l Bank, Boston, . | 20,000 | 21,400 00 | 20,000 00 |
| 64 | Old Boston N'l Bank, Boston, . | 6,400 | 6,976 00 | 6,400 00 |
| 75 | Second Nat'l Bank, Boston, . | 7,500 | 13,350 00 | 7,500 00 |
| 57 | Shawmut N'l Bank, Boston, . | 5,700 | 6,270 00 | 5,700 00 |
| 95 | Shoe & Leather N'l B'k, Boston, | 9,500 | 8,550 00 | 9,500 00 |
| 50 | State Nat'l Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 75 | Suffolk Nat'l Bank, Boston, . | 7,500 | 7,800 00 | 7,500 00 |
| 300 | Third National Bank, Boston, | 30,000 | 27,300 00 | 30,000 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 8,900 00 | 10,000 00 |
| 60 | First National Bank, Chelsea, | 6,000 | 6,300 00 | 6,000 00 |
| 460 | Asiatic National Bank, Salem, | 13,800 | 13,800 00 | 13,800 00 |
| 25 | First National Bank, Salem, . | 2,500 | 2,200 00 | 2,500 00 |
| 200 | Mercantile Nat'l Bank, Salem, | 20,000 | 21,600 00 | 20,000 00 |
| 300 | Merchants' Nat'l Bank, Salem, | 15,000 | 20,100 00 | 15,000 00 |
| 100 | National Exchange B'k, Salem, | 10,000 | 9,700 00 | 10,000 00 |
| 250 | Naumkeag N'l Bank, Salem, . | 25,000 | 32,500 00 | 25,000 00 |
| 260 | Salem National Bank, Salem, . | 26,000 | 31,460 00 | 26,000 00 |
| | | $559,900 | $629,631 00 | $559,900 00 |

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**Salem Five Cents Savings Bank**—Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R 5s, | $1,000 | $1,140 00 | $1,000 00 |
| Boston & Lowell R.R. 4s, | 80,000 | 81,600 00 | 80,000 00 |
| Boston & Lowell R.R 5s, | 4,000 | 4,160 00 | 4,000 00 |
| Boston & Lowell R R. 6s, | 6,000 | 6,060 00 | 6,000 00 |
| Boston & Maine R.R. 4½s, | 25,000 | 28,875 00 | 25,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 10,000 | 10,650 00 | 10,000 00 |
| Cheshire R.R. 6s, | 2,000 | 2,100 00 | 2,000 00 |
| Concord & Montreal R R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Danbury & Norwalk R.R. 5s, | 10,000 | 11,800 00 | 10,000 00 |
| Eastern R.R. 6s, | 42,300 | 50,760 00 | 42,300 00 |
| Fitchburg R.R. 4½s, | 100,000 | 101,000 00 | 100,000 00 |
| Leeds & Farmington R.R. 6s, | 25,000 | 25,250 00 | 25,000 00 |
| Maine Central R.R. 6s, | 2,000 | 2,180 00 | 2,000 00 |
| Old Colony R.R. 4½s, | 30,000 | 31,500 00 | 30,000 00 |
| Old Colony R.R. 6s, | 74,000 | 76,110 00 | 74,000 00 |
| Providence & Worcester R.R 6s, | 55,000 | 56,925 00 | 55,000 00 |
| Salem & Lowell R.R. 6s, | 1,000 | 1,055 00 | 1,000 00 |
| | $492,300 | $517,165 00 | $492,300 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $57,293 32 | 2 per cent. | $577,000 00 | 4¼ per cent. | $128,500 00 | 5½ per cent. |
| 35,000 00 | 3 " | 25,000 00 | 4⅜ " | 129,285 00 | 6 " |
| 25,000 00 | 3½ " | 468,300 00 | 4½ " | 18,600 00 | 6½ " |
| 50,000 00 | 3¾ " | 49,700 00 | 4¾ " | 6,500 00 | 7 " |
| 24,289 59 | 3⅞ " | 730,850 00 | 5 " | 21,530 00 | 7 3/10 " |
| 807,117 00 | 4 " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $2,700 00 |
| Assessed value of the same, | | 1,700 00 |
| Net income received from same during year ending Oct 31, 1895, | | 110 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 304 | |
| Aggregate amount of the same, | | 413,907 00 |
| Total number of loans upon real estate, | 344 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 232,118 99 |
| Times for the dividends fixed by the by-laws: February 1 and August 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $86,064 05<br>2 per cent., 89,179 69 | 175,243 74 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,651 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,617 | |
| Total number of open accounts Oct. 31, 1895, | 14,078 | |

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**Salem Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $10,763 28 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 980,804 04 |
| Number of same, | 14,800 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 791,511 24 |
| Number of same, | 9,466 | |

Date of examination by commissioner: July 2.

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## SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 147.

LYSANDER N. PAINE, *President.* WILLIAM H. YOUNG, *Treasurer.*
WILLIAM H. YOUNG, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LYSANDER N. PAINE, LAUREN YOUNG,
ATKINS NICKERSON, A. L. PUTNAM,
JAMES A. SMALL.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $72,000 00 | Deposits, | $491,360 91 |
| Bank stock as per schedule, | 93,040 84 | Guaranty fund, | 18,145 05 |
| Loans on bank stock, | 2,060 00 | Profit and loss account, | 6,978 93 |
| Railroad bonds as per schedule, | 25,787 50 | Surplus, | 1,441 57 |
| Real estate (for banking purposes), | 11,300 00 | | |
| Real estate by foreclosure, | 31,915 15 | | |
| Loans on real estate, | 230,962 18 | | |
| Loans on personal security, | 31,077 13 | | |
| Loans to counties, cities or towns (notes), | 7,860 00 | | |
| Loans on depositors' books, | 80 00 | | |
| Deposits in banks, on interest, | 7,775 98 | | |
| Furniture and safes, | 1,975 00 | | |
| Cash on hand, | 2,092 68 | | |
| | $517,926 46 | | $517,926 46 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Revere Bank, Boston, | $2,750 72 |
| First National Bank, Provincetown, | 5,025 26 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 5 shares Middleborough National Bank, Middleborough, | $400 00 |
| On 8 shares First Ward National Bank, Boston, | 800 00 |
| On 14 shares First National Bank, Provincetown, | 860 00 |

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**Seamen's Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $6,500 | $6,637 50 | $6,500 00 |
| of Bangor, Me., 6s, | 2,000 | 2,150 00 | 2,000 00 |
| of Burlington, Vt., 4s, | 5,000 | 5,125 00 | 5,000 00 |
| of Canton, Ohio, 5s, | 3,000 | 3,195 00 | 3,000 00 |
| of Chelsea, Mass, 4s, | 10,000 | 10,350 00 | 10,000 00 |
| of Chicago, Ill, 7s, | 1,000 | 1,110 00 | 1,000 00* |
| of Cleveland, Ohio, 4½s, | 5,000 | 5,175 00 | 5,000 00 |
| of Cleveland, Ohio, 5s, | 5,000 | 5,400 00 | 5,000 00 |
| of Dayton, Ohio, 5s, | 3,000 | 3,225 00 | 3,000 00* |
| of Dubuque, Iowa, 5s, | 3,000 | 3,390 00 | 3,000 00 |
| of Fort Wayne, Ind., 6s, | 3,000 | 3,210 00 | 3,000 00 |
| of Lewiston, Me, 5s, | 1,000 | 1,020 00 | 1,000 00 |
| of Lewiston, Me, 6s, | 2,000 | 2,230 00 | 2,000 00 |
| of Milwaukee, Wis., 5s, | 5,000 | 5,700 00 | 5,000 00 |
| of Quincy, Mass., 4s, | 1,500 | 1,560 00 | 1,500 00 |
| of Saginaw, Mich., 5s, | 3,000 | 3,240 00 | 3,000 00 |
| of Sioux City, Iowa, 4½s, | 3,000 | 3,135 00 | 3,000 00 |
| Town of Barnstable, Mass., 4s, | 10,000 | 10,375 00 | 10,000 00 |
| | $72,000 | $76,227 50 | $72,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Atlas National Bank, Boston, | $2,500 | $3,081 25 | $3,175 00 |
| 13 | Blackstone N'l Bank, Boston, | 1,300 | 1,300 00 | 1,300 00 |
| 76 | Boston Nat'l Bank, Boston, | 7,600 | 7,600 00 | 7,600 00 |
| 50 | Central Nat'l Bank, Boston, | 5,000 | 6,500 00 | 7,882 50 |
| 15 | Continental N'l Bank, Boston, | 1,500 | 1,620 00 | 1,878 75 |
| 50 | Eliot National Bank, Boston, | 5,000 | 6,650 00 | 6,000 00 |
| 50 | Everett Nat'l Bank, Boston, | 5,000 | 4,250 00 | 6,575 00 |
| 45 | Freeman's Nat'l Bank, Boston, | 4,500 | 4,061 25 | 4,500 00 |
| 25 | Globe Nat'l Bank, Boston, | 2,500 | 2,125 00 | 3,562 50 |
| 15 | Howard Nat'l Bank, Boston, | 1,500 | 1,455 00 | 1,500 00 |
| 25 | Manufacturers' N'l B'k, Boston, | 2,500 | 5,712 25 | 2,871 88 |
| 10 | Market Nat'l Bank, Boston, | 1,000 | 950 00 | 1,190 00 |
| 50 | Mt. Vernon N'l Bank, Boston, | 5,000 | 5,700 00 | 6,250 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,606 25 | 5,541 67 |
| 69 | National Revere Bank, Boston, | 6,900 | 6,417 00 | 7,592 62 |
| 20 | Old Boston N'l Bank, Boston, | 2,000 | 2,185 00 | 3,300 00 |
| 17 | Second Nat'l Bank, Boston, | 1,700 | 3,043 00 | 1,700 00 |
| 26 | State National Bank, Boston, | 2,600 | 2,938 00 | 2,600 00 |
| 30 | Suffolk Nat'l Bank, Boston, | 3,000 | 3,150 00 | 4,187 50 |

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**Seamen's Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 45 | Tremont Nat'l Bank, Boston, . | $4,500 | $4,005 00 | $5,473 42 |
| 5 | Home Nat'l Bank, Brockton, . | 500 | 950 00 | 540 00 |
| 10 | Blue Hill N'l Bank, Milton, . | 1,000 | 1,110 00 | 1,000 00 |
| 54 | First N'l Bank, Provincetown, | 5,400 | 6,210 00 | 6,820 00 |
| | | $77,500 | $88,619 00 | $93,040 84 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Revere Beach & Lynn R.R. 6s, | $1,000 | $1,030 00 | $1,000 00 |
| Fitchburg R.R. 4s, . . . . . | 5,000 | 5,025 00 | 4,787 50 |
| Fitchburg R.R. 5s, . . . . . | 10,000 | 10,500 00 | 10,000 00 |
| Maine Central R R. 4½s, . . . | 2,000 | 2,160 00 | 2,000 00 |
| Maine Central R.R. 5s, . . . . | 2,000 | 2,260 00 | 2,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 6,000 | 6,420 00 | 6,000 00 |
| | $26,000 | $27,395 00 | $25,787 50 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,750 72 | 2 per cent. | $69,260 00 | 5 per cent. | $148,598 31 | 6 per cent. |
| 5,025 26 | 2½ " | 4,000 00 | 5¼ " | 4,000 00 | 6½ " |
| 3,500 00 | 4½ " | 42,300 00 | 5½ " | 381 00 | 7 " |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $11,300 00 |
| Estimated value of the same, . . . . . | 11,300 00 |
| Assessed value of the same, . . . . . | 8,450 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 278 64 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | 31,915 15 |
| Assessed value of the same, . . . . . | 23,350 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 817 26 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 198 |
| Aggregate amount of the same, . . . . . | 156,349 79 |
| Total number of loans upon real estate, . . . . . | 146 |

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## Seamen's Savings Bank — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $24,088 23 |
| Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $8,799 36<br>2 per cent., 9,182 16 | 17,981 52 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 225 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 182 | |
| Total number of open accounts Oct. 31, 1895, | 2,014 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,448 59 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 84,514 79 |
| Number of same, | 1,167 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 74,812 68 |
| Number of same, | 1,276 | |
| Date of examination by commissioner: July 16. | | |

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Federal Reserve Bank of St. Louis

## SECURITY SAVINGS BANK—WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 50.

GEO. F. HOWE, *President.* GEO. L. HYDE, *Treasurer.*
LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. F. HOWE, JOHN C. HASTINGS,
HENRY O. SAWYER, A. N. WHITING,
WILLIAM R. WALKER.

Open for business every business day, except Saturday, 8 to 11 A.M.; 2 to 4 P.M.; Saturday, 8 A M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, . | $2,438 00 | Deposits, . . . | $30,618 45 |
| Loans on real estate, . . . | 20,850 00 | Guaranty fund, . | 323 83 |
| Loans on personal security, . | 6,325 00 | Profit and loss account, . . . | 895 56 |
| Deposits in banks, on interest, . | 2,164 92 | | |
| Cash on hand, . . . . . | 59 92 | | |
| | $31,837 84 | | $31,837 84 |

Cash on Deposit in Bank:—

Citizens' National Bank, Worcester, . . . . . $2,164 92*

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | N'l B'k of Commerce, Boston, | $500 | $560 00 | $647 50 |
| 2 | N'l B'k of Redemption, Boston, | 200 | 242 00 | 260 50 |
| 10 | National City Bank, Boston, . | 1,000 | 810 00 | 902 50 |
| 5 | State National Bank, Boston, . | 500 | 555 00 | 627 50 |
| | | $2,200 | $2,167 00 | $2,438 00 |

* Since reduced within the legal limit.

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**Security Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $2,164 92 | 3 per cent. | $13,925 00 | 5 per cent. | $10,300 00 | 6 per cent. |
| 1,500 00 | 4 " | 1,450 00 | 5½ " | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 23 | |
| Aggregate amount of the same, | | $18,675 00 |
| Total number of loans upon real estate, | 16 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 1,548 28 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $551 69<br>2 per cent., 548 93 | 1,100 62 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 24 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 6 | |
| Total number of open accounts Oct. 31, 1895, | 188 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 106 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 6,372 22 |
| Number of same, | 132 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 6,137 82 |
| Number of same, | 85 | |
| Date of examination by commissioners: May 21. | | |

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## SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 34.

F. A. BALL, *President.* A. K. HAWKS, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. WARD, F. R. PRATT,
A. K. HAWKS.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds, as per schedule, | $309,000 00 | Deposits, | $964,373 82 |
| Bank stock as per schedule, | 31,400 00 | Guaranty fund, | 50,000 00 |
| Loans on bank stock, | 5,600 00 | Profit and loss account, | 26,769 54 |
| Railroad bonds, as per schedule, | 165,000 00 | | |
| Loans on real estate, | 414,127 00 | | |
| Loans on personal security, | 79,283 00 | | |
| Deposits in banks, on interest, | 36,653 85 | | |
| Cash on hand, | 79 51 | | |
| | $1,041,143 36 | | $1,041,143 36 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Mechanics' National Bank, Boston, | $16,559 25 |
| City National Bank, Holyoke, | 10,000 00 |
| Park National Bank, Holyoke, | 10,094 60 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 25 shares Home National Bank, Holyoke, | $2,000 00 |
| On 20 shares Shelburne Falls National Bank, Shelburne Falls, | 2,000 00 |
| On 7 shares Shelburne Falls National Bank, Shelburne Falls, | 700 00 |
| On 5 shares Shelburne Falls National Bank, Shelburne Falls, | 500 00 |
| On 4 shares Shelburne Falls National Bank, Shelburne Falls, | 400 00 |

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**Shelburne Falls Savings Bank — Continued.**

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass , 5s, . . | $22,000 | $25,300 00 | $22,000 00 |
| of Burlington, Vt., 4s, . . | 40 000 | 41,600 00 | 40,000 00 |
| of Fall River, Mass , 6s, . . | 10,000 | 11,800 00 | 10,000 00 |
| of Fitchburg, Mass , 4s, . . | 30,000 | 31,400 00 | 30,000 00 |
| of Lynn, Mass., 4s, . . . | 10,000 | 10,300 00 | 10,000 00 |
| of Lynn, Mass., 5s, . . . | 10,000 | 11,000 00 | 10,000 00 |
| of New Bedford, Mass., 4s, . | 15,000 | 15,400 00 | 15,000 00 |
| of Pittsfield, Mass., 4s, . . | 30,000 | 31,200 00 | 30,000 00 |
| of Providence, R. I., 4s, . . | 10,000 | 11,200 00 | 10,000 00 |
| of Providence, R. I , 5s, . . | 20,000 | 23,000 00 | 20,000 00 |
| of Springfield, Ohio, 5s, . . | 12,000 | 12,440 00 | 12,000 00 |
| of Stamford, Conn., 4s, . . | 20,000 | 20,800 00 | 20,000 00 |
| of Taunton, Mass , 4s, . . | 20,000 | 20,700 00 | 20,000 00 |
| of Woonsocket, R. I., 4s, . . | 20,000 | 20,500 00 | 20,000 00 |
| of Worcester, Mass., 4s, . . | 20,000 | 22,000 00 | 20,000 00 |
| of Youngstown, Ohio, 5s, . | 15,000 | 15,750 00 | 15,000 00 |
| United States 4s, . . . . . | 5,000 | 6,100 00 | 5,000 00 |
| | $309,000 | $330,490 00 | $309,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | South End Nat'l B'k, Boston, | $5,000 | $3,500 00 | $5,000 00 |
| 46 | Conway Nat'l Bank, Conway, | 4,600 | 4,600 00 | 4,600 00 |
| 50 | Adams N'l B'k, North Adams, | 5,000 | 6,000 00 | 5,000 00 |
| 30 | First N'l Bank, Northampton, | 3,000 | 3,600 00 | 3,000 00 |
| 138 | Shelburne Falls Nat'l Bank, Shelburne Falls, . . . | 13,800 | 17,250 00 | 13,800 00 |
| | | $31,400 | $34,950 00 | $31,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $20,000 | $20,200 00 | $20,000 00 |
| Boston & Maine R.R. 4s, . . | 20,000 | 20,800 00 | 20,000 00 |
| Concord & Montreal R.R. 4s, . . | 10,000 | 10,400 00 | 10,000 00 |
| Fitchburg R R. 5s, . . . . | 40,000 | 42,150 00 | 40,000 00 |

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**Shelburne Falls Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, | $10,000 | $10,000 00 | $10,000 00 |
| Maine Central R.R. 7s, | 15,000 | 20,250 00 | 15,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,600 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, | 20,000 | 21,400 00 | 20,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 10,200 00 | 10,000 00 |
| | $165,000 | $176,000 00 | $165,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,559 25 | 3 per cent. | $21,000 00 | 4½ per cent. | $2,000 00 | 6 per cent. |
| 20,094 60 | 4 " | 476,010 00 | 5 " | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 320 | |
| Aggregate amount of the same, | | $247,481 00 |
| Total number of loans upon real estate, | 297 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 49,880 61 |
| Times for the dividends fixed by the by-laws: April 10 and October 10. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent, $18,035 38<br>2 per cent., 18,489 17 | 36,524 55 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 439 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 482 | |
| Total number of open accounts Oct. 31, 1895, | 3,653 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,091 71 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 167,268 00 |
| Number of same, | 2,283 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 157,399 62 |
| Number of same, | 1,834 | |
| Date of examination by commissioners: April 2. | | |

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## SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 23.

ALBION A. PERRY, *President.* FREDERIC W. STONE, *Treasurer.*
FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SILAS H. HOLLAND, PHILIP EBERLE,
WILLIAM VEAZIE, ALBION A. PERRY,
J. WALTER SANBORN.

Open for business every business day, 10 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $81,600 00 | Deposits, | $520,534 07 |
| Loans on public funds, | 5,000 00 | Guaranty fund, | 5,700 00 |
| Bank stock as per schedule, | 3,000 00 | Interest account, | 9,509 52 |
| Loans on bank stock, | 5,000 00 | Profit and loss account, | 2,029 18 |
| Railroad bonds as per schedule, | 23,992 50 | | |
| Loans on real estate, | 349,070 00 | | |
| Loans on personal security, | 30,300 00 | | |
| Deposits in banks, on interest, | 32,656 29 | | |
| Expense account, | 1,134 74 | | |
| Premium account, | 5,877 39 | | |
| Cash on hand, | 141 85 | | |
| | $537,772 77 | | $537,772 77 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Market National Bank, Boston, | $16,736 65 |
| National Security Bank, Boston, | 4,022 58 |
| Somerville National Bank, Somerville, | 11,897 06 |

Loan on Public Funds: —

| | |
|---|---|
| On $2,000 United States 4s, and On $3,000 City of Cambridge, Mass, 6s, | $5,000 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 50 shares Fourth National Bank, Boston, | $5,000 00 |

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**Somerville Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $3,000 | $3,320 00 | $3,000 00 |
| of Bridgeport, Conn., 4s, | 2,000 | 2,100 00 | 2,000 00 |
| of Brockton, Mass., 4s, | 3,600 | 3,798 00 | 3,600 00 |
| of Boston, Mass., 4s, | 5,000 | 5,600 00 | 5,000 00 |
| of Buffalo, N. Y., 7s, | 1,000 | 1,600 00 | 1,000 00 |
| of Cambridge, Mass., 4s, | 1,000 | 1,080 00 | 1,000 00 |
| of Cleveland, Ohio, 6s, | 1,000 | 1,055 00 | 1,000 00 |
| of Dayton, Ohio, 5s, | 3,000 | 3,240 00 | 3,000 00* |
| of Everett, Mass, 4s, | 2,000 | 2,120 00 | 2,000 00 |
| of Fall River, Mass., 6s, | 1,000 | 1,170 00 | 1,000 00 |
| of Grand Rapids, Mich., 4½s, | 2,000 | 2,200 00 | 2,000 00 |
| of Indianapolis, Ind., 4s, | 3,000 | 3,090 00 | 3,000 00 |
| of Lewiston, Me., 4s, | 1,000 | 1,025 00 | 1,000 00 |
| of Milwaukee, Wis., 5s, | 2,000 | 2,300 00 | 2,000 00 |
| of Meriden, Conn., 4s, | 2,000 | 2,060 00 | 2,000 00 |
| of Newburyport, Mass., 4s, | 2,000 | 2,100 00 | 2,000 00 |
| of New London, Conn., 4s, | 4,000 | 4,220 00 | 4,000 00 |
| of Newton, Mass., 4s, | 2,000 | 2,140 00 | 2,000 00 |
| of Sioux City, Iowa, 4½s, | 3,000 | 3,120 00 | 3,000 00 |
| of Sioux City, Iowa, 6s, | 2,000 | 2,020 00 | 2,000 00 |
| of Somerville, Mass., 4s, | 6,000 | 6,085 00 | 6,000 00 |
| of Terre Haute, Ind., 4s, | 3,000 | 3,030 00 | 3,000 00 |
| of Waterbury, Conn., 4s, | 2,000 | 2,095 00 | 2,000 00 |
| of Woonsocket, R. I., 4s, | 3,000 | 3,060 00 | 3,000 00 |
| Town of Foxborough, Mass, 4s, | 3,000 | 3,135 00 | 3,000 00 |
| of Mansfield, Mass., 4s, | 1,000 | 1,040 00 | 1,000 00 |
| of North Easton, Mass. (Village District, 4s, | 2,000 | 2,040 00 | 2,000 00 |
| of Pepperell, Mass., 4s, | 3,000 | 3,030 00 | 3,000 00 |
| of Provincetown, Mass, 4s, | 2,000 | 2,100 00 | 2,000 00 |
| of Rockport, Mass, 4s, | 3,000 | 3,060 00 | 3,000 00 |
| of Stoughton, Mass., 4s, | 4,000 | 4,160 00 | 4,000 00 |
| of Wellesley, Mass., 4s, | 1,000 | 1,035 00 | 1,000 00 |
| County of Aroostook, Me, 4½s, | 3,000 | 3,150 00 | 3,000 00* |
| | $81,600 | $86,378 00 | $81,600 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 20 | Market Nat'l Bank, Boston, | $2,000 | $1,600 00 | $2,000 00 |
| 10 | Merchants' N'l B'k, Boston, | 1,000 | 1,600 00 | 1,000 00 |
| | | $3,000 | $3,200 00 | $3,000 00 |

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**Somerville Savings Bank — Concluded.**

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | $1,000 | $1,140 00 | $1,000 00 |
| Boston & Maine R R. 4½s, | 3,000 | 3,465 00 | 3,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 3,000 | 3,210 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, | 1,000 | 1,040 00 | 1,000 00 |
| Fitchburg R.R. 4s, | 3,000 | 3,015 00 | 2,992 50 |
| Fitchburg R.R. 5s, | 2,000 | 2,140 00 | 2,000 00 |
| Maine Central R.R. 7s, | 4,000 | 4,870 00 | 4,000 00 |
| Old Colony R.R. 4s, | 2,000 | 2,160 00 | 2,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 4,000 | 4,760 00 | 4,000 00 |
| Vermont & Massachusetts R.R. 5s, | 1,000 | 1,070 00 | 1,000 00 |
| | $24,000 | $26,870 00 | $23,992 50 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $15,919 64 | 2 per cent. | $10,000 00 | 4½ per cent. | $36,720 00 | 5½ per cent. |
| 16,736 65 | 2½ " | 314,300 00 | 5 " | 12,850 00 | 6 " |
| 15,500 00 | 4 " | | | | |

Number of loans which are of an amount not exceeding $3,000 each, 151
Aggregate amount of the same, . . . . . $244,220 00
Total number of loans upon real estate, . . . . . 131
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 22,157 06
Times for the dividends fixed by the by-laws: June 1 and December 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . { 1½ per cent., $5,569 82 / 2 per cent., 8,354 53 } 13,924 35
Number of accounts opened during the year ending Oct. 31, 1895, . 937
Number of accounts closed during the year ending Oct. 31, 1895, . 547
Total number of open accounts Oct. 31, 1895, . . . . 2,849
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . 1,691 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . 258,919 07
Number of same, . . . . . 5,605
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . 180,806 84
Number of same, . . . . . 3,000
Date of examination by commissioners: January 4.

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Federal Reserve Bank of St. Louis

## SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

C. CHALMERS, *President.* H. H. WELLINGTON, *Treasurer.*
WILLIAM S. JENKS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL BURT, GEO. H. HOLDEN,
H. H. WELLINGTON, A. J. BUCKLIN,
N. H. BIXBY.

Open for business every business day, 9 A.M. to 12 30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $162,500 00 | Deposits, | $646,910 85 |
| Bank stock as per schedule, | 61,600 00 | Guaranty fund, | 35,000 00 |
| Loans on bank stock, | 500 00 | Interest account, | 6,435 13 |
| Railroad bonds as per schedule, | 109,000 00 | Profit and loss account, | 12,934 99 |
| Real estate by foreclosure, | 236 18 | | |
| Loans on real estate, | 266,400 00 | | |
| Loans on personal security, | 50,855 00 | | |
| Loans to counties, cities or towns (notes), | 13,400 00 | | |
| Deposits in banks, on interest, | 11,466 30 | | |
| Deposits in banks, not on interest, | 2,502 11 | | |
| Expense account, | 920 11 | | |
| Unpaid interest account, | 4,709 00 | | |
| Tax account, | 2,377 27 | | |
| Cash on hand, | 14,815 00 | | |
| | $701,280 97 | | $701,280 97 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| First National Bank, Adams, | $13,966 30 |
| Third National Bank, Boston, | 2 11 |

Loan on Bank Stock:—

| | |
|---|---|
| On 5 shares First National Bank, Adams, | $500 00 |

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**South Adams Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $20,000 | $22,500 00 | $20,000 00 |
| of Boston, Mass., 5s, | 3,000 | 3,450 00 | 3,000 00 |
| of Boston, Mass., 6s, | 2,000 | 2,375 00 | 2,000 00 |
| of Cleveland, Ohio, 5s and 6s, | 5,000 | 5,335 00 | 5,000 00 |
| of Dayton, Ohio, 5s, | 5,000 | 5,900 00 | 5,000 00* |
| of East Saginaw, Mich, 5s, | 1,000 | 1,085 00 | 1,000 00 |
| of Fall River, Mass., 5s, | 4,000 | 4,275 00 | 4,000 00 |
| of Fall River, Mass., 6s, | 6,000 | 6,650 00 | 6,000 00 |
| of Lewiston, Me., 5s, | 2,000 | 2,050 00 | 2,000 00 |
| of Milwaukee, Wis., 5s, | 1,500 | 1,717 00 | 1,500 00 |
| of Pawtucket, R. I., 4s, | 5,000 | 5,192 50 | 5,000 00* |
| of Providence, R. I., 5s, | 7,000 | 8,190 00 | 7,000 00 |
| of Salem, Mass., 5s, | 1,000 | 1,120 00 | 1,000 00 |
| of Somerville, Mass., 5s, | 5,000 | 5,087 50 | 5,000 00 |
| of Springfield, Mass., 6s, | 1,000 | 1,250 00 | 1,000 00 |
| of Springfield, Ohio, 4½s, | 2,000 | 2,235 00 | 2,000 00 |
| of Springfield, Ohio, 5s, | 8,000 | 9,040 00 | 8,000 00 |
| of Taunton, Mass., 6s, | 1,000 | 1,025 00 | 1,000 00 |
| of Worcester, Mass, 4s, | 2,000 | 2,360 00 | 2,000 00 |
| of Worcester, Mass., 5s, | 5,000 | 5,675 00 | 5,000 00 |
| Town of Adams, Mass., 5s, | 45,000 | 50,118 40 | 45,000 00 |
| of Brookline, Mass, 7s, | 500 | 550 00 | 500 00 |
| of Marblehead, Mass., 5s, | 5,000 | 5,650 00 | 5,000 00 |
| District of Columbia 5s, | 23,000 | 24,450 00 | 23,000 00 |
| District of Columbia 6s, | 2,500 | 2,900 00 | 2,500 00 |
| | $162,500 | $180,180 40 | $162,500 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 173 | First National Bank, Adams, | $17,300 | $23,787 50 | $17,300 00 |
| 83 | Lincoln Nat'l Bank, Boston, | 8,300 | 6,640 00 | 8,300 00 |
| 50 | Third National Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 20 | Conway Nat'l Bank, Conway, | 2,000 | 2,400 00 | 2,000 00 |
| 50 | First N'l Bank, Easthampton, | 5,000 | 7,000 00 | 5,000 00 |
| 16 | Franklin County Nat'l Bank, Greenfield, | 1,600 | 1,600 00 | 1,600 00 |
| 25 | Lee National Bank, Lee, | 2,500 | 3,500 00 | 2,500 00 |
| 10 | Lenox National Bank, Lenox, | 1,000 | 1,200 00 | 1,000 00 |
| 35 | Adams N'l B'k, North Adams, | 3,500 | 4,500 00 | 3,500 00 |

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**South Adams Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 75 | Berkshire N'l B'k, No. Adams, | $7,500 | $7,725 00 | $7,500 00 |
| 13 | First N'l Bank, Newburyport, | 1,300 | 1,600 00 | 1,300 00 |
| 5 | Third Nat'l Bank, Pittsfield, | 500 | 1,000 00 | 500 00 |
| 5 | Williamstown National Bank, Williamstown, | 500 | 575 00 | 500 00 |
| 16 | First National Bank, Woburn, | 1,600 | 2,080 00 | 1,600 00 |
| 40 | First Nat'l Bank, Worcester, | 4,000 | 7,500 00 | 4,000 00 |
| | | $61,600 | $75,607 50 | $61,600 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R R. 5s, | $7,000 | $7,980 00 | $7,000 00 |
| Boston & Lowell R.R. 4s, | 8,000 | 8,350 00 | 8,000 00 |
| Boston & Lowell R.R. 5s, | 11,000 | 11,495 00 | 11,000 00 |
| Boston & Lowell R.R. 6s, | 1,000 | 1,040 00 | 1,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,550 00 | 10,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 5,062 50 | 5,000 00 |
| Fitchburg R.R. 5s, | 15,000 | 15,897 50 | 15,000 00 |
| Leeds & Farmington R.R. 6s, | 5,000 | 5,200 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 5,000 | 5,350 00 | 5,000 00 |
| Maine Central R.R. 5s, | 2,000 | 2,260 00 | 2,000 00 |
| Old Colony R.R. 4½s, | 1,000 | 1,055 00 | 1,000 00 |
| Old Colony R.R. 6s, | 9,000 | 9,500 00 | 9,000 00 |
| Penobscot Shore Line R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 5,000 | 5,625 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,850 00 | 10,000 00 |
| Worcester, Nashua & Rochester R.R. 4s, | 10,000 | 10,325 00 | 10,000 00 |
| | $109,000 | $115,740 00 | $109,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $11,466 30 | 2½ per cent. | $91,900 00 | 5 per cent. | $230,105 00 | 6 per cent. |
| 3,500 00 | 4 " | 2,500 00 | 5½ " | 150 00 | 7 " |
| 3,000 00 | 4½ " | | | | |

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## South Adams Savings Bank — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $236 18 |
| Assessed value of the same, | | 600 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 193 | |
| Aggregate amount of the same, | | 190,255 00 |
| Total number of loans upon real estate, | 188 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 36,819 72 |
| Times for the dividends fixed by the by-laws: first Thursday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $12,529 16<br>2 per cent., 12,477 54 | 25,006 70 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 247 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 185 | |
| Total number of open accounts Oct. 31, 1895, | 2,026 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,696 82 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 102,226 79 |
| Number of same, | 1,547 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 121,325 68 |
| Number of same, | 1,265 | |

Date of examination by commissioner: June 10.

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## SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 64.

ROBERT H. COLE, *President.* JOHN A. HALL, *Treasurer.*
JOHN A. HALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. COLE, JACOB BOOTH,
F. L. CHAPIN, C. D. PAIGE,
GEO. W. WELLS.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $281,000 00 | Deposits, | $1,749,370 76 |
| Loans on public funds, | 50,000 00 | Guaranty fund, | 83,400 00 |
| Bank stock as per schedule, | 64,759 88 | Interest account, | 25,200 75 |
| Loans on bank stock, | 4,500 00 | Profit and loss account, | 12,244 20 |
| Railroad bonds as per schedule, | 280,000 00 | | |
| Real estate (for banking purposes), | 33,000 00 | | |
| Loans on real estate, | 432,060 00 | | |
| Loans on personal security, | 578,255 00 | | |
| Loans to counties, cities or towns (notes), | 73,620 00 | | |
| Loans on depositors' books, | 2,865 00 | | |
| Deposits in banks, on interest, | 66,155 18 | | |
| Expense account, | 1,442 94 | | |
| Cash on hand, | 2,557 71 | | |
| | $1,870,215 71 | | $1,870,215 71 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Southbridge National Bank, Southbridge, | $42,000 00 |
| Pynchon National Bank, Springfield, | 11,194 50 |
| City National Bank, Worcester, | 12,960 68 |

Loan on Public Funds: —

| | |
|---|---|
| On $51,000 City of Medford, Mass., 4s, | $50,000 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 47 shares Southbridge National Bank, Southbridge, | $4,500 00 |

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**Southbridge Savings Bank**—Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich , 5s, | $10,000 | $11,400 00 | $10,000 00 |
| of Cleveland, Ohio, 5s, | 20,000 | 21,200 00 | 20,000 00 |
| of Dayton, Ohio, 5s, | 20,000 | 21,800 00 | 20,000 00* |
| of Fall River, Mass., 4¼s, | 15,000 | 16,500 00 | 15,000 00 |
| of Fall River, Mass., 6s, | 11,000 | 13,000 00 | 11,000 00 |
| of Grand Rapids, Mich., 4½s, | 10,000 | 11,000 00 | 10,000 00 |
| of Holyoke, Mass., 6s, | 20,000 | 21,600 00 | 20,000 00 |
| of Milwaukee, Wis., 5s, | 10,000 | 11,300 00 | 10,000 00 |
| of New Bedford, Mass , 5s, | 10,000 | 10,850 00 | 10,000 00 |
| of New Bedford, Mass , 6s, | 5,000 | 6,250 00 | 5,000 00 |
| of New Britain, Conn., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Newton, Mass., 6s, | 5,000 | 5,900 00 | 5,000 00 |
| of Pawtucket, R. I., 5s, | 20,000 | 20,800 00 | 20,000 00* |
| of Portland, Me , 6s, | 10,000 | 12,500 00 | 10,000 00 |
| of Providence, R I., 5s, | 5,000 | 5,350 00 | 5,000 00 |
| of Salem, Mass., 5s, | 10,000 | 11,000 00 | 10,000 00 |
| of Scranton, Pa., 4½s, | 10,000 | 11,100 00 | 10,000 00 |
| of Somerville, Mass., 4½s, | 10,000 | 10,500 00 | 10,000 00 |
| of Waterbury, Conn., 4s, | 10,000 | 10,550 00 | 10,000 00 |
| of Waterbury, Conn., 7s, | 10,000 | 10,400 00 | 10,000 00 |
| Town of Beverly, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Brookline, Mass., 4s, | 20,000 | 21,250 00 | 20,000 00 |
| of Methuen, Mass., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,500 00 | 10,000 00* |
| | $281,000 | $306,350 00 | $281,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Atlas Nat'l Bank, Boston, | $500 | $615 00 | $635 63 |
| 26 | Blackstone N'l Bank, Boston, | 2,600 | 2,600 00 | 2,600 00 |
| 10 | Boston National Bank, Boston, | 1,000 | 1,000 00 | 1,150 00 |
| 18 | Boylston National B'k, Boston, | 1,800 | 2,358 00 | 1,800 00 |
| 5 | Columbian N'l Bank, Boston, | 500 | 500 00 | 500 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 9,000 00 | 13,400 00 |
| 10 | N'l B'k of Commerce, Boston, | 1,000 | 1,100 00 | 1,236 25 |
| 12 | National City Bank, Boston, | 1,200 | 972 00 | 1,200 00 |
| 25 | National Revere B'k, Boston, | 2,500 | 2,325 00 | 2,500 00 |
| 22 | New England N'l B'k, Boston, | 2,200 | 3,498 00 | 2,200 00 |

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**Southbridge Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Suffolk National Bank, Boston, | $5,000 | $5,250 00 | $6,050 00 |
| 20 | Washington N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| 16 | Leicester N'l Bank, Leicester, | 1,600 | 2,400 00 | 1,842 00 |
| 150 | Southbridge National Bank, Southbridge, | 15,000 | 18,750 00 | 16,290 00 |
| 60 | Ware National Bank, Ware, | 6,000 | 6,300 00 | 6,960 00 |
| 18 | City Nat'l Bank, Worcester, | 1,800 | 2,610 00 | 2,016 00 |
| 20 | Quinsigamond National Bank, Worcester, | 2,000 | 2,800 00 | 2,380 00 |
| | | $56,700 | $64,238 00 | $64,759 88 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $20,000 | $20,600 00 | $20,000 00 |
| Boston & Maine R.R. 4½s, | 50,000 | 57,750 00 | 50,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 21,100 00 | 20,000 00 |
| Fitchburg R.R. 4s, | 15,000 | 15,037 50 | 15,000 00 |
| Fitchburg R.R. 5s, | 50,000 | 55,000 00 | 50,000 00 |
| Fitchburg R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 40,000 | 43,200 00 | 40,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,600 00 | 10,000 00 |
| Old Colony R.R. 4s, | 25,000 | 26,750 00 | 25,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 25,000 | 29,750 00 | 25,000 00 |
| Upper Coos R.R. 4½s, | 20,000 | 21,000 00 | 20,000 00 |
| | $280,000 | $308,937 50 | $280,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $54,960 68 | 2 per cent. | $63,700 00 | 4⅜ per cent. | $167,100 00 | 5 per cent. |
| 172,364 50 | 4 " | 181,400 00 | 4½ " | 44,350 00 | 5½ " |
| 55,000 00 | 4⅛ " | 4,200 00 | 4⅝ " | 184,755 00 | 6 " |
| 170,800 00 | 4¼ " | 108,825 00 | 4¾ " | | |

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## Southbridge Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $33,000 00 |
| Estimated value of the same, | | 33,000 00 |
| Assessed value of the same, | | 21,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 878 32 |
| Number of loans which are of an amount not exceeding $3,000 each, | 198 | |
| Aggregate amount of the same, | | 193,205 00 |
| Total number of loans upon real estate, | 180 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 89,976 07 |
| Times for the dividends fixed by the by-laws: first Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $32,450 05<br>2 per cent., 33,182 61 | 65,632 66 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 402 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 343 | |
| Total number of open accounts Oct. 31, 1895, | 4,291 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 3,804 78 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 218,532 38 |
| Number of same, | 2,654 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 217,422 42 |
| Number of same, | 2,255 | |

Date of examination by commissioners: June 24.

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## SOUTH BOSTON SAVINGS BANK — SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 68.

THOMAS HILLS, *President.* EDWARD H. BARTON, *Treasurer.*
EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS HILLS, CHAS. T. GALLAGHER,
WILLIAM S. CROSBY, JOSEPH C. STOREY,
SOLOMON A. WOODS, CHAS. H. COLE,
DUDLEY PRAY, HORACE MANSON,
GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $388,095 00 | Deposits, | $3,104,560 33 |
| Bank stock as per schedule, | 116,400 00 | Guaranty fund, | 153,580 00 |
| Railroad bonds as per schedule, | 408,000 00 | Profit and loss account, | 79,541 99 |
| Real estate (for banking purposes), | 50,000 00 | | |
| Loans on real estate, | 1,629,833 00 | | |
| Loans on personal security, | 608,500 00 | | |
| Loans to counties, cities or towns (notes), | 20,000 00 | | |
| Deposits in banks, on interest, | 109,578 76 | | |
| Charges on mortgages, | 30 84 | | |
| Cash on hand, | 7,244 72 | | |
| | $3,337,682 32 | | $3,337,682 32 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Globe National Bank, Boston, | $38,930 22 |
| Howard National Bank, Boston, | 33,823 45 |
| Tremont National Bank, Boston, | 15,382 16 |
| Mattapan Deposit and Trust Company, South Boston, | 21,442 93 |

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**South Boston Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, | $8,000 | $8,600 00 | $7,320 00 |
| of Bay City, Mich., 5s, | 25,000 | 28,625 00 | 25,000 00 |
| of Boston, Mass., 4s, | 45,000 | 49,750 00 | 45,000 00 |
| of Cleveland, Ohio, 5s, | 10,000 | 10,466 67 | 10,000 00 |
| of Cleveland, Ohio, 6s, | 10,000 | 10,440 00 | 10,000 00 |
| of Dayton, Ohio, 5s, | 16,000 | 18,466 67 | 16,000 00* |
| of Detroit, Mich., 6s, | 9,000 | 11,115 00 | 9,000 00 |
| of Everett, Mass., 4s, | 20,000 | 21,466 67 | 20,000 00 |
| of Fall River, Mass, 6s, | 10,000 | 11,950 00 | 10,000 00 |
| of Fort Wayne, Ind., 4½s, | 10,000 | 10,724 67 | 10,000 00 |
| of Haverhill, Mass., 4s, | 26,000 | 27,733 37 | 26,000 00 |
| of Lewiston, Me., 6s, | 10,000 | 11,350 00 | 10,000 00 |
| of New London, Conn., 7s, | 10,000 | 11,433 33 | 10,000 00 |
| of Norwich, Conn., 5s, | 24,000 | 26,980 00 | 24,000 00 |
| of Portland, Me., 6s, | 15,000 | 18,900 00 | 13,775 00 |
| of Saginaw, Mich., 4½s, | 45,000 | 45,812 50 | 45,000 00 |
| of Springfield, Ohio, 5s, | 10,000 | 11,433 33 | 10,000 00 |
| of Springfield, Mass., 7s, | 3,000 | 3,647 50 | 3,000 00 |
| Town of Ipswich, Mass., 4s, | 30,000 | 32,050 00 | 30,000 00 |
| of Orange, Mass., 4s, | 10,000 | 10,483 34 | 10,000 00 |
| of Winchester, Mass., 4s, | 10,000 | 10,716 65 | 10,000 00 |
| District of Columbia 5s, | 4,000 | 4,266 67 | 4,000 00 |
| of Columbia 6s, | 3,000 | 3,570 00 | 3,000 00 |
| of Columbia 7s, | 7,000 | 8,493 33 | 7,000 00 |
| County of Aroostook, Me., 4½s, | 20,000 | 21,150 00 | 20,000 00* |
| | $390,000 | $429,624 70 | $388,095 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 111 | Atlas National Bank, Boston, | $11,100 | $13,680 75 | $11,100 00 |
| 60 | Columbian N'l Bank, Boston, | 6,000 | 6,000 00 | 6,000 00 |
| 100 | Eliot National Bank, Boston, | 10,000 | 13,300 00 | 10,000 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 9,025 00 | 10,000 00 |
| 60 | Globe National Bank, Boston, | 6,000 | 5,115 00 | 6,000 00 |
| 20 | Howard Nat'l Bank, Boston, | 2,000 | 1,940 00 | 2,000 00 |
| 45 | Massachusetts N'l B'k, Boston, | 4,500 | 3,825 00 | 4,500 00 |
| 75 | N'l B'k of Commerce, Boston, | 7,500 | 8,325 00 | 7,500 00 |
| 45 | N'l B'k of No. America, Boston, | 4,500 | 4,758 75 | 4,500 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,803 13 | 2,500 00 |

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**South Boston Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 89 | Nat'l Webster Bank, Boston, . | $8,900 | $9,256 00 | $8,900 00 |
| 15 | Old Boston N'l Bank, Boston, | 1,500 | 1,638 75 | 1,500 00 |
| 5 | Shoe & Leather N'l B'k, Boston, | 500 | 455 00 | 500 00 |
| 50 | Suffolk Nat'l Bank, Boston, . | 5,000 | 5,237 50 | 5,000 00 |
| 200 | Third Nat'l Bank, Boston, . | 20,000 | 18,200 00 | 20,000 00 |
| 150 | Tremont Nat'l Bank, Boston, . | 15,000 | 13,350 00 | 15,000 00 |
| 14 | Winthrop Nat'l Bank, Boston, | 1,400 | 1,834 00 | 1,400 00 |
| | | $116,400 | $119,743 88 | $116,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $35,000 | $36,866 67 | $35,000 00 |
| Boston & Lowell R.R. 6s, . . | 14,000 | 14,420 00 | 14,000 00 |
| Concord & Claremont R.R. 4½s, . | 20,000 | 21,900 00 | 20,000 00 |
| Concord & Montreal R.R. 4s, . . | 23,000 | 24,303 33 | 23,000 00 |
| Danbury & Norwalk R.R. 5s, . . | 20,000 | 23,733 34 | 20,000 00 |
| Eastern R.R. 6s, . . . . | 25,000 | 30,250 00 | 25,000 00 |
| Fitchburg R.R. 4s, . . . . | 10,000 | 10,192 67 | 10,000 00 |
| Maine Central R.R. 4s, . . . | 4,000 | 4,053 34 | 4,000 00 |
| Maine Central R.R. 4½s, . . . | 16,000 | 17,340 00 | 16,000 00 |
| Maine Central R.R. 6s, . . . | 5,000 | 5,475 00 | 5,000 00 |
| Maine Central R.R. 7s, . . | 10,000 | 12,320 67 | 10,000 00 |
| New Haven & Derby R.R. 6s, . | 25,000 | 27,250 00 | 25,000 00 |
| N. Y. & N E. R.R. (terminal) 4s, . | 25,000 | 27,583 34 | 25,000 00 |
| Old Colony R.R. 4s, . . . . | 25,000 | 27,083 34 | 25,000 00 |
| Old Colony R.R. 4½s, . . . | 25,000 | 26,218 75 | 25,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 12,000 | 13,320 00 | 12,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . . . | 45,000 | 52,593 75 | 45,000 00 |
| Sullivan County R R. 4s, . . . | 12,000 | 12,280 00 | 12,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 17,000 | 20,471 67 | 17,000 00 |
| Troy & Boston R.R. 7s, . . . | 20,000 | 29,466 66 | 20,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 21,266 67 | 20,000 00 |
| | $408,000 | $458,389 20 | $408,000 00 |

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**South Boston Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $109,578 76 | 2 per cent. | $50,000 00 | 4¼ per cent. | $23,650 00 | 5½ per cent. |
| 330,000 00 | 4 " | 218,500 00 | 4½ " | 61,980 00 | 6 " |
| 30,000 00 | 4⅗ " | 1,544,203 00 | 5 " | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $50,000 00 |
| Estimated value of the same, | | 50,000 00 |
| Assessed value of the same, | | 62,700 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,109 54 |
| Number of loans which are of an amount not exceeding $3,000 each, | 799 | |
| Aggregate amount of the same, | | 1,053,549 00 |
| Total number of loans upon real estate, | 805 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 153,693 15 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $54,264 60<br>2 per cent., 55,855 91 | 110,120 51 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,391 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,395 | |
| Total number of open accounts Oct. 31, 1895, | 16,562 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 12,253 31 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 800,628 63 |
| Number of same, | 21,031 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 703,764 89 |
| Number of same, | 12,319 | |
| Date of examination by commissioners: July 15. | | |

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## SOUTH SCITUATE SAVINGS BANK — NORWELL.

Incorporated April 2, 1834. Present number of corporators, 33.

HENRY NORWELL, *President.* EBENEZER T. FOGG, *Treasurer.*
HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLARD TORREY, EBENEZER T. FOGG,
JOSEPH H. CORTHELL, CHAS. A. LITCHFIELD,
WM. H. LITCHFIELD.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $6,450 00 | Deposits, | $464,181 46 |
| Bank stock as per schedule, | 51,405 00 | Guaranty fund, | 23,220 00 |
| Loans on bank stock, | 500 00 | Interest account, | 16,971 15 |
| Railroad bonds as per schedule, | 30,000 00 | Suspense account, | 175 03 |
| Real estate by foreclosure, | 12,770 00 | | |
| Loans on real estate, | 343,951 09 | | |
| Loans on personal security, | 39,267 98 | | |
| Loans to counties, cities or towns (notes), | 15,500 00 | | |
| Deposits in banks, on interest, | 3,818 92 | | |
| Cash on hand, | 884 65 | | |
| | $504,547 64 | | $504,547 64 |

Cash on Deposit in Bank:—

Boston National Bank, Boston, . . . . . $3,818 92

Loan on Bank Stock:—

On 25 shares Dedham National Bank, Dedham, . . . . . $500 00

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**South Scituate Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Fall River, Mass., 6s, . . | $1,000 | $1,030 00 | $1,100 00 |
| of Worcester, Mass., 4½s, . | 5,000 | 5,450 00 | 5,350 00 |
| | $6,000 | $6,480 00 | $6,450 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlantic Nat'l Bank, Boston, . | $1,000 | $1,260 00 | $1,300 00 |
| 18 | Boston National B'k, Boston, . | 1,800 | 1,800 00 | 2,016 00 |
| 32 | Columbian N'l Bank, Boston, . | 3,200 | 3,104 00 | 4,000 00 |
| 8 | Eliot National Bank, Boston, . | 800 | 1,042 00 | 800 00 |
| 26 | Fourth National Bank, Boston, | 2,600 | 3,120 00 | 2,600 00 |
| 3 | Globe National Bank, Boston, | 300 | 255 00 | 300 00 |
| 15 | Hamilton Nat'l Bank, Boston, | 1,500 | 1,605 00 | 1,500 00 |
| 14 | Howard Nat'l Bank, Boston, . | 1,400 | 1,358 00 | 1,400 00 |
| 5 | Massachusetts N'l B'k, Boston, | 500 | 410 00 | 500 00 |
| 15 | Merchants' N'l Bank, Boston, . | 1,500 | 2,400 00 | 1,500 00 |
| 30 | N'l B'k of Commerce, Boston, | 3,000 | 3,360 00 | 4,000 00 |
| 23 | National City Bank, Boston, . | 2,300 | 1,863 00 | 2,300 00 |
| 23 | National Eagle Bank, Boston, | 2,300 | 1,886 00 | 2,300 00 |
| 48 | National Revere Bank, Boston, | 4,800 | 4,416 00 | 4,800 00 |
| 10 | Nat'l Union Bank, Boston, . | 1,000 | 1,340 00 | 1,133 00 |
| 13 | Nat'l Webster Bank, Boston, . | 1,300 | 1,352 00 | 1,300 00 |
| 10 | New England N'l B'k, Boston, | 1,000 | 1,580 00 | 1,000 00 |
| 45 | North National Bank, Boston, | 4,500 | 4,815 00 | 4,700 00 |
| 17 | Second National B'k, Boston, . | 1,700 | 3,026 00 | 1,900 00 |
| 13 | Shawmut Nat'l Bank, Boston, . | 1,300 | 1,430 00 | 1,300 00 |
| 16 | Washington N'l Bank, Boston, | 1,600 | 1,728 00 | 1,600 00 |
| 6 | Winthrop N'l Bank, Boston, . | 600 | 786 00 | 1,000 00 |
| 40 | Hingham N'l Bank, Hingham, | 2,800 | 2,800 00 | 3,556 00 |
| 13 | Union Market National Bank, Watertown, . . . . | 1,300 | 1,235 00 | 2,400 00 |
| 22 | Union Nat'l Bank, Weymouth, | 2,200 | 2,486 00 | 2,200 00 |
| | | $46,300 | $50,457 00 | $51,405 00 |

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Federal Reserve Bank of St. Louis

**South Scituate Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $10,000 | $10,300 00 | $10,000 00 |
| Boston & Maine R.R. 4s, . . | 3,000 | 3,150 00 | 3,000 00 |
| Fitchburg R.R. 4s, . . . . | 2,000 | 2,000 00 | 2,000 00 |
| Fitchburg R.R. 5s, . . . . | 15,000 | 16,090 00 | 15,000 00 |
| | $30,000 | $31,540 00 | $30,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,818 92 | 2 per cent. | $65,225 00 | 5 per cent. | $284,680 07 | 6 per cent. |
| 15,500 00 | 4½ " | 33,814 00 | 5½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $12,770 00 |
| Assessed value of the same, . . . . . | | 10,900 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 430 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 370 | |
| Aggregate amount of the same, . . . . . | | 286,269 07 |
| Total number of loans upon real estate, . . . . . | 338 | |
| Amount of investments from which no income is received, . . . . | | 734 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 27,876 01 |
| Times for the dividends fixed by the by-laws: last Saturday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $9,528 36<br>2 per cent., 9,482 57 | 19,010 93 |
| Number of accounts opened during the year ending Oct. 31, 1895, . | 66 | |
| Number of accounts closed during the year ending Oct. 31, 1895, . | 99 | |
| Total number of open accounts Oct. 31, 1895, . . . . | 1,147 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 1,692 10 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 35,842 27 |
| Number of same, . . . . . | 230 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 70,289 16 |
| Number of same, . . . . . | 636 | |
| Date of examination by commissioners: June 4. | | |

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## SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 40.

JOSEPH DYER, *President.* GEORGE E. REED, *Treasurer.*
GEORGE E. REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH DYER, ELLIS J. PITCHER,
PRINCE H. TIRRELL, ALMON B. RAYMOND,
JOHN M. WHITCOMB.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, from 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $156,928 66 | Deposits, | $751,369 62 |
| Bank stock as per schedule, | 79,601 00 | Guaranty fund, | 33,500 00 |
| Loans on bank stock, | 132 50 | Interest account, | 9,568 69 |
| Railroad bonds as per schedule, | 59,000 00 | | |
| Real estate by forelosure, | 17,561 68 | | |
| Loans on real estate, | 410,443 00 | | |
| Loans on personal security, | 2,635 00 | | |
| Loans to counties, cities or towns (notes), | 40,168 33 | | |
| Loans on depositors' books, | 150 00 | | |
| Deposits in banks, on interest, | 25,555 11 | | |
| Expense account, | 839 77 | | |
| Suspense account, | 30 35 | | |
| Furniture and fixtures, | 622 50 | | |
| Tax account, | 4 40 | | |
| Cash on hand, | 766 01 | | |
| | $794,438 31 | | $794,438 31 |

Cash on Deposit in Bank: —

First National Bank, South Weymouth, . . . . . $25,555 11

Loan on Bank Stock: —

On 3 shares First National Bank, South Weymouth, . . . . . $132 50

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**South Weymouth Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Altoona, Pa., 4s, | $15,000 | $15,150 00 | $15,487 50 |
| of Chicago, Ill., 4s, | 10,000 | 10,400 00 | 10,000 00* |
| of Fall River, Mass., 4s, | 15,000 | 15,712 50 | 15,000 00 |
| of Kansas City, Mo., 4s, | 6,000 | 6,262 50 | 6,441 16 |
| of Saginaw, Mich, 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Waterbury, Conn., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Worcester, Mass., 4½s, | 5,000 | 5,250 00 | 5,000 00 |
| Town of Attleborough, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Dalton, Mass, 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Needham, Mass, 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Orange, Mass., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Weymouth, Mass., 4s, | 45,000 | 47,300 00 | 45,000 00 |
| of Winchester, Mass., 4s, | 10,000 | 10,075 00 | 10,000 00 |
| County of Hillsborough, N. H., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| | $156,000 | $161,900 00 | $156,928 66 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Atlantic Nat'l Bank, Boston, | $3,000 | $3,780 00 | $3,300 00 |
| 40 | Boston Nat'l Bank, Boston, | 4,000 | 4,000 00 | 4,000 00 |
| 30 | Columbian Nat'l Bank, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| 20 | Continental N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| 40 | Eliot National Bank, Boston, | 4,000 | 5,320 00 | 4,000 00 |
| 20 | Globe Nat'l Bank, Boston, | 2,000 | 1,700 00 | 1,700 00 |
| 45 | Howard Nat'l Bank, Boston, | 4,500 | 4,365 00 | 4,500 00 |
| 30 | Manufacturers' N'l B'k, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| 20 | Market N'l Bank, Boston, | 2,000 | 1,600 00 | 1,600 00 |
| 35 | Merchants' N'l B'k, Boston, | 3,500 | 5,600 00 | 4,250 00 |
| 30 | N'l B'k of Commerce, Boston, | 3,000 | 3,330 00 | 3,000 00 |
| 30 | N'l B'k of No. America, Boston, | 3,000 | 3,210 00 | 3,100 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 5,750 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,800 00 | 2,600 00 |
| 15 | Nat'l Eagle Bank, Boston, | 1,500 | 1,245 00 | 1,200 00 |
| 35 | National Revere Bank, Boston, | 3,500 | 3,255 00 | 3,500 00 |
| 24 | Nat'l Webster Bank, Boston, | 2,400 | 2,496 00 | 2,400 00 |
| 30 | New England N'l B'k, Boston, | 3,000 | 4,770 00 | 3,300 00 |
| 20 | Second Nat'l Bank, Boston, | 2,000 | 3,580 00 | 2,600 00 |
| 30 | Shawmut N'l B'k, Boston, | 3,000 | 3,300 00 | 3,000 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 18 | Suffolk National B'k, Boston, | 1,800 | 1,890 00 | 1,800 00 |

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**South Weymouth Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 27 | Tremont Nat'l Bank, Boston, | $2,700 | $2,403 00 | $2,600 00 |
| 10 | First National Bank, Rockland, | 1,000 | 1,100 00 | 1,000 00 |
| 60 | First N'l B'k, South Weymouth, | 6,000 | 6,900 00 | 6,900 00 |
| 30 | Union N'l B'k, Weymouth, . | 3,000 | 3,300 00 | 3,001 00 |
| | | $76,900 | $87,404 00 | $79,601 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $10,000 | $10,500 00 | $10,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,450 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 5,000 | 5,200 00 | 5,000 00 |
| Fitchburg R.R. 4s, . . . . | 3,000 | 3,000 00 | 3,000 00 |
| Fitchburg R.R. 6s, . . . . | 4,000 | 4,120 00 | 4,000 00 |
| Old Colony R.R. 4s, . . . | 18,000 | 18,760 00 | 18,000 00 |
| Old Colony R.R. 6s, . . . | 4,000 | 4,120 00 | 4,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 5,000 | 5,350 00 | 5,000 00 |
| | $59,000 | $61,500 00 | $59,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $25,555 11 | 2 per cent. | $91,600 00 | 5 per cent. | $278,160 50 | 6 per cent. |
| 40,168 33 | 4 " | 43,600 00 | 5½ " | | |

Value, by books, of real estate held or owned by foreclosure or otherwise, $17,561 68
Assessed value of the same, . . . . . 16,650 29
Net income received from same during year ending Oct. 31, 1895, . . 321 64
Number of loans which are of an amount not exceeding $3,000 each, . 250
Aggregate amount of the same, . . . . . 280,119 00
Total number of loans upon real estate, . . . . . 271
Amount of investments from which no income is received, . . . . 30 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 35,625 57
Times for the dividends fixed by the by-laws: second Wednesday in January and July.

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**South Weymouth Savings Bank — Concluded.**

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $15,055 08<br>2¼ per cent., 15,672 54 | $30,727 62 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 211 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 126 | |
| Total number of open accounts Oct. 31, 1895, | 1,705 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,372 59 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 119,771 54 |
| Number of same, | 991 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 83,116 51 |
| Number of same, | 930 | |

Date of examination by commissioner: March 15.

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## SPENCER SAVINGS BANK — SPENCER.

Incorporated April 17, 1871. Present number of corporators, 34.

ERASTUS JONES, *President.* J. W. TEMPLE, *Treasurer.*
J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. CURTIS, GEO. A. CRAIG,
ERASTUS JONES, JAMES H. AMES,
THOS. A. PROUTY.

Open for business every business day, except Saturday, 9 to 12 A.M.; 1 to 4 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $229,800 00 | Deposits, | $759,037 45 |
| Bank stock as per schedule, | 56,050 00 | Guaranty fund, | 22,200 00 |
| Loans on bank stock, | 11,850 00 | Interest account, | 11,067 73 |
| Railroad bonds as per schedule, | 106,500 00 | Profit and loss account, | 2,497 34 |
| Real estate by foreclosure, | 4,199 49 | | |
| Loans on real estate, | 252,887 62 | | |
| Loans on personal security, | 51,347 50 | | |
| Loans to counties, cities or towns (notes), | 65,095 00 | | |
| Deposits in banks, on interest, | 5,855 91 | | |
| Expense account, | 620 49 | | |
| Premiums, | 10,322 58 | | |
| Expenses on real estate in possession, | 273 93 | | |
| | $794,802 52 | | $794,802 52 |

Cash on Deposit in Bank:—

Spencer National Bank, Spencer, . . . . . $5,855 91

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Federal Reserve Bank of St. Louis

## Spencer Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

| | |
|---|---|
| On 10 shares Spencer National Bank, Spencer, | $1,000 00 |
| On 30 shares Spencer National Bank, Spencer, | 3,000 00 |
| On 64 shares Spencer National Bank, Spencer, | 6,000 00 |
| On 7 shares Mechanics' National Bank, Worcester, | 400 00 |
| On 50 shares First National Bank, Grafton, | 950 00 |
| On 10 shares People's National Bank, Marlborough, | 500 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 7s, | $3,000 | $3,330 00 | $3,000 00 |
| of Boston, Mass., 4s, | 2,000 | 2,030 00 | 2,000 00 |
| of Brockton, Mass., 4s, | 3,000 | 3,030 00 | 3,000 00 |
| of Burlington, Vt., 4s, | 3,000 | 3,120 00 | 3,000 00 |
| of Cambridge, Mass., 4s, | 3,000 | 3,155 00 | 3,000 00 |
| of Chelsea, Mass., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Cleveland, Ohio, 4s, | 7,000 | 7,035 00 | 7,000 00 |
| of Columbus, Ohio, 4s, | 12,000 | 12,000 00 | 12,000 00* |
| of Dayton, Ohio, 4s, | 3,000 | 3,000 00 | 3,000 00* |
| of Everett, Mass., 4s, | 3,800 | 3,814 00 | 3,800 00 |
| of Fall River, Mass., 4s, | 9,500 | 10,060 00 | 9,500 00 |
| of Haverhill, Mass., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Holyoke, Mass., 4s, | 11,000 | 11,150 00 | 11,000 00 |
| of Lynn, Mass., 4s, | 5,000 | 5,275 00 | 5,000 00 |
| of Lynn, Mass., 5s, | 10,000 | 11,000 00 | 10,000 00 |
| of Malden, Mass., 3½s, | 1,000 | 990 00 | 1,000 00 |
| of Marlborough, Mass., 4s, | 10,000 | 10,450 50 | 10,000 00 |
| of Milwaukee, Wis., 5s, | 5,000 | 5,000 00 | 5,000 00 |
| of New Britain, Conn., 4s, | 4,000 | 4,240 00 | 4,000 00 |
| of Newton, Mass., 4s, | 4,500 | 4,545 00 | 4,500 00 |
| of Northampton, Mass., 4s, | 5,000 | 5,100 00 | 5,000 00 |
| of Oshkosh, Wis., 4s, | 5,000 | 5,150 00 | 5,000 00 |
| of Somerville, Mass., 4s, | 4,000 | 4,020 00 | 4,000 00 |
| of South Bend, Ind., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Taunton, Mass., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Waltham, Mass., 4s, | 15,000 | 15,525 00 | 15,000 00 |
| Town of Agawam, Mass., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Beverly, Mass., 4s, | 12,000 | 12,480 00 | 12,000 00 |
| of Cranston, R. I., 4s, | 5,000 | 5,250 00 | 5,000 00 |
| of Leominster, Mass., 4s, | 6,000 | 6,090 00 | 6,000 00 |
| of Monson, Mass., 4s, | 6,000 | 6,300 00 | 6,000 00 |
| of Peabody, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Randolph, Mass., 4s, | 3,000 | 3,090 00 | 3,000 00 |
| of Rockport, Mass., 4s, | 4,000 | 4,080 00 | 4,000 00 |
| of Spencer, Mass., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Winchester, Mass., 4s, | 5,000 | 5,150 00 | 5,000 00 |
| | $229,800 | $236,959 50 | $229,800 00 |

* Legal investments when made.

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Federal Reserve Bank of St. Louis

**Spencer Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 83 | Lincoln Nat'l Bank, Boston, . | $8,300 | $6,474 00 | $8,300 00 |
| 30 | Manufacturers' N'l B'k, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| 112 | N'l B'k of the Commonwealth, Boston, . . . . . | 11,200 | 15,568 00 | 11,200 00 |
| 6 | N'l B'k of Redemption, Boston, | 600 | 726 00 | 600 00 |
| 3 | N'l Hide & Leather B'k, Boston, | 300 | 318 00 | 300 00 |
| 7 | Nat'l Webster Bank, Boston, . | 700 | 728 00 | 700 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,140 00 | 2,000 00 |
| 15 | State National Bank, Boston, . | 1,500 | 1,680 00 | 1,500 00 |
| 9½ | First Nat'l Bank, Grafton, . | 950 | 20 00 | 950 00 |
| 7 | Leicester N'l Bank, Leicester, | 700 | 1,050 00 | 700 00 |
| 35 | Leominster National Bank, Leominster, . . . . | 3,500 | 3,675 00 | 3,500 00 |
| 7 | Oxford Nat'l Bank, Oxford, . | 700 | 735 00 | 700 00 |
| 12 | Palmer Nat'l Bank, Palmer, . | 1,200 | 1,740 00 | 1,200 00 |
| 85 | Spencer Nat'l Bank, Spencer, | 8,500 | 10,625 00 | 8,500 00 |
| 25 | First Nat'l Bank, Webster, . | 2,500 | 2,500 00 | 2,500 00 |
| 5 | First N'l Bank, Westborough, | 500 | 450 00 | 500 00 |
| 5 | Central N'l Bank, Worcester, | 500 | 725 00 | 500 00 |
| 57 | City Nat'l Bank, Worcester, . | 5,700 | 8,265 00 | 5,700 00 |
| 12 | First Nat'l Bank, Worcester, | 1,200 | 1,980 00 | 1,200 00 |
| 25 | Mechanics' N'l B'k, Worcester, | 2,500 | 2,250 00 | 2,500 00 |
| | | $56,050 | $64,649 00 | $56,050 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 5s, . . | $6,000 | $6,330 00 | $6,000 00 |
| Boston & Lowell R.R. 4s, . . | 20,000 | 20,450 00 | 20,000 00 |
| Boston & Maine R.R. 4s, . . | 9,000 | 9,335 00 | 9,000 00 |
| Fitchburg R.R. 4s, . . . . | 8,000 | 8,000 00 | 8,000 00 |
| Fitchburg R.R. 4½s, . . . . | 8,000 | 8,325 00 | 8,000 00 |
| Leeds & Farmington R.R. 6s, . . | 4,000 | 4,040 00 | 4,000 00 |
| Lowell & Lawrence R.R. 6s, . . | 1,000 | 1,000 00 | 1,000 00 |
| Maine Central R.R. 6s, . . . | 2,000 | 2,180 00 | 2,000 00 |
| Maine Central R.R. 7s, . . . | 5,500 | 7,337 50 | 5,500 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . | 20,000 | 20,000 00 | 20,000 00 |
| Old Colony R.R. 4s, . . . . | 20,000 | 21,400 00 | 20,000 00 |
| Old Colony R R. 6s, . . . . | 3,000 | 3,045 00 | 3,000 00 |
| | $106,500 | $111,442 50 | $106,500 00 |

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**Spencer Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $950 00 | 0 per cent. | $71,900 00 | 4 per cent. | $4,800 00 | 4¾ per cent. |
| 5,855 91 | 2 " | 5,000 00 | 4¼ " | 255,010 12 | 5 " |
| 6,620 00 | 3 " | 36,900 00 | 4½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $4,199 49 |
| Assessed value of the same, | | 3,100 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 165 | |
| Aggregate amount of the same, | | 168,662 62 |
| Total number of loans upon real estate, | 189 | |
| Amount of investments from which no income is received, | | 950 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 34,921 29 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $14,020 11<br>2 per cent., 14,204 35 | 28,224 46 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 299 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 190 | |
| Total number of open accounts Oct. 31, 1895, | 2,507 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,190 14 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 118,641 86 |
| Number of same, | 1,725 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 112,402 14 |
| Number of same, | 1,418 | |
| Date of examination by commissioner: April 26. | | |

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## SPRINGFIELD FIVE CENTS SAVINGS BANK — SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 29.

WILLIAM RICE, *President.* DANIEL J. MARSH, *Treasurer.*
HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
NEWRIE D. WINTER, OLIVER MARSH,
CHARLES A. NICHOLS.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $158,000 00 | Deposits, | $4,247,472 53 |
| Bank stock as per schedule, | 127,500 00 | Guaranty fund, | 115,500 00 |
| Loans on bank stock, | 35,950 00 | Interest account, | 8,076 01 |
| Railroad bonds as per schedule, | 150,000 00 | Profit and loss account, | 30,286 45 |
| Loans on railroad stock, | 25,000 00 | Real estate expense account, | 10,299 36 |
| Real estate (for banking purposes), | 180,000 00 | | |
| Loans on real estate, | 2,366,445 00 | | |
| Loans on personal security, | 793,150 00 | | |
| Loans on depositors' books, | 3,560 00 | | |
| Deposits in banks, on interest, | 565,191 00 | | |
| Cash on hand, | 6,838 35 | | |
| | $4,411,634 35 | | $4,411,634 35 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Hampshire County National Bank, Northampton, | $10,000 00 |
| Agawam National Bank, Springfield, | 100,000 00 |
| Chapin National Bank, Springfield, | 30,000 00 |
| Chicopee National Bank, Springfield, | 121,561 07 |
| City National Bank, Springfield, | 30,000 00 |
| Hampden Loan and Trust Company, Springfield, | 18,000 00 |
| Pynchon National Bank, Springfield, | 70,000 00 |
| Second National Bank, Springfield, | 60,000 00 |
| Springfield National Bank, Springfield, | 65,629 93 |
| Springfield Safe Deposit and Trust Company, Springfield, | 50,000 00 |
| Ware National Bank, Ware, | 10,000 00 |

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**Springfield Five Cents Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 30 shares Springfield National Bank, Springfield, | $3,000 00 |
| On 40 shares Springfield National Bank, Springfield, | 4,000 00 |
| On 53 shares Third National Bank, Springfield, | 5,000 00 |
| On 3 shares First National Bank, Westfield, | 100 00 |
| On 1 share Springfield Safe Deposit and Trust Company, Springfield, | 75 00 |
| On 1 share Springfield Safe Deposit and Trust Company, Springfield, | 100 00 |
| On 2 shares Springfield Safe Deposit and Trust Company, Springfield, | 200 00 |
| On 1 share Springfield Safe Deposit and Trust Company, Springfield, | 100 00 |
| On 21 shares Mechanics' National Bank, Worcester, | 1,000 00 |
| On 3 shares National Revere Bank, Boston, | 275 00 |
| On 100 shares First National Bank, Springfield, | 8,000 00 |
| On 12 shares Agawam National Bank, Springfield, and On 5 shares First National Bank, Chicopee, | 1,200 00 |
| On 5 shares City National Bank, Springfield, | 500 00 |
| On 10 shares City National Bank, Springfield, | 1,000 00 |
| On 10 shares Chapin National Bank, Springfield, | 1,000 00 |
| On 15 shares Second National Bank, Springfield, | 1,500 00 |
| On 5 shares Springfield National Bank, Springfield, | 500 00 |
| On 10 shares Springfield National Bank, Springfield, | 950 00 |
| On 4 shares Chicopee National Bank, Springfield, | 50 00 |
| On 20 shares Third National Bank, Springfield, On 20 shares Chapin National Bank, Springfield, and On 14 shares Hadley Falls National Bank, Holyoke, | 5,400 00 |
| On 8 shares Agawam National Bank, Springfield, | 500 00 |
| On 5 shares Springfield National Bank, Springfield, | 500 00 |
| On 10 shares Springfield National Bank, Springfield, | 1,000 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 50 shares New York, New Haven & Hartford R.R., | $6,000 00 |
| On 10 shares New York, New Haven & Hartford R.R., | 1,000 00 |
| On 112 shares New York, New Haven & Hartford R.R., | 15,000 00 |
| On 5 shares New York, New Haven & Hartford R.R., | 500 00 |
| On 17 shares New York, New Haven & Hartford R.R., | 2,500 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cambridge, Mass., 4s, | $50,000 | $54,000 00 | $50,000 00 |
| of Chicopee, Mass., 4s, | 5,000 | 5,300 00 | 5,000 00 |
| of New Haven, Conn., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Springfield, Mass., 6s, | 7,000 | 8,400 00 | 7,000 00 |
| of Springfield, Mass., 7s, | 1,000 | 1,200 00 | 1,000 00 |
| Town of Longmeadow, Mass, 4s, | 30,000 | 32,000 00 | 30,000 00 |
| United States 4s, | 40,000 | 48,500 00 | 40,000 00 |
| | $158,000 | $174,400 00 | $158,000 00 |

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**Springfield Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Greylock Nat'l Bank, Adams, | $2,500 | $3,700 00 | $2,500 00 |
| 50 | First National Bank, Chicopee, | 5,000 | 7,000 00 | 5,000 00 |
| 35 | Hadley Falls N'l B'k, Holyoke, | 3,500 | 5,000 00 | 3,500 00 |
| 10 | Monson Nat'l Bank, Monson, | 1,000 | 1,500 00 | 1,000 00 |
| 125 | Hampshire County National Bank, Northampton, | 12,500 | 15,300 00 | 12,500 00 |
| 25 | Berkshire Loan and Trust Company, Pittsfield, | 2,500 | 3,100 00 | 2,500 00 |
| 232 | Agawam N'l B'k, Springfield, | 23,200 | 23,200 00 | 23,200 00 |
| 120 | Chapin N'l Bank, Springfield, | 12,000 | 13,000 00 | 12,000 00 |
| 70 | Chicopee N'l B'k, Springfield, | 7,000 | 10,500 00 | 7,000 00 |
| 50 | City Nat'l Bank, Springfield, | 5,000 | 7,500 00 | 5,000 00 |
| 115 | John Hancock National Bank, Springfield, | 11,500 | 13,000 00 | 11,500 00 |
| 120 | Pynchon N'l B'k, Springfield, | 12,000 | 18,000 00 | 12,000 00 |
| 122 | Second N'l Bank, Springfield, | 12,200 | 16,000 00 | 12,200 00 |
| 60 | Springfield N'l B'k, Springfield, | 6,000 | 8,400 00 | 6,000 00 |
| 60 | Ware National Bank, Ware, | 6,000 | 6,800 00 | 6,000 00 |
| 56 | City Nat'l Bank, Worcester, | 5,600 | 7,200 00 | 5,600 00 |
| | | $127,500 | $159,200 00 | $127,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $50,000 | $53,000 00 | $50,000 00 |
| Boston & Providence R.R. 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Old Colony R.R. 4s, | 50,000 | 52,000 00 | 50,000 00 |
| | $150,000 | $156,000 00 | $150,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $110,000 00 | 3 per cent. | $345,191 00 | 4 per cent. | $2,974,105 00 | 5 per cent. |
| 110,000 00 | 3½ " | 250,000 00 | 4½ " | | |

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## Springfield Five Cents Savings Bank — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $180,000 00 |
| Estimated value of the same, | | 180,000 00 |
| Assessed value of the same, | | 156,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 2,305 44 |
| Number of loans which are of an amount not exceeding $3,000 each, | 507 | |
| Aggregate amount of the same, | | 807,235 00 |
| Total number of loans upon real estate, | 582 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 200,159 99 |
| Times for the dividends fixed by the by-laws: January 15 and July 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $75,983 41<br>2 per cent., 79,026 68 | 155,010 09 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 2,307 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,624 | |
| Total number of open accounts Oct. 31, 1895, | 12,139 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 9,304 09 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 885,063 34 |
| Number of same, | 12,500 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 729,649 82 |
| Number of same, | 8,815 | |

Date of examination by commissioner: June 14.

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## SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 64.

JOHN B. STEBBINS, *President.* HENRY S. LEE, *Treasurer.*
WILLIAM S. SHURTLEFF, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
EDWARD P. CHAPIN, HENRY S. LEE,
JULIUS H. APPLETON.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $3,517,200 00 | Deposits, | $12,683,703 41 |
| Loans on public funds, | 1,000 00 | Guaranty fund, | 466,000 00 |
| Bank stock as per schedule, | 990,000 00 | Interest account, | 85,998 45 |
| Loans on bank stock, | 134,150 00 | Profit and loss account, | 20,189 53 |
| Railroad bonds as per schedule, | 1,684,000 00 | | |
| Loans on railroad stock, | 164,250 00 | | |
| Real estate (for banking purposes), | 118,500 00 | | |
| Real estate by foreclosure, | 1,550 00 | | |
| Loans on real estate, | 4,483,900 00 | | |
| Loans on personal security, | 1,763,050 00 | | |
| Loans to counties, cities or towns (notes), | 255,000 00 | | |
| Loans on depositors' books, | 14,150 00 | | |
| Deposits in banks, not on interest, | 32,234 52 | | |
| Cash on hand, | 96,906 87 | | |
| | $13,255,891 39 | | $13,255,891 39 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Agawam National Bank, Springfield, | $1,611 42 |
| Chapin National Bank, Springfield, | 1,107 08 |
| Chicopee National Bank, Springfield, | 4,048 95 |
| City National Bank, Springfield, | 2,188 79 |
| First National Bank, Springfield, | 1,870 79 |
| John Hancock National Bank, Springfield, | 1,379 70 |
| Pynchon National Bank, Springfield, | 3,347 58 |
| Second National Bank, Springfield, | 1,945 52 |
| Springfield National Bank, Springfield, | 1,700 09 |
| Springfield Safe Deposit and Trust Company, Springfield, | 10,000 00 |
| Third National Bank, Springfield, | 3,034 60 |

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## Springfield Institution for Savings — Continued.

Loan on Public Funds: —

| | |
|---|---|
| On $1,000 State of New Hampshire 6s, | $1,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 16 shares Chapin National Bank, Springfield, | $1,600 00 |
| On 10 shares Chapin National Bank, Springfield, | 250 00 |
| On 12 shares John Hancock National Bank, Springfield, | 1,000 00 |
| On 90 shares City National Bank, Springfield, | 9,000 00 |
| On 10 shares City National Bank, Springfield, | 1,000 00 |
| On 65 shares City National Bank, Springfield, | 5,000 00 |
| On 40 shares City National Bank, Springfield, | 4,000 00 |
| On 23 shares First National Bank, Springfield, | 1,400 00 |
| On 50 shares First National Bank, Springfield, | 5,000 00 |
| On 10 shares First National Bank, Springfield, | 900 00 |
| On 20 shares First National Bank, Springfield, | 1,900 00 |
| On 3 shares Second National Bank, Springfield, | 300 00 |
| On 6 shares Second National Bank, Springfield, | 300 00 |
| On 6 shares Second National Bank, Springfield, | 600 00 |
| On 100 shares Second National Bank, Springfield, | 1,500 00 |
| On 8 shares Second National Bank, Springfield, | 200 00 |
| On 4 shares Second National Bank, Springfield, | 400 00 |
| On 22 shares Second National Bank, Springfield, | 2,000 00 |
| On 5 shares Second National Bank, Springfield, | 400 00 |
| On 5 shares Third National Bank, Springfield, | 100 00 |
| On 30 shares Third National Bank, Springfield, | 3,000 00 |
| On 10 shares Third National Bank, Springfield, | 1,000 00 |
| On 20 shares Chicopee National Bank, Springfield, | 600 00 |
| On 12 shares Chicopee National Bank, Springfield, | 1,200 00 |
| On 10 shares Chicopee National Bank, Springfield, | 1,000 00 |
| On 29 shares Chicopee National Bank, Springfield, | 2,500 00 |
| On 2 shares Chicopee National Bank, Springfield, | 200 00 |
| On 5 shares Chicopee National Bank, Springfield, | 500 00 |
| On 50 shares Chicopee National Bank, Springfield, | 4,600 00 |
| On 9 shares Pynchon National Bank, Springfield, | 900 00 |
| On 50 shares Springfield National Bank, Springfield, | 5,000 00 |
| On 10 shares Springfield National Bank, Springfield, | 1,000 00 |
| On 20 shares Springfield National Bank, Springfield, | 2,000 00 |
| On 20 shares Springfield National Bank, Springfield, | 2,000 00 |
| On 100 shares Springfield National Bank, Springfield, | 10,000 00 |
| On 5 shares Springfield National Bank, Springfield, | 200 00 |
| On 4 shares Springfield National Bank, Springfield, | 350 00 |
| On 10 shares Springfield National Bank, Springfield, | 600 00 |
| On 15 shares Springfield National Bank, Springfield, | 1,050 00 |
| On 10 shares Springfield National Bank, Springfield, | 400 00 |
| On 55 shares Home National Bank, Holyoke, | 4,500 00 |
| On 70 shares Home National Bank, Holyoke, | 5,000 00 |
| On 8 shares Hadley Falls National Bank, Holyoke, | 800 00 |
| On 30 shares Northampton National Bank, Northampton, | 2,650 00 |
| On 20 shares Northampton National Bank, Northampton, | 2,000 00 |
| On 54 shares Hampshire County National Bank, Northampton, | 5,400 00 |
| On 1 share First National Bank, Amherst, | 100 00 |
| On 16 shares Lee National Bank, Lee, | 1,600 00 |
| On 20 shares Palmer National Bank, Palmer, | 800 00 |
| On 50 shares Ware National Bank, Ware, | 3,950 00 |

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## Springfield Institution for Savings — Continued.

| | |
|---|---|
| On 5 shares Chicopee National Bank, Springfield, . . . . . | $2,000 00 |
| On 15 shares City National Bank, Springfield, . . . . . | |
| On 10 shares City National Bank, Springfield, . . . . . | 3,100 00 |
| On 21 shares Chapin National Bank, Springfield, . . . . . | |
| On 12 shares John Hancock National Bank, Springfield, . . . . | 50 00 |
| On 10 shares Agawam National Bank, Springfield, . . . . . | |
| On 25 shares Chapin National Bank, Springfield, . . . . . | |
| On 50 shares Springfield National Bank, Springfield, . . . . . | 2,500 00 |
| On 5 shares Metacomet National Bank, Fall River, . . . . . | |
| On 10 shares Lee National Bank, Lee, . . . . . | 2,750 00 |
| On 20 shares National Mahaiwe National Bank, Great Barrington, . | |
| On 100 shares Manufacturers' Trust Company, Holyoke, . . . . | 20,000 00 |
| On 50 shares Springfield Safe Deposit and Trust Company, Springfield, . | |
| On 50 shares National Bank of the Commonwealth, Boston, . . . | |
| On 22 shares Agawam National Bank, Springfield, . . . . . | 2,000 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 60 shares New York, New Haven & Hartford R.R., . . . . . | $8,300 00 |
| On 12 shares New York, New Haven & Hartford R.R., . . . . . | 500 00 |
| On 6 shares New York, New Haven & Hartford R.R., . . . . . | 500 00 |
| On 4 shares New York, New Haven & Hartford R.R., . . . . . | 500 00 |
| On 14 shares New York, New Haven & Hartford R.R., . . . . . | 1,900 00 |
| On 6 shares New York, New Haven & Hartford R.R., . . . . . | 600 00 |
| On 120 shares New York, New Haven & Hartford R.R., . . . . . | 10,000 00 |
| On 5 shares New York, New Haven & Hartford R.R., . . . . . | 650 00 |
| On 11 shares New York, New Haven & Hartford R.R., . . . . . | 1,400 00 |
| On 8 shares New York, New Haven & Hartford R.R., . . . . . | 200 00 |
| On 3 shares New York, New Haven & Hartford R.R., . . . . . | 350 00 |
| On 2 shares New York, New Haven & Hartford R.R., . . . . . | 200 00 |
| On 4 shares New York, New Haven & Hartford R.R., . . . . . | 400 00 |
| On 4 shares New York, New Haven & Hartford R.R., . . . . . | 500 00 |
| On 113 shares New York, New Haven & Hartford R.R., . . . . . | 16,000 00 |
| On 2 shares New York, New Haven & Hartford R.R., . . . . . | 200 00 |
| On 30 shares New York, New Haven & Hartford R.R., . . . . . | 2,050 00 |
| On 9 shares New York, New Haven & Hartford R.R., . . . . . | 1,200 00 |
| On 13 shares New York, New Haven & Hartford R.R., . . . . . | 1,600 00 |
| On 5 shares New York, New Haven & Hartford R.R., . . . . . | 700 00 |
| On 132 shares New York, New Haven & Hartford R.R., . . . . . | 16,750 00 |
| On 7 shares New York, New Haven & Hartford R.R., . . . . . | 1,000 00 |
| On 4 shares New York, New Haven & Hartford R.R., . . . . . | 500 00 |
| On 8 shares New York, New Haven & Hartford R.R., . . . . . | 550 00 |
| On 17 shares New York, New Haven & Hartford R.R., . . . . . | 400 00 |
| On 60 shares New York, New Haven & Hartford R.R., . . . . . | 7,450 00 |
| On 79 shares New York, New Haven & Hartford R.R., . . . . . | 10,800 00 |
| On 100 shares Boston & Albany R.R., . . . . . | 12,400 00 |
| On 2 shares Boston & Albany R.R., . . . . . | 300 00 |
| On 5 shares Boston & Albany R.R., . . . . . | 750 00 |
| On 32 shares Boston & Albany R.R., . . . . . | 300 00 |
| On 1 share Boston & Albany R.R., . . . . . | 150 00 |
| On 100 shares Boston & Albany R.R., . . . . . | 11,000 00 |
| On 12 shares Boston & Albany R.R., . . . . . | 1,800 00 |
| On 14 shares Boston & Albany R.R., . . . . . | 1,900 00 |
| On 6 shares Boston & Albany R.R., . . . . . | 250 00 |
| On 10 shares Boston & Albany R.R., . . . . . | 850 00 |

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**Springfield Institution for Savings — Continued.**

| | |
|---|---|
| On 85 shares New York, New Haven & Hartford R.R., . . . . | $16,250 00 |
| On 30 shares Boston & Albany R.R., . . . . . | |
| On 40 shares New York, New Haven & Hartford R.R., . . . . | 9,600 00 |
| On 30 shares Boston & Albany R.R., . . . . . | |
| On 4 shares New York, New Haven & Hartford R.R., . . . . | 1,200 00 |
| On 4 shares Boston & Albany R.R., . . . . . | |
| On 119 shares New York, New Haven & Hartford R.R., . . . . | 19,000 00 |
| On 25 shares Boston & Albany R.R., . . . . . | |
| On 20 shares New York, New Haven & Hartford R.R , . . . . | 3,000 00 |
| On 5 shares Old Colony R.R., . . . . . | |
| On 4 shares New York, New Haven & Hartford R.R., . . . . | 300 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, . . | $12,000 | $13,610 00 | $12,000 00 |
| of Boston, Mass., 4s, . . | 300,000 | 315,895 00 | 310,000 00 |
| of Boston, Mass., 5s, . . | 37,000 | 42,300 00 | 37,000 00 |
| of Boston, Mass., 6s, . . | 54,000 | 63,720 00 | 58,000 00 |
| of Burlington, Vt., 4s, . | 100,000 | 102,500 00 | 100,000 00 |
| of Cambridge, Mass., 4s, . | 200,000 | 215,235 00 | 205,000 00 |
| of Chicopee, Mass , 4s, . | 100,000 | 102,805 00 | 100,000 00 |
| of Fall River, Mass., 4s, . | 30,000 | 30,375 00 | 30,000 00 |
| of Fall River, Mass., 5s, . | 45,000 | 52,200 00 | 50,000 00 |
| of Fitchburg, Mass., 4s, . | 25,000 | 25,500 00 | 25,000 00 |
| of Hartford, Conn , 4s, . | 152,000 | 167,200 00 | 152,000 00 |
| of Hartford, Conn., 6s, . | 71,000 | 74,630 00 | 72,000 00 |
| of Haverhill, Mass., 4s, . | 50,000 | 52,000 00 | 50,000 00 |
| of Holyoke, Mass., 6s, . | 54,000 | 58,320 00 | 54,000 00 |
| of Lawrence, Mass., 4s, . | 10,000 | 10,200 00 | 10,000 00 |
| of Middletown, Conn , 4s, . | 20,000 | 20,400 00 | 20,000 00 |
| of Middletown, Conn., 6s, . | 2,000 | 2,200 00 | 2,000 00 |
| of New Bedford, Mass., 4s, . | 50,000 | 52,400 00 | 50,000 00 |
| of New Bedford, Mass., 6s, . | 6,000 | 7,030 00 | 6,000 00 |
| of New Bedford, Mass., 7s, . | 50,000 | 63,300 00 | 55,000 00 |
| of New Haven, Conn., 4s, . | 50,000 | 52,450 00 | 50,000 00 |
| of New Haven, Conn., 6s, . | 1,200 | 1,320 00 | 1,200 00 |
| of New Haven, Conn , 7s, . | 20,000 | 23,800 00 | 22,000 00 |
| of Newton, Mass , 4s, . | 50,000 | 52,000 00 | 50,000 00 |
| of Newton, Mass., 5s, . | 10,000 | 11,200 00 | 10,000 00 |
| of Newton, Mass., 6s, . | 55,000 | 64,900 00 | 56,000 00 |
| of Northampton, Mass., 4s, . | 127,000 | 129,105 00 | 127,000 00 |
| of Norwich, Conn., 5s, . | 31,000 | 34,640 00 | 31,000 00 |
| of Norwich, Conn., 7s, . | 34,000 | 39,780 00 | 37,000 00 |
| of Pittsfield, Mass., 4s, . | 30,000 | 31,050 00 | 30,000 00 |
| of Providence, R. I., 4s, . | 140,000 | 157,100 00 | 150,000 00 |
| of Providence, R. I., 5s, . | 125,000 | 136,250 00 | 130,000 00 |
| of Providence, R. I., 6s, . | 60,000 | 66,000 00 | 64,000 00 |
| of Salem, Mass., 4s, . . | 15,000 | 15,410 00 | 15,000 00 |
| of Springfield, Mass., 4s, . | 91,000 | 95,490 00 | 91,000 00 |
| of Springfield, Mass , 6s, . | 27,000 | 31,860 00 | 27,000 00 |
| of Springfield, Mass., 7s, . | 287,000 | 340,060 00 | 316,000 00 |
| of Taunton, Mass., 4s, . | 50,000 | 53,000 00 | 50,000 00 |

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**Springfield Institution for Savings** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Waterbury, Conn., 4s, | $6,000 | $6,120 00 | $6,000 00 |
| of Waterbury, Conn., 7s, | 14,000 | 14,700 00 | 14,000 00 |
| of Worcester, Mass., 4s, | 110,000 | 115,800 00 | 110,000 00 |
| of Worcester, Mass., 5s, | 93,000 | 97,760 00 | 93,000 00 |
| Town of Brookline, Mass., 5s, | 50,000 | 51,100 00 | 50,000 00 |
| of Brookline, Mass, 7s, | 19,000 | 20,140 00 | 20,000 00 |
| of Danvers, Mass., 5s, | 21,000 | 23,100 00 | 21,000 00 |
| of Meriden, Conn., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| of Meriden, Conn., 6s, | 13,000 | 13,750 00 | 13,000 00 |
| of Westfield, Mass., 4s, | 15,000 | 15,150 00 | 15,000 00 |
| County of Hampden, Mass., 3s, | 110,000 | 105,600 00 | 103,000 00 |
| State of Massachusetts 5s, | 3,000 | 3,030 00 | 3,000 00 |
| of New Hampshire 6s, | 121,000 | 133,025 00 | 131,000 00 |
| United States 4s, | 200,000 | 242,000 00 | 233,000 00 |
| | $3,396,200 | $3,699,510 00 | $3,517,200 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 45 | First National Bank, Adams, | $4,500 | $6,750 00 | $4,500 00 |
| 35 | Greylock Nat'l Bank, Adams, | 3,500 | 5,250 00 | 5,000 00 |
| 150 | Atlantic Nat'l Bank, Boston, | 15,000 | 18,750 00 | 18,000 00 |
| 150 | Atlas National Bank, Boston, | 15,000 | 18,300 00 | 15,000 00 |
| 100 | Blackstone Nat'l B'k, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 100 | Columbian N'l Bank, Boston, | 10,000 | 9,600 00 | 10,000 00 |
| 30 | Eliot National Bank, Boston, | 3,000 | 3,900 00 | 3,000 00 |
| 50 | Faneuil Hall N'l B'k, Boston, | 5,000 | 6,600 00 | 6,000 00 |
| 50 | First National Bank, Boston, | 5,000 | 11,750 00 | 5,000 00 |
| 200 | Freeman's N'l Bank, Boston, | 20,000 | 18,000 00 | 19,000 00 |
| 150 | Hamilton Nat'l Bank, Boston, | 15,000 | 16,050 00 | 15,000 00 |
| 133 | Howard Nat'l Bank, Boston, | 13,300 | 12,236 00 | 13,300 00 |
| 150 | Merchants' N'l Bank, Boston, | 15,000 | 24,000 00 | 19,000 00 |
| 25 | Mt. Vernon N'l Bank, Boston, | 2,500 | 2,750 00 | 2,500 00 |
| 50 | N'l B'k of Commerce, Boston, | 5,000 | 5,500 00 | 5,000 00 |
| 100 | National Bank of the Commonwealth, Boston, | 10,000 | 13,800 00 | 12,000 00 |
| 175 | N'l B'k of No. America, Boston, | 17,500 | 18,375 00 | 17,500 00 |
| 250 | N'l B'k of Redemption, Boston, | 25,000 | 30,000 00 | 27,000 00 |
| 150 | National City Bank, Boston, | 15,000 | 12,150 00 | 13,500 00 |
| 50 | Nat'l Eagle Bank, Boston, | 5,000 | 4,100 00 | 5,000 00 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,500 00 | 2,000 00 |
| 50 | N'l Hide & Leather B'k, Boston, | 5,000 | 5,250 00 | 5,000 00 |
| 150 | National Revere Bank, Boston, | 15,000 | 13,500 00 | 14,500 00 |
| 43 | National Union Bank, Boston, | 4,300 | 5,805 00 | 4,300 00 |

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**Springfield Institution for Savings** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Nat'l Webster Bank, Boston, | $5,000 | $5,100 00 | $4,500 00 |
| 200 | North National Bank, Boston, | 20,000 | 21,400 00 | 23,000 00 |
| 70 | Old Boston N'l Bank, Boston, . | 7,000 | 7,560 00 | 7,000 00 |
| 200 | Second National Bank, Boston, | 20,000 | 35,000 00 | 20,000 00 |
| 100 | Shawmut Nat'l Bank, Boston, . | 10,000 | 10,800 00 | 10,000 00 |
| 75 | State National Bank, Boston, . | 7,500 | 8,250 00 | 7,500 00 |
| 50 | Suffolk Nat'l Bank, Boston, . | 5,000 | 5,150 00 | 5,000 00 |
| 150 | Tremont Nat'l Bank, Boston, . | 15,000 | 13,350 00 | 14,500 00 |
| 30 | Washington N'l Bank, Boston, | 3,000 | 3,240 00 | 3,000 00 |
| 190 | First Nat'l Bank, Chicopee, . | 19,000 | 27,550 00 | 27,000 00 |
| 15 | First N'l Bank, Easthampton, | 1,500 | 1,875 00 | 1,500 00 |
| 50 | Wachusett N'l B'k, Fitchburg, | 5,000 | 10,000 00 | 5,000 00 |
| 32 | Franklin Co. N'l B'k, Greenfield, | 3,200 | 3,200 00 | 1,300 00 |
| 10 | N'l Exchange B'k, Hartford, Ct., | 500 | 550 00 | 500 00 |
| 13 | Phœnix N'l B'k, Hartford, Ct., | 1,300 | 1,430 00 | 1,300 00 |
| 200 | City National Bank, Holyoke, | 20,000 | 24,000 00 | 21,500 00 |
| 60 | Hadley Falls N'l B'k, Holyoke, | 6,000 | 9,300 00 | 8,500 00 |
| 50 | Holyoke Nat'l Bank, Holyoke, | 5,000 | 7,500 00 | 6,000 00 |
| 30 | Lee National Bank, Lee, . . | 3,000 | 3,900 00 | 3,000 00 |
| 50 | Leominster N'l B'k, Leominster, | 5,000 | 5,000 00 | 5,000 00 |
| 63 | Monson Nat'l Bank, Monson, . | 6,300 | 9,450 00 | 7,000 00 |
| 30 | First N'l Bank, Northampton, | 3,000 | 3,750 00 | 4,000 00 |
| 50 | Hampshire County N'l Bank, Northampton, . . . | 5,000 | 6,000 00 | 5,000 00 |
| 140 | Northampton National Bank, Northampton, . . . | 14,000 | 23,100 00 | 21,000 00 |
| 50 | Thames N'l B'k, Norwich, Ct., | 5,000 | 7,000 00 | 7,000 00 |
| 100 | Palmer Nat'l Bank, Palmer, . | 10,000 | 12,500 00 | 12,000 00 |
| 44 | Pittsfield N'l Bank, Pittsfield, | 4,400 | 6,600 00 | 5,000 00 |
| 400 | Agawam N'l B'k, Springfield, | 40,000 | 40,000 00 | 40,000 00 |
| 300 | Chapin N'l Bank, Springfield, | 30,000 | 40,500 00 | 34,000 00 |
| 450 | Chicopee N'l B'k, Springfield, | 45,000 | 71,100 00 | 63,000 00 |
| 300 | City Nat'l Bank, Springfield, . | 30,000 | 43,500 00 | 35,000 00 |
| 450 | First Nat'l Bank, Springfield, . | 45,000 | 54,000 00 | 60,000 00 |
| 216 | John Hancock National Bank, Springfield, . . . . | 21,600 | 25,920 00 | 22,500 00 |
| 400 | Pynchon N'l B'k, Springfield, | 40,000 | 62,000 00 | 61,500 00 |
| 361 | Second N'l Bank, Springfield, | 36,100 | 48,735 00 | 54,100 00 |
| 100 | Springfield N'l Bk, Springfield, | 10,000 | 13,000 00 | 12,500 00 |
| 310 | Springfield Safe Deposit and Trust Company, Springfield, | 31,000 | 41,850 00 | 34,700 00 |
| 402 | Third Nat'l Bank, Springfield, | 40,200 | 80,400 00 | 66,000 00 |
| 94 | Ware National Bank, Ware, . | 9,400 | 10,340 00 | 10,000 00 |
| 50 | First Nat'l Bank, Westfield, . | 5,000 | 7,000 00 | 7,000 00 |
| 25 | Hampden N'l Bank, Westfield, | 2,500 | 3,500 00 | 2,500 00 |
| | | $836,100 | $1,089,316 00 | $990,000 00 |

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**Springfield Institution for Savings** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $100,000 | $106,000 00 | $100,000 00 |
| Boston & Albany R.R. 5s, | 320,000 | 347,200 00 | 320,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 31,000 | 35,340 00 | 31,000 00 |
| Boston & Lowell R.R. 4s, | 100,000 | 104,000 00 | 100,000 00 |
| Boston & Maine R.R. 4½s, | 200,000 | 230,000 00 | 200,000 00 |
| Boston & Providence R.R. 4s, | 94,000 | 101,520 00 | 94,000 00 |
| Concord & Montreal R.R. 4s, | 90,000 | 93,600 00 | 90,000 00 |
| Connecticut River R.R. 4s, | 100,000 | 106,000 00 | 100,000 00 |
| Danbury & Norwalk R.R. 5s, | 50,000 | 57,500 00 | 50,000 00 |
| Fitchburg R.R. 5s, | 100,000 | 105,400 00 | 100,000 00 |
| New Haven & Northampton R R. 5s, | 46,000 | 52,900 00 | 47,000 00 |
| New Haven & Northampton R.R. 7s, | 69,000 | 76,590 00 | 73,000 00 |
| N. Y., N. H. & Hartford R.R. 4s, | 50,000 | 53,000 00 | 50,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 70,000 | 77,700 00 | 75,000 00 |
| Old Colony R.R. 4s, | 100,000 | 108,000 00 | 100,000 00 |
| Old Colony R.R. 4½s, | 50,000 | 53,000 00 | 50,000 00 |
| Old Colony R.R. 6s, | 34,000 | 35,080 00 | 34,000 00 |
| Sullivan County R.R. 4s, | 60,000 | 61,200 00 | 60,000 00 |
| Vermont Valley R.R. 5s, | 10,000 | 11,000 00 | 10,000 00 |
| | $1,674,000 | $1,815,030 00 | $1,684,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $58,500 00 | 3½ per cent. | $107,850 00 | 4 per cent. | $6,018,750 00 | 5 per cent. |
| 38,000 00 | 3¾ " | 512,400 00 | 4½ " | 80,000 00 | 7 " |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $118,500 00 |
| Estimated value of the same, | 118,500 00 |
| Assessed value of the same, | 95,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 1,550 00 |
| Assessed value of the same, | 1,400 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 1,255 |
| Aggregate amount of the same, | 1,693,550 00 |
| Total number of loans upon real estate, | 1,375 |
| Amount of investments from which no income is received, | 1,550 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 599,367 77 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |

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**Springfield Institution for Savings** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $233,751 95<br>2 per cent., 239,442 16 | $473,194 11 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 4,740 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 3,531 | |
| Total number of open accounts Oct. 31, 1895, | 30,813 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 24,393 31 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 2,338,876 61 |
| Number of same, | 29,817 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 2,177,309 92 |
| Number of same, | 24,981 | |

Date of examination by commissioners: October 22.

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## STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 27.

WILLIAM B. STEVENS, *President.* ONSLOW GILMORE, *Treasurer.*
ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ARAD GERRY, A. H. COWDREY,
JOHN W. SPENCER.

Open for business every business day, except Saturday, 8.30 to 11 A.M.; 2.30 to 4 P.M.; Saturday, 8.30 A.M. to 12. M. only; also open Tuesday, from 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $296,000 00 | Deposits, | $721,154 06 |
| Bank stock as per schedule, | 5,000 00 | Guaranty fund, | 24,194 23 |
| Railroad bonds as per schedule, | 126,000 00 | Interest account, | 18,362 40 |
| Real estate by foreclosure, | 2,719 18 | Profit and loss account, | 6,638 50 |
| Loans on real estate, | 267,293 00 | | |
| Loans on personal security, | 6,825 00 | | |
| Loans to counties, cities or towns (notes), | 50,000 00 | | |
| Deposits in banks, on interest, | 9,237 83 | | |
| Deposits in banks, not on interest, | 90 87 | | |
| Expense account, | 2,151 59 | | |
| Cash on hand, | 5,031 72 | | |
| | $770,349 19 | | $770,349 19 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Blackstone National Bank, Boston, | $90 87 |
| Stoneham National Bank, Stoneham, | 9,237 83 |

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**Stoneham Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $45,000 | $45,800 00 | $45,000 00 |
| of Brockton, Mass., 4s, | 10,000 | 10,300 00 | 10,000 00 |
| of Chicago, Ill., 4s, | 10,000 | 10,400 00 | 10,000 00* |
| of Cleveland, Ohio, 4s, | 6,000 | 6,060 00 | 6,000 00 |
| of Columbus, Ohio, 4s, | 26,000 | 26,260 00 | 26,000 00* |
| of Dayton, Ohio, 4s, | 10,000 | 10,050 00 | 10,000 00* |
| of Dayton, Ohio, 5s, | 11,000 | 11,350 00 | 11,000 00* |
| of Fort Wayne, Ind., 4½s, | 10,000 | 10,700 00 | 10,000 00 |
| of Grand Rapids, Mich., 4½s, | 22,000 | 24,000 00 | 22,000 00 |
| of Middletown, Conn., 4s, | 10,000 | 10,250 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, | 15,000 | 15,825 00 | 15,000 00 |
| of Rockland, Mass, 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Rockingham, Vt., 4s, | 13,000 | 13,130 00 | 13,000 00 |
| of Spencer, Mass., 4s, | 15,000 | 15,750 00 | 15,000 00 |
| Town of Beverly, Mass., 4s, | 10,000 | 10,400 00 | 10,000 00 |
| of Leominster, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Maynard, Mass., 4s, | 10,000 | 10,550 00 | 10,000 00 |
| of Montague, Mass., 4s, | 18,000 | 18,360 00 | 18,000 00 |
| of Webster, Mass., 4s, | 15,000 | 15,750 00 | 15,000 00 |
| County of Aroostook, Me., 4½s, | 10,000 | 10,500 00 | 10,000 00* |
| | $296,000 | $305,835 00 | $296,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Stoneham N'l B'k, Stoneham, | $5,000 | $5,000 00 | $5,000 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $30,000 | $30,525 00 | $30,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Concord & Montreal R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| Fitchburg R.R. 4s, | 15,000 | 15,075 00 | 15,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |

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## Stoneham Five Cents Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| N Y. & N. E. R.R (terminal) 4s, . | $10,000 | $10,000 00 | $10,000 00 |
| Old Colony R.R. 4s, . . . . | 20,000 | 21,400 00 | 20,000 00 |
| Troy & Boston R.R. 7s, . . . | 5,000 | 7,250 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| | $126,000 | $132,530 00 | $126,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9,237 83 | 2 per cent. | $42,500 00 | 4¾ per cent. | $143,778 00 | 6 per cent. |
| 40,000 00 | 4 " | 57,500 00 | 5 " | 4,640 00 | 7 " |
| 10,000 00 | 4¼ " | 25,700 00 | 5½ " | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $2,719 18 |
| Assessed value of the same, . . . . . | | 5,050 00 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 210 | |
| Aggregate amount of the same, . . . . . | | 159,018 00 |
| Total number of loans upon real estate, . . . . . | 213 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 33,963 04 |
| Times for the dividends fixed by the by-laws: first Wednesday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $12,759 22<br>2 per cent., 13,246 94 | 26,006 16 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 351 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 242 | |
| Total number of open accounts Oct. 31, 1895, . . . . | 3,104 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 1,896 70 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 149,822 66 |
| Number of same, . . . . . | 2,729 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 133,059 49 |
| Number of same, . . . . . | 2,320 | |

Date of examination by commissioner: June 27.

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Federal Reserve Bank of St. Louis

## SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS— BOSTON.

Incorporated March 7, 1833. Present number of corporators, 173.

WILLIAM ENDICOTT, Jr., *President.* CHARLES HENRY PARKER, *Treasurer.*
HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM ENDICOTT, Jr., T. QUINCY BROWNE,
GEORGE S. BULLENS, GEORGE WHITNEY,
EDWARD W. HOOPER, FRANCIS L. HIGGINSON,
JOHN L. GARDNER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $4,608,132 50 | Deposits, | $28,715,016 58 |
| Loans on public funds, | 10,000 00 | Guaranty fund, | 921,956 62 |
| Bank stock as per schedule, | 599,625 00 | Profit and loss account, | 113,893 17 |
| Loans on bank stock, | 24,000 00 | Suspense, | 12,295 11 |
| Railroad bonds as per schedule, | 5,828,757 56 | Bank building rents, | 2,752 32 |
| Loans on railroad stock, | 10,000 00 | | |
| Railroad notes, | 150,000 00 | | |
| Real estate (for banking purposes), | 180,000 00 | | |
| Loans on real estate, | 9,710,550 00 | | |
| Loans on personal security, | 6,510,000 00 | | |
| Loans to counties, cities or towns (notes), | 490,000 00 | | |
| Deposits in banks, on interest, | 1,249,767 73 | | |
| Deposits in banks, not on interest, | 8,978 02 | | |
| Expense account, | 3,636 26 | | |
| Cash on hand, | 382,466 73 | | |
| | $29,765,913 80 | | $29,765,913 80 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Atlantic National Bank, Boston, | $152,472 61 |
| Columbian National Bank, Boston, | 109,675 03 |
| National Eagle Bank, Boston, | 51,271 41 |
| Market National Bank, Boston, | 101,959 32 |

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**Suffolk Savings Bank for Seamen and Others, Boston — Continued.**

| | |
|---|---|
| Merchants' National Bank, Boston, | $145,056 31 |
| National Bank of the Commonwealth, Boston, | 75,975 42 |
| National Bank of North America, Boston, | 92,449 89 |
| National Revere Bank, Boston, | 176,384 27 |
| National Union Bank, Boston, | 101,033 91 |
| New England National Bank, Boston, | 201,206 30 |
| Shoe and Leather National Bank, Boston, | 51,261 28 |

Loan on Public Funds: —

| | |
|---|---|
| On $10,000 City of Providence, R. I., 6s, | $10,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 154 shares Market National Bank, Boston, | $10,000 00 |
| On 200 shares Tremont National Bank, Boston, | 14,000 00 |

Loan on Railroad Stock: —

| | |
|---|---|
| On 100 shares New York, New Haven & Hartford R.R., | $10,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass , 4s, | $1,695,000 00 | $1,806,325 00 | $1,695,000 00 |
| of Boston, Mass., 5s, | 947,562 50 | 1,059,116 25 | 964,662 50 |
| of Chicago, Ill., 4s, | 350,000 00 | 360,500 00 | 350,000 00* |
| of Hartford, Conn., 4s, | 200,000 00 | 218,000 00 | 200,000 00 |
| of New Bedford, Mass ,3½s, | 30,000 00 | 30,000 00 | 30,000 00 |
| of New Bedford, Mass., 4s, | 100,000 00 | 102,750 00 | 100,000 00 |
| of New Bedford, Mass., 6s, | 10,000 00 | 10,350 00 | 10,000 00 |
| of New York, N. Y., 6s, | 100,000 00 | 112,500 00 | 111,220 00 |
| of Providence, R. I., 4s, | 100,000 00 | 112,500 00 | 100,000 00 |
| of Quincy, Mass., 4s, | 180,000 00 | 182,700 00 | 180,000 00 |
| of Springfield, Mass., 4s, | 50,000 00 | 51,000 00 | 50,000 00 |
| of Waltham, Mass , 4s, | 75,000 00 | 75,750 00 | 75,000 00 |
| of Worcester, Mass., 4s, | 100,000 00 | 105,500 00 | 100,000 00 |
| Town of Ayer, Mass., 4s, | 60,000 00 | 63,000 00 | 60,000 00 |
| of Hudson, Mass., 4s, | 25,000 00 | 25,500 00 | 25,000 00 |
| State of Massachusetts 3½s, | 500,000 00 | 555,000 00 | 557,250 00 |
| | $4,522,562 50 | $4,870,491 25 | $4,608,132 50 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 85 | Atlantic Nat'l Bank, Boston, | $8,500 | $10,731 25 | $8,500 00 |
| 654 | Atlas National Bank, Boston, | 65,400 | 80,442 00 | 65,400 00 |
| 30 | Boylston Nat'l Bank, Boston, | 3,000 | 3,960 00 | 3,000 00 |

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**Suffolk Savings Bank for Seamen and Others, Boston** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 492 | Columbian N'l Bank, Boston, | $49,200 | $47,478 00 | $49,200 00 |
| 138 | Continental N'l Bank, Boston, | 13,800 | 14,835 00 | 13,800 00 |
| 48 | Freeman's Nat'l Bank, Boston, | 4,800 | 4,332 00 | 4,800 00 |
| 150 | Hamilton Nat'l Bank, Boston, . | 15,000 | 16,087 50 | 15,000 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 13,875 00 | 15,000 00 |
| 150 | Market Nat'l Bank, Boston, . | 15,000 | 12,225 00 | 15,000 00 |
| 50 | Massachusetts N'l B'k, Boston, | 5,000 | 4,262 50 | 5,000 00 |
| 658 | Merchants' N'l Bank, Boston, . | 65,800 | 105,280 00 | 65,800 00 |
| 169 | N'l B'k of Commerce, Boston, | 16,900 | 18,928 00 | 16,900 00 |
| 150 | N'l B'k of Redemption, Boston, | 15,000 | 18,150 00 | 15,000 00 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 15,200 00 | 10,000 00 |
| 211 | National City Bank, Boston, . | 21,100 | 17,091 00 | 21,100 00 |
| 461 | National Eagle Bank, Boston, | 46,100 | 38,032 50 | 46,100 00 |
| 211 | N'l Hide & Leather B'k, Boston, | 21,100 | 22,418 75 | 21,100 00 |
| 400 | National Revere Bank, Boston, | 40,000 | 36,000 00 | 40,000 00 |
| 100 | Nat'l Union Bank, Boston, . | 10,000 | 13,500 00 | 10,000 00 |
| 411 | Nat'l Webster Bank, Boston, . | 41,100 | 43,155 00 | 41,100 00 |
| 11 | New England N'l B'k, Boston, | 1,100 | 1,738 00 | 1,100 00 |
| 50 | Old Boston N'l Bank, Boston, | 5,000 | 5,462 50 | 5,000 00 |
| 244 | Shawmut Nat'l Bank, Boston, | 24,400 | 26,596 00 | 24,400 00 |
| 111 | Shoe & Leather N'l B'k, Boston, | 11,100 | 10,045 50 | 11,100 00 |
| 133 | State National Bank, Boston, . | 13,300 | 14,729 75 | 13,300 00 |
| 136 | Suffolk National Bank, Boston, | 13,600 | 14,280 00 | 13,600 00 |
| 187 | Tremont Nat'l Bank, Boston, . | 18,700 | 16,643 00 | 18,700 00 |
| 150 | Washington N'l Bank, Boston, | 15,000 | 16,200 00 | 15,000 00 |
| 175 | Bay State N'l B'k, Lawrence, . | 13,125 | 21,000 00 | 13,125 00 |
| 25 | Railroad Nat'l Bank, Lowell, . | 2,500 | 3,300 00 | 2,500 00 |
| | | $599,625 | $665,978 25 | $599,625 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . | $100,000 00 | $114,000 00 | $100,000 00 |
| Boston & Lowell R.R. 4s, . | 650,000 00 | 659,750 00 | 650,000 00 |
| Boston & Maine R.R. 4½s, . | 750,000 00 | 866,250 00 | 750,000 00 |
| Boston & Providence R.R. 4s, | 200,000 00 | 210,000 00 | 200,000 00 |
| Connecticut River R R. 4s, . | 300,000 00 | 318,000 00 | 300,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, . . . . . | 400,000 00 | 422,000 00 | 400,000 00 |
| Eastern R.R. 6s, . . . | 438,206 02 | 524,903 10 | 512,517 56 |
| Fitchburg R.R. 5s, . . . | 300,000 00 | 312,000 00 | 308,500 00 |
| Holyoke & Westfield R.R. 4s, | 100,000 00 | 101,500 00 | 100,000 00 |

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**Suffolk Savings Bank for Seamen and Others, Boston** — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| N. Y. & N. E. R.R. (terminal) 4s, | $500,000 00 | $545,000 00 | $500,000 00 |
| Old Colony R.R. 4s, . . . | 1,400,000 00 | 1,478,000 00 | 1,409,500 00 |
| Old Colony R.R. 6s, . . | 200,000 00 | 203,000 00 | 200,000 00 |
| Portland & Ogdensburg R.R. 6s, | 139,000 00 | 151,510 00 | 148,240 00 |
| Providence & Worcester R.R. 6s, | 250,000 00 | 257,500 00 | 250,000 00 |
| | $5,727,206 02 | $6,163,413 10 | $5,828,757 56 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,047,111 40 | 2 per cent. | $1,788,000 00 | 3¾ per cent. | $909,700 00 | 5 per cent. |
| 202,656 33 | 2½ " | 9,506,000 00 | 4 " | 24,300 00 | 5½ " |
| 90,000 00 | 2¾ " | 1,031,000 00 | 4¼ " | 24,630 00 | 6 " |
| 100,000 00 | 3 " | 1,138,920 00 | 4½ " | 7,000 00 | 7 " |
| 2,285,000 00 | 3½ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, . . . . . | | $180,000 00 |
| Estimated value of the same, . . . . . | | 316,000 00 |
| Assessed value of the same, . . . . . | | 316,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | | 6,800 99 |
| Number of loans which are of an amount not exceeding $3,000 each, . | 51 | |
| Aggregate amount of the same, . . . . . | | 107,200 00 |
| Total number of loans upon real estate, . . . . . | 312 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 1,170,123 80 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . | 1½ per cent., $405,169 58<br>2 per cent., 542,899 13 | 948,068 71 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 7,465 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 6,319 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 63,636 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . | | 44,223 88 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . | | 4,660,223 00 |
| Number of same, . . . . . | 51,835 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . | | 4,913,204 65 |
| Number of same, . . . . . | 46,945 | |
| Date of examination by commissioners: November 20 and 21. | | |

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## TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 92.

JOHN E. SANFORD, *President* HENRY R. WOOD, *Treasurer.*
HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELISHA T. JACKSON, DANIEL A. TREFETHEN,
JOHN E. SANFORD, GEORGE M. WOODWARD,
CHARLES L. LOVERING, GEORGE A. WASHBURN,
DANIEL CAREY.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $258,711 25 | Deposits, | $1,791,587 02 |
| Bank stock as per schedule, | 108,514 76 | Guaranty fund, | 64,996 94 |
| Loans on bank stock, | 2,900 00 | Interest account, | 31,369 08 |
| Railroad bonds as per schedule, | 287,600 00 | Surplus, | 36,267 42 |
| Real estate by foreclosure, | 11,991 47 | | |
| Loans on real estate, | 749,738 57 | | |
| Loans on personal security, | 449,225 00 | | |
| Deposits in banks, on interest, | 49,438 57 | | |
| Deposits in banks, not on interest, | 2,433 85 | | |
| Expense account, | 1,700 79 | | |
| Profit and loss, | 95 | | |
| Cash on hand, | 1,965 25 | | |
| | $1,924,220 46 | | $1,924,220 46 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| National Bank of the Republic, Boston, | $49,438 57 |
| Taunton National Bank, Taunton, | 2,433 85 |

Loans on Bank Stock, amount on each:—

| | |
|---|---|
| On 10 shares Merchants' National Bank, New Bedford, | $2,000 00 |
| On 10 shares First National Bank, New Bedford, | |
| On 5 shares Machinists' National Bank, Taunton, | 500 00 |
| On 4 shares Bristol County National Bank, Taunton, | 400 00 |

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**Taunton Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cambridge, Mass., 4s, | $45,000 | $50,400 00 | $47,250 00 |
| of Canton, Ohio, 5s, | 15,000 | 16,275 00 | 15,000 00 |
| of Dayton, Ohio, 5s, | 10,000 | 11,350 00 | 10,000 00* |
| of New Bedford, Mass., 4s, | 10,000 | 10,500 00 | 9,975 00 |
| of Taunton, Mass., 4s, | 97,200 | 101,469 00 | 98,955 00 |
| of Taunton, Mass., 6s, | 2,000 | 2,025 00 | 2,000 00 |
| Town of Peabody, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| County of Aroostook, Me., 4s, | 20,000 | 20,000 00 | 20,000 00* |
| State of New Hampshire 6s, | 1,000 | 1,140 00 | 1,000 00 |
| United States 5s, | 25,000 | 28,625 00 | 29,531 25 |
| | $250,200 | $266,784 00 | $258,711 25 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlantic Nat'l Bank, Boston, | $1,000 | $1,260 00 | $1,200 00 |
| 55 | Atlas National Bank, Boston, | 5,500 | 6,765 00 | 6,100 00 |
| 7 | Blackstone N'l Bank, Boston, | 700 | 696 50 | 700 00 |
| 12 | Boylston Nat'l Bank, Boston, | 1,200 | 1,572 00 | 1,400 00 |
| 8 | Columbian Nat'l Bank, Boston, | 800 | 800 00 | 800 00 |
| 10 | Continental N'l Bank, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| 17 | Freeman's Nat'l Bank, Boston, | 1,700 | 1,700 00 | 1,695 75 |
| 44 | Hamilton Nat'l Bank, Boston, | 4,400 | 4,708 00 | 4,840 00 |
| 3 | Howard Nat'l Bank, Boston, | 300 | 291 00 | 300 00 |
| 6 | Merchants' N'l Bank, Boston, | 600 | 930 00 | 700 00 |
| 33 | Mt. Vernon N'l Bank, Boston, | 3,300 | 3,762 00 | 3,894 00 |
| 5 | N'l B'k of Commerce, Boston, | 500 | 555 00 | 500 00 |
| 25 | N'l B'k of Redemption, Boston, | 2,500 | 3,025 00 | 2,900 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,800 00 | 3,200 00 |
| 100 | National City Bank, Boston, | 10,000 | 8,100 00 | 8,200 00 |
| 11 | National Eagle Bank, Boston, | 1,100 | 907 50 | 902 00 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,500 00 | 2,200 00 |
| 23 | National Revere Bank, Boston, | 2,300 | 2,127 50 | 2,162 00 |
| 7 | Nat'l Webster Bank, Boston, | 700 | 728 00 | 700 00 |
| 10 | New England N'l B'k, Boston, | 1,000 | 1,590 00 | 1,300 00 |
| 11 | North National Bank, Boston, | 1,100 | 1,155 00 | 1,200 00 |
| 20 | Second National Bank, Boston, | 2,000 | 3,580 00 | 2,900 00 |
| 12 | Shawmut Nat'l Bank, Boston, | 1,200 | 1,320 00 | 1,300 00 |
| 11 | Tremont Nat'l Bank, Boston, | 1,100 | 979 00 | 935 00 |
| 17 | First Nat'l Bank, New Bedford, | 1,700 | 2,550 00 | 2,211 01 |

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**Taunton Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 200 | Merchants' National Bank, New Bedford, | $20,000 | $43,000 00 | $27,200 00 |
| 102 | National Bank of Commerce, New Bedford, | 10,200 | 8,670 00 | 8,160 00 |
| 34 | Bristol County National Bank, Taunton, | 3,400 | 4,420 00 | 4,405 00 |
| 9 | Machinists' N'l Bank, Taunton, | 900 | 1,485 00 | 1,260 00 |
| 109 | Taunton Nat'l Bank, Taunton, | 10,900 | 16,350 00 | 14,250 00 |
| | | $95,600 | $130,406 50 | $108,514 76 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | $2,000 | $2,260 00 | $2,000 00 |
| Boston & Lowell R.R. 4s, | 20,000 | 20,400 00 | 20,000 00 |
| Boston & Maine R.R 4s, | 50,000 | 52,000 00 | 50,000 00 |
| Boston & Providence R.R. 4s, | 15,000 | 15,750 00 | 15,000 00 |
| Concord & Montreal R.R. 4s, | 50,000 | 52,000 00 | 50,000 00 |
| Fitchburg R R. 5s, | 25,000 | 26,775 00 | 25,000 00 |
| Maine Central R.R. 4½s, | 20,000 | 21,200 00 | 20,000 00 |
| Old Colony R.R. 4s, | 75,000 | 80,375 00 | 75,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 30,000 | 30,700 00 | 30,600 00 |
| | $287,000 | $301,460 00 | $287,600 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $49,438 57 | 2 per cent. | $168,000 00 | 4½ per cent. | $69,800 00 | 5½ per cent. |
| 83,000 00 | 4 " | 18,000 00 | 4¾ " | 241,108 00 | 6 " |
| 197,500 00 | 4¼ " | 424,455 57 | 5 " | | |

| | |
|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | $11,991 47 |
| Assessed value of the same, | 12,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | 271 22 |
| Number of loans which are of an amount not exceeding $3,000 each, | 356 |
| Aggregate amount of the same, | 389,261 35 |
| Total number of loans upon real estate, | 381 |

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## Taunton Savings Bank — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $91,747 50 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $32,627 07<br>2 per cent., 33,525 21 | 66,152 28 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 624 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 417 | |
| Total number of open accounts Oct. 31, 1895, | 4,469 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 5,545 09 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 314,458 11 |
| Number of same, | 2,738 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 270,441 05 |
| Number of same, | 2,881 | |
| Date of examination by commissioner: April 11. | | |

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Federal Reserve Bank of St. Louis

## TEMPLETON SAVINGS BANK—BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 45.

M. A. WILSON, *President.* ASA HOSMER, *Treasurer.*
ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

M. A. WILSON, AMOS D. WILEY,
WILLARD BAKER, GILMAN WAITE,
HERBERT LELAND.

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $36,000 00 | Deposits, | $275,805 96 |
| Bank stock as per schedule, | 16,000 00 | Guaranty fund, | 14,949 42 |
| Loans on bank stock, | 1,100 00 | Undivided earnings, | 5,889 71 |
| Railroad bonds as per schedule, | 18,000 00 | | |
| Real estate (for banking purposes), | 8,000 00 | | |
| Real estate by foreclosure, | 2,770 59 | | |
| Loans on real estate, | 151,244 00 | | |
| Loans on personal security, | 14,910 00 | | |
| Loans to counties, cities or towns (notes), | 24,500 00 | | |
| Deposits in banks, on interest, | 22,609 08 | | |
| Expense account, | 922 11 | | |
| T. P. Beals, receiver, | 252 02 | | |
| Cash on hand, | 337 29 | | |
| | $296,645 09 | | $296,645 09 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Miller's River National Bank, Athol, | $12,609 08 |
| Orange National Bank, Orange, | 10,000 00 |

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**Templeton Savings Bank, Baldwinville** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 10 shares First National Bank, Winchendon, | $800 00 |
| On 5 shares Rollstone National Bank, Fitchburg, | 300 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bay City, Mich., 5s, | $5,000 | $5,950 00 | $5,000 00 |
| of Cleveland, Ohio, 5s, | 5,000 | 5,100 00 | 5,000 00 |
| of Dayton, Ohio, 5s, | 1,000 | 1,075 00 | 1,000 00* |
| of Grand Rapids, Mich., 5s, | 5,000 | 5,000 00 | 5,000 00 |
| of Peoria, Ill., 4½s, | 2,000 | 2,140 00 | 2,000 00 |
| of Peoria, Ill., 7s, | 2,000 | 2,120 00 | 2,000 00 |
| of Rockford, Ill., 4½s, | 5,000 | 5,350 00 | 5,000 00 |
| of Saginaw, Mich., 5s, | 1,000 | 1,080 00 | 1,000 00 |
| of Sioux City, Iowa, 4½s, | 5,000 | 5,450 00 | 5,000 00 |
| of Springfield, Ohio, 5s, | 5,000 | 5,275 00 | 5,000 00 |
| | $36,000 | $38,540 00 | $36,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 2 | Miller's River N'l B'k, Athol, | $200 | $360 00 | $200 00 |
| 10 | Columbian N'l B'k, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 10 | Continental N'l B'k, Boston, | 1,000 | 1,080 00 | 1,000 00 |
| 10 | N'l B'k of Commerce, Boston, | 1,000 | 1,110 00 | 1,000 00 |
| 10 | National City Bank, Boston, | 1,000 | 810 00 | 1,000 00 |
| 10 | National Eagle Bank, Boston, | 1,000 | 830 00 | 1,000 00 |
| 10 | N'l Hide & Leather B'k, Boston | 1,000 | 1,060 00 | 1,000 00 |
| 10 | Nat'l Revere Bank, Boston, | 1,000 | 930 00 | 1,000 00 |
| 10 | National Rockland B'k, Boston, | 1,000 | 1,420 00 | 1,000 00 |
| 6 | Nat'l Webster Bank, Boston, | 600 | 624 00 | 600 00 |
| 10 | Tremont Nat'l Bank, Boston, | 1,000 | 890 00 | 1,000 00 |
| 10 | Fitchburg N'l Bank, Fitchburg, | 1,000 | 1,450 00 | 1,000 00 |
| 12 | First Nat'l Bank, Gardner, | 1,200 | 1,440 00 | 1,200 00 |
| 30 | Orange National B'k, Orange, | 3,000 | 4,500 00 | 3,000 00 |
| 10 | First N'l Bank, Winchendon, | 1,000 | 1,600 00 | 1,000 00 |
| | | $16,000 | $19,104 00 | $16,000 00 |

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## Templeton Savings Bank, Baldwinville — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $5,000 | $5,200 00 | $5,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,180 00 | 6,000 00 |
| Vermont & Massachusetts R.R. 5s, | 2,000 | 2,140 00 | 2,000 00 |
| | $18,000 | $18,570 00 | $18,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $12,609 08 | 2 per cent. | $24,500 00 | 4 per cent. | $2,375 00 | 5½ per cent. |
| 10,000 00 | 2½ " | 8,000 00 | 5 " | 156,879 00 | 6 " |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $8,000 00 |
| Estimated value of the same, | | 9,000 00 |
| Assessed value of the same, | | 7,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 179 37 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 2,770 59 |
| Assessed value of the same, | | 2,500 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 149 | |
| Aggregate amount of the same, | | 127,577 00 |
| Total number of loans upon real estate, | 142 | |
| Amount of investments from which no income is received, | | 3,022 61 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 15,143 78 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $5,282 39<br>2 per cent., 5,286 17 | 10,568 56 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 86 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 91 | |
| Total number of open accounts Oct. 31, 1895, | 892 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 922 11 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 29,800 73 |
| Number of same, | 421 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 35,355 03 |
| Number of same, | 463 | |

Date of examination by commissioners: February 14.

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## UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 39.

JEROME C. BORDEN, *President.* ABRAHAM G. HART, *Treasurer.*
MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JEROME C. BORDEN, CHAS. M. HORTON,
CYRUS C. ROUNSEVILLE, GEORGE W. DEAN,
A. HOMER SKINNER.

Open for business every business day, 9 A.M to 2 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $5,000 00 | Deposits, | $1,021,733 70 |
| Bank stock as per schedule, | 43,855 00 | Guaranty fund, | 11,200 00 |
| Railroad bonds as per schedule, | 15,000 00 | Interest account, | 13,200 55 |
| Real estate (for banking purposes), | 25,000 00 | Profit and loss account, | 37,067 65 |
| Real estate by foreclosure, | 1,203 35 | Unfinished loans, | 1,739 40 |
| Loans on real estate, | 715,515 12 | | |
| Loans on personal security, | 263,080 00 | | |
| Deposits in banks, on interest, | 16,100 00 | | |
| Cash on hand, | 187 83 | | |
| | $1,084,941 30 | | $1,084,941 30 |

Cash on Deposit in Bank:—
National Union Bank, Fall River, . . . . . $16,100 00

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Fall River, Mass., 6s, | $5,000 | $5,590 00 | $5,000 00 |

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**Union Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 21 | Fall River N'l B'k, Fall River, | $2,100 | $2,310 00 | $2,100 00 |
| 11 | Massasoit N'l B'k, Fall River, | 1,100 | 1,650 00 | 1,540 00 |
| 167 | Metacomet N'l B'k, Fall River, | 16,700 | 20,875 00 | 20,040 00 |
| 158 | Nal'l Union Bank, Fall River, | 15,800 | 16,590 00 | 15,800 00 |
| 35 | Pocasset N'l Bank, Fall River, | 3,500 | 5,075 00 | 4,375 00 |
| | | $39,200 | $46,500 00 | $43,855 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 5s, . . . . | $15,000 | $16,425 00 | $15,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,100 00 | 2 per cent. | $52,500 00 | 4½ per cent. | $715,640 12 | 5½ per cent. |
| 25,000 00 | 3½ " | 2,000 00 | 4¾ " | 4,765 00 | 6 " |
| 70,000 00 | 4 " | 108,690 00 | 5 " | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $25,000 00 |
| Estimated value of the same, . . . . . | 25,000 00 |
| Assessed value of the same, . . . . . | 24,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 1,565 50 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . . . | 1,203 35 |
| Assessed value of the same, . . . . . | 1,200 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 338 |
| Aggregate amount of the same, . . . . . | 470,345 12 |
| Total number of loans upon real estate, . . . . . | 359 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | 54,698 28 |
| Times for the dividends fixed by the by-laws: May 15 and November 15. | |

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**Union Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $19,153 88<br>2½ per cent., 20,139 86 | $39,293 74 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 620 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 326 | |
| Total number of open accounts Oct. 31, 1895, | 2,147 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,966 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 261,661 49 |
| Number of same, | 2,939 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 170,261 64 |
| Number of same, | 1,852 | |

Date of examination by commissioners: July 25.

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Federal Reserve Bank of St. Louis

## UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 37.

(Deceased), *President.* WILLIAM S. PELLETIER, *Treasurer.*

THOMAS J. KELLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PAUL H. KENDRICKEN, JOSEPH D. FALLON,
JOHN M. MAGUIRE, MICHAEL J. WARD,
JOHN CURTIN, THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 5 to 8 P.M.; during July, August and September, close at 2 P.M. on Saturday.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $531,000 00 | Deposits, | $4,960,802 20 |
| Bank stock as per schedule, | 181,500 00 | Guaranty fund, | 168,850 00 |
| Loans on bank stock, | 39,000 00 | Interest account, | 133,842 67 |
| Railroad bonds as per schedule, | 223,300 00 | Profit and loss account, | 62,597 30 |
| Real estate (for banking purposes), | 175,000 00 | Suspense account, | 112 00 |
| Loans on real estate, | 2,477,709 00 | Mortgage and interest suspense, | 6,508 29 |
| Loans on personal security, | 1,405,550 14 | | |
| Loans on depositors' books, | 1,800 00 | | |
| Deposits in banks, on interest, | 276,692 90 | | |
| Deposits in banks, not on interest, | 1,374 78 | | |
| Reconstruction account, | 13,074 48 | | |
| Cash on hand, | 6,711 16 | | |
| | $5,332,712 46 | | $5,332,712 46 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boylston National Bank, Boston, | $44,046 34 |
| Manufacturers' National Bank, Boston, | 60,093 62 |
| Market National Bank, Boston, | 84,769 42 |
| Mechanics' National Bank, Boston, | 87,783 52 |
| South End National Bank, Boston, | 1,374 78 |

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**Union Institution for Savings in the City of Boston** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 180 shares Mechanics' National Bank, Boston, | $18,000 00 |
| On 113 shares Hancock National Bank, Boston, | 6,000 00 |
| On 230 shares Hancock National Bank, Boston, | 15,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $304,000 | $327,870 00 | $304,000 00 |
| of Cambridge, Mass., 4s, | 100,000 | 111,000 00 | 100,000 00 |
| of New Bedford, Mass., 4s, | 121,000 | 124,825 00 | 121,000 00 |
| of Newton, Mass., 4s, | 4,000 | 4,300 00 | 4,000 00 |
| of Springfield, Mass., 7s, | 2,000 | 2,420 00 | 2,000 00 |
| | $531,000 | $570,415 00 | $531,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 54 | Blackstone N'l Bank, Boston, | $5,400 | $5,400 00 | $5,400 00 |
| 77 | Boston National Bank, Boston, | 7,700 | 7,738 50 | 7,700 00 |
| 13 | Boylston Nat'l Bank, Boston, | 1,300 | 1,712 75 | 1,300 00 |
| 80 | Columbian N'l Bank, Boston, | 8,000 | 7,740 00 | 8,000 00 |
| 8 | Continental N'l Bank, Boston, | 800 | 860 00 | 800 00 |
| 38 | Eliot Nat'l Bank, Boston, | 3,800 | 4,940 00 | 3,800 00 |
| 10 | Everett Nat'l Bank, Boston, | 1,000 | 830 00 | 1,000 00 |
| 20 | Faneuil Hall N'l B'k, Boston, | 2,000 | 2,670 00 | 2,000 00 |
| 75 | Fourth National Bank, Boston, | 7,500 | 9,018 75 | 7,500 00 |
| 10 | Globe National Bank, Boston, | 1,000 | 851 25 | 1,000 00 |
| 70 | Howard Nat'l Bank, Boston, | 7,000 | 6,475 00 | 7,000 00 |
| 100 | Lincoln Nat'l Bank, Boston, | 10,000 | 7,775 00 | 10,000 00 |
| 92 | Market Nat'l Bank, Boston, | 9,200 | 7,371 50 | 9,200 00 |
| 60 | Mechanics' N'l Bank, Boston, | 6,000 | 7,050 00 | 6,000 00 |
| 92 | Metropolitan N'l B'k, Boston, | 9,200 | 8,579 00 | 9,200 00 |
| 25 | Mt. Vernon N'l Bank, Boston, | 2,500 | 2,750 00 | 2,500 00 |
| 59 | N'l B'k of Commerce, Boston, | 5,900 | 6,608 00 | 5,900 00 |
| 100 | N'l B'k of No. America, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| 25 | N'l B'k of Redemption, Boston, | 2,500 | 3,025 00 | 2,500 00 |
| 92 | Nat'l Exchange Bank, Boston, | 9,200 | 11,500 00 | 9,200 00 |
| 66 | N'l Hide & Leather B'k, Boston, | 6,600 | 7,029 00 | 6,600 00 |
| 5 | Nat'l Market Bank, Brighton, | 500 | 478 75 | 500 00 |
| 9 | Nat'l Revere Bank, Boston, | 900 | 810 00 | 900 00 |
| 5 | National Union Bank, Boston, | 500 | 675 00 | 500 00 |
| 38 | Nat'l Webster Bank, Boston, | 3,800 | 3,952 00 | 3,800 00 |
| 51 | North Nat'l Bank, Boston, | 5,100 | 5,463 37 | 5,100 00 |

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Federal Reserve Bank of St. Louis

**Union Institution for Savings in the City of Boston** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Old Boston N'l Bank, Boston, | $500 | $546 25 | $500 00 |
| 27 | Shawmut Nat'l Bank, Boston, | 2,700 | 2,943 00 | 2,700 00 |
| 8 | Shoe & Leather N'l B'k, Boston, | 800 | 724 00 | 800 00 |
| 100 | South End N'l B'k, Boston, . | 10,000 | 7,500 00 | 10,000 00 |
| 84 | State National Bank, Boston, . | 8,400 | 9,345 00 | 8,400 00 |
| 100 | Suffolk Nat'l Bank, Boston, . | 10,000 | 10,500 00 | 10,000 00 |
| 97 | Third National Bank, Boston, . | 9,700 | 8,827 00 | 9,700 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 8,900 00 | 10,000 00 |
| 20 | Washington N'l Bank, Boston, | 2,000 | 2,160 00 | 2,000 00 |
| | | $181,500 | $183,348 12 | $181,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, . . . . | $35,000 | $35,000 00 | $33,300 00 |
| Fitchburg R.R. 5s, . . . . | 185,000 | 192,300 00 | 185,000 00 |
| Old Colony R.R. 4s, . . . | 5,000 | 5,350 00 | 5,000 00 |
| | $225,000 | $232,650 00 | $223,300 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $104,139 96 | 2 per cent. | $236,000 00 | 4¼ per cent. | $51,140 00 | 5½ per cent. |
| 172,552 94 | 2½ " | 899,500 00 | 4½ " | 163,120 00 | 6 " |
| 100,000 00 | 4 " | 2,473,699 14 | 5 " | 600 00 | 7 " |

| | |
|---|---|
| Amount invested in real estate for banking purposes, . . . . . | $175,000 00 |
| Estimated value of the same, . . . . . | 183,000 00 |
| Assessed value of the same, . . . . . | 183,000 00 |
| Net income received from same during year ending Oct. 31, 1895, . . | 5,559 94 |
| Number of loans which are of an amount not exceeding $3,000 each, 358 | |
| Aggregate amount of the same, . . . . . | 544,038 00 |
| Total number of loans upon real estate, . . . . . 537 | |
| Amount of investments from which no income is received, . . . . | 10,000 00 |

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**Union Institution for Savings in the City of Boston** — Concluded.

| | | |
|---|---|---|
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | $230,815 88 |
| Times for the dividends fixed by the by-laws: third Wednesday in May and November. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $87,573 24<br>2 per cent., 91,539 63 | 179,112 87 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,721 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 838 | |
| Total number of open accounts Oct. 31, 1895, | 12,330 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 14,203 09 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,121,800 93 |
| Number of same, | 12,051 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,011,409 64 |
| Number of same, | 10,322 | |

Date of examination by commissioners: April 9.

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Federal Reserve Bank of St. Louis

## UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 36.

CHARLES E. SEAGRAVE, *President.* C. A. TAFT, *Treasurer.*
EDWARD PARKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

W. J. TAFT,
CHAS. E. SEAGRAVE,
A. C. SLATER,
A. R. TAFT,
CHAS. W. SCOTT,
WM. E. HAYWARD.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $98,342 25 | Deposits, | $422,244 35 |
| Loans on bank stock, | 400 00 | Guaranty fund, | 16,803 00 |
| Railroad bonds as per schedule, | 46,330 00 | Interest account, | 8,664 84 |
| Loans on real estate, | 252,439 32 | Surplus account, | 667 82 |
| Loans on personal security, | 16,404 34 | | |
| Deposits in banks, on interest, | 9,611 75 | | |
| Deposits in banks, not on interest, | 5,876 64 | | |
| Expense account, | 348 40 | | |
| Premium account, | 18,627 31 | | |
| | $448,380 01 | | $448,380 01 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Blackstone National Bank, Uxbridge, | $5,876 64 |
| Citizens' National Bank, Worcester, | 9,611 75 |

Loan on Bank Stock: —

| | |
|---|---|
| On 5 shares Blackstone National Bank, Uxbridge, | $400 00 |

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**Uxbridge Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 40 | Central Nat'l Bank, Boston, . | $4,000 | $5,200 00 | $4,000 00 |
| 85 | Eliot National Bank, Boston, . | 8,500 | 11,305 00 | 8,500 00 |
| 92 | Howard Nat'l Bank, Boston, . | 9,200 | 8,924 00 | 9,200 00 |
| 20 | N'l B'k of No. America, Boston, | 2,000 | 2,135 00 | 2,000 00 |
| 80 | N'l B'k of Redemption, Boston, | 8,000 | 8,680 00 | 8,000 00 |
| 30 | National Eagle Bank, Boston, | 3,000 | 2,482 50 | 3,000 00 |
| 85 | N'l Hide & Leather B'k, Boston, | 8,500 | 9,031 25 | 8,500 00 |
| 80 | National Revere Bank, Boston, | 8,000 | 7,430 00 | 8,000 00 |
| 46 | Nat'l Webster Bank, Boston, . | 4,600 | 4,784 00 | 4,600 00 |
| 60 | North National Bank, Boston, | 6,000 | 6,307 50 | 6,000 00 |
| 40 | Shoe & Leather N'l B'k, Boston, | 4,000 | 3,620 00 | 3,942 25 |
| 48 | State National Bank, Boston, . | 4,800 | 5,382 00 | 4,800 00 |
| 61 | Suffolk Nat'l Bank, Boston, . | 6,100 | 6,390 00 | 6,100 00 |
| 58 | Tremont Nat'l Bank, Boston, . | 5,800 | 5,162 00 | 5,800 00 |
| 20 | First National Bank, Clinton, . | 2,000 | 2,500 00 | 2,000 00 |
| 59 | Franklin N'l Bank, Franklin, . | 5,900 | 6,490 00 | 5,900 00 |
| 5 | Grafton Nat'l Bank, Grafton, . | 500 | 500 00 | 500 00 |
| 17 | Millbury N'l Bank, Millbury, . | 1,700 | 1,700 00 | 1,700 00 |
| 58 | Blackstone N'l B'k, Uxbridge, | 5,800 | 5,800 00 | 5,800 00 |
| | | $98,400 | $103,823 25 | $98,342 25 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4½s, . . . . | $20,000 | $20,200 00 | $20,000 00 |
| Maine Central R.R. 7s, . . . | 2,000 | 2,720 00 | 2,780 00 |
| Maine Shore Line R.R. 6s, . . | 5,000 | 6,500 00 | 6,450 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 10,000 | 11,900 00 | 11,687 50 |
| Upper Coos R.R. 4½s, . . . | 5,000 | 5,412 50 | 5,412 50 |
| | $42,000 | $46,732 50 | $46,330 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9,611 75 | 3 per cent. | $7,500 00 | 5½ per cent. | $548 21 | 7 per cent. |
| 215,670 80 | 5 " | 45,524 65 | 6 " | | |

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## Uxbridge Savings Bank — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 140 | |
| Aggregate amount of the same, | | $138,188 66 |
| Total number of loans upon real estate, | 127 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 20,662 58 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $7,909 77<br>2 per cent., 8,035 81 | 15,945 58 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 128 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 113 | |
| Total number of open accounts Oct. 31, 1895, | 1,263 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,305 63 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 61,869 16 |
| Number of same, | 771 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 59,919 87 |
| Number of same, | 681 | |

Date of examination by commissioners: January 18.

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Federal Reserve Bank of St. Louis

## WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 76.

THOMAS J. SKINNER, *President.* RICHARD BRITTON, *Treasurer.*
RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. S. GREENOUGH, GEORGE H. SWEETSER,
EVERETT HART, RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $80,000 00 | Deposits, | $476,091 11 |
| Bank stock as per schedule, | 18,300 00 | Guaranty fund, | 8,842 34 |
| Railroad bonds as per schedule, | 63,000 00 | Interest account, | 10,280 17 |
| Real estate by foreclosure, | 1,733 67 | | |
| Loans on real estate, | 254,420 00 | | |
| Loans on personal security, | 33,460 00 | | |
| Loans to counties, cities or towns (notes), | 18,000 00 | | |
| Deposits in banks, on interest, | 16,308 17 | | |
| Expense account, | 347 88 | | |
| Bank fixtures, | 250 00 | | |
| Premiums, | 8,782 30 | | |
| Cash on hand, | 611 60 | | |
| | $495,213 62 | | $495,213 62 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Winthrop National Bank, Boston, | $3,028 62 |
| National Bank of South Reading, Wakefield, | 13,279 55 |

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**Wakefield Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Fall River, Mass., 5s, | $8,000 | $9,360 00 | $8,000 00 |
| of Lynn, Mass., 4s, | 6,000 | 6,300 00 | 6,000 00 |
| of Peoria, Ill., 4½s, | 1,000 | 1,060 00 | 1,000 00 |
| of Waltham, Mass., 4s, | 10,000 | 10,050 00 | 10,000 00 |
| Town of Reading, Mass., 4s, | 20,000 | 20,400 00 | 20,000 00 |
| of Wakefield, Mass., 4s, | 35,000 | 35,350 00 | 35,000 00 |
| | $80,000 | $82,520 00 | $80,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 4 | Blackstone N'l Bank, Boston, | $400 | $400 00 | $400 00 |
| 27 | Boston Nat'l Bank, Boston, | 2,700 | 2,700 00 | 2,700 00 |
| 50 | National B'k of the Commonwealth, Boston, | 5,000 | 6,950 00 | 5,000 00 |
| 17 | New England N'l B'k, Boston, | 1,700 | 2,703 00 | 1,700 00 |
| 10 | North Nat'l Bank, Boston, | 1,000 | 1,050 00 | 1,000 00 |
| 16 | Second Nat'l Bank, Boston, | 1,600 | 2,864 00 | 1,600 00 |
| 59 | National Bank of South Reading, Wakefield, | 5,900 | 6,785 00 | 5,900 00 |
| | | $18,300 | $23,452 00 | $18,300 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $20,000 | $20,500 00 | $20,000 00 |
| Boston & Maine R.R. 4½s, | 20,000 | 23,100 00 | 20,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 20,850 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 2,000 | 2,100 00 | 2,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,015 00 | 1,000 00 |
| | $63,000 | $67,565 00 | $63,000 00 |

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**Wakefield Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,308 17 | 2½ per cent. | $134,500 00 | 5 per cent. | $113,080 00 | 6 per cent. |
| 18,000 00 | 4 " | 24,900 00 | 5½ " | 400 00 | 7 " |
| 15,000 00 | 4½ " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $1,733 67 |
| Assessed value of the same, | | 3,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 141 | |
| Aggregate amount of the same, | | 148,710 00 |
| Total number of loans upon real estate, | 142 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 21,366 87 |
| Times for the dividends fixed by the by-laws: first Wednesday in February and August. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $7,705 32<br>2 per cent., 8,241 73 | 15,947 05 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 442 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 277 | |
| Total number of open accounts Oct. 31, 1895, | 2,350 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,374 01 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 165,538 83 |
| Number of same, | 3,354 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 126,560 73 |
| Number of same, | 2,099 | |
| Date of examination by commissioners: April 3. | | |

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Federal Reserve Bank of St. Louis

## WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 79.

NEWTON S. HUBBARD, *President.* H. A. MCFARLAND, *Treasurer.*
H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE S. ROGERS, WILLIAM L. WEBBER,
ISAIAH HISCOCK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $500 00 | Deposits, | $26,160 51 |
| Bank stock as per schedule, | 8,076 25 | Guaranty fund, | 1,203 00 |
| Loans on real estate, | 13,936 05 | Interest account, | 119 66 |
| Loans on personal security, | 3,008 29 | Profit and loss account, | 826 47 |
| Deposits in banks, on interest, | 2,191 36 | | |
| Deposits in banks, not on interest, | 98 | | |
| Cash on hand, | 596 71 | | |
| | $28,309 64 | | $28,309 64 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Palmer National Bank, Palmer, | $0 98 |
| City National Bank, Springfield, | 282 96 |
| Pynchon National Bank, Springfield, | 1,081 57 |
| Springfield National Bank, Springfield, | 506 85 |
| Springfield Safe Deposit and Trust Company, Springfield, | 45 98 |
| Hampden Loan and Trust Company, Springfield, | 274 00 |

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**Wales Savings Bank**—Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Town of Bellows Falls, Vt., 5s, . | $500 | $525 00 | $500 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 2 | Blackstone N'l Bank, Boston, | $200 | $200 00 | $200 00 |
| 8 | Continental N'l Bank, Boston, | 800 | 920 00 | 800 00 |
| 8 | Hamilton Nat'l Bank, Boston, . | 800 | 936 00 | 800 00 |
| 5 | Market Nat'l Bank, Boston, . | 500 | 475 00 | 500 00 |
| 5 | National City Bank, Boston, . | 500 | 450 00 | 500 00 |
| 5 | National Eagle Bank, Boston, | 500 | 475 00 | 500 00 |
| 8 | National Revere Bank, Boston, | 800 | 800 00 | 800 00 |
| 3 | Nat'l Webster Bank, Boston, . | 300 | 300 00 | 300 00 |
| 5 | Suffolk Nat'l Bank, Boston, . | 500 | 475 00 | 500 00 |
| 5 | Tremont Nat'l Bank, Boston, . | 500 | 475 00 | 500 00 |
| 5 | Monson Nat'l Bank, Monson, . | 500 | 700 00 | 500 00 |
| 7 | Southbridge National Bank, Southbridge, . . . | 700 | 875 00 | 700 00 |
| 5 | City Nat'l Bank, Springfield, . | 500 | 751 25 | 751 25 |
| 5 | Second N'l Bank, Springfield, | 500 | 725 00 | 725 00 |
| | | $7,600 | $8,557 25 | $8,076 25 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,917 36 | 3½ per cent. | $274 00 | 4 per cent. | $16,944 34 | 6 per cent. |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, . | 49 | |
| Aggregate amount of the same, . . . . . | | $17,444 34 |
| Total number of loans upon real estate, . . . . . | 32 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 1,333 92 |

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

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Federal Reserve Bank of St. Louis

**Wales Savings Bank** — Concluded.

| | | | |
|---|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., | $511 14 | $1,017 63 |
| | 2 per cent., | 506 49 | |
| Number of accounts opened during the year ending Oct. 31, 1895, | | 13 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | | 10 | |
| Total number of open accounts Oct. 31, 1895, | | 143 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | | 104 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | | 1,922 13 |
| Number of same, | | 65 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | | 3,277 93 |
| Number of same, | | 57 | |

Date of examination by commissioners: August 22.

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## WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 53.

ENOS T. LUCE, *President.* CHARLES F. STONE, *Treasurer.*
JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HAMBLIN L. HOVEY, TIMOTHY LEARY,
HENRY N. FISHER, ENOS T. LUCE,
RUFUS WARREN.

Open for business every business day, except Saturday, 8.30 A.M. to 2 30 P.M.; Saturday, 8.30 A.M. to 1 P.M.; Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $583,000 00 | Deposits, | $2,743,304 88 |
| Bank stock as per schedule, | 25,500 00 | Guaranty fund, | 131,500 00 |
| Loans on bank stock, | 350 00 | Interest account, | 5,918 49 |
| Railroad bonds as per schedule, | 502,000 00 | Profit and loss account, | 6,270 88 |
| Real estate by foreclosure, | 113,500 00 | | |
| Loans on real estate, | 1,414,840 00 | | |
| Loans on personal security, | 83,600 00 | | |
| Loans to counties, cities or towns (notes), | 50,000 00 | | |
| Deposits in banks, on interest, | 111,598 80 | | |
| Expense account, | 820 28 | | |
| Cash on hand, | 1,785 17 | | |
| | $2,886,994 25 | | $2,886,994 25 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston Safe Deposit and Trust Company, Boston, | $80,518 80 |
| Waltham National Bank, Waltham, | 31,080 00 |

Loan on Bank Stock: —

| | |
|---|---|
| On 5 shares Waltham National Bank, Waltham, | $350 00 |

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**Waltham Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cleveland, Ohio, 4s, | $50,000 | $51,500 00 | $50,000 00 |
| of Des Moines, Iowa, 4s, | 13,000 | 13,000 00 | 13,000 00 |
| of Dover, N. H., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Everett, Mass., 4s, | 25,000 | 27,000 00 | 25,000 00 |
| of Laconia, N. H., 4s, | 54,000 | 55,860 00 | 54,000 00 |
| of Malden, Mass., 4s, | 50,000 | 51,900 00 | 50,000 00 |
| of Manchester, Mass., 4s, | 10,000 | 10,500 00 | 10,000 00 |
| of Nashua, N. H., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Portsmouth, N. H., 4s, | 50,000 | 51,500 00 | 50,000 00 |
| of Rockford, Ill, 4½s, | 7,000 | 7,420 00 | 7,000 00 |
| of Stamford, Conn., 4s, | 12,000 | 12,600 00 | 12,000 00 |
| of Waltham, Mass., 4s, | 38,000 | 39,560 00 | 38,000 00 |
| Town of Great Barrington, Mass. (Fire District), 4s, | 11,000 | 11,550 00 | 11,000 00 |
| of Littleton, N. H., 4s, | 20,000 | 20,500 00 | 20,000 00 |
| of Wakefield, Mass., 4s, | 18,000 | 18,540 00 | 18,000 00 |
| County of Aroostook, Me., 4½s, | 25,000 | 26,500 00 | 25,000 00* |
| United States 5s, | 150,000 | 152,250 00 | 150,000 00 |
| | $583,000 | $602,180 00 | $583,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 340 | Waltham N'l Bank, Waltham, | $25,500 | $27,200 00 | $25,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $50,000 | $51,000 00 | $50,000 00 |
| Boston & Maine R.R. 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,500 00 | 25,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,500 00 | 10,000 00 |
| Newport & Richford R.R. 5s, | 2,000 | 2,150 00 | 2,000 00* |

* A legal investment when made.

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## Waltham Savings Bank — Concluded.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| N. Y. & N. E. R.R. (terminal) 4s, | $100,000 | $100,000 00 | $100,000 00 |
| Old Colony R.R. 4s, | 100,000 | 100,000 00 | 100,000 00 |
| Vermont & Massachusetts R.R. 5s, | 30,000 | 32,700 00 | 30,000 00 |
| Vermont Valley R.R. 5s, | 50,000 | 56,000 00 | 50,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 26,250 00 | 25,000 00 |
| | $502,000 | $516,100 00 | $502,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $111,598 80 | 2 per cent. | $20,000 00 | 4½ per cent. | $1,396,390 00 | 5 per cent. |
| 50,000 00 | 2½ " | 8,000 00 | 4¾ " | 19,100 00 | 5½ " |
| 25,000 00 | 4 " | 25,000 00 | 4½ " | 5,300 00 | 6 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $113,500 00 |
| Assessed value of the same, | | 131,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 401 | |
| Aggregate amount of the same, | | 590,995 00 |
| Total number of loans upon real estate, | 523 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 127,702 81 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $50,376 99<br>2 per cent., 51,523 05 | 101,900 04 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,221 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 925 | |
| Total number of open accounts Oct. 31, 1895, | 9,940 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 8,616 03 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 545,502 45 |
| Number of same, | 9,920 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 533,776 95 |
| Number of same, | 8,875 | |
| Date of examination by commissioners: May 10. | | |

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## WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.* FREDERICK D. GILMORE, *Treasurer.*
GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK, WILLIAM S. HYDE,
DAVID P. BILLINGS, WILLIAM C. EATON,
FREDERICK D. GILMORE.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays, from 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $520,500 00 | Deposits, | $3,595,053 23 |
| Bank stock as per schedule, | 519,684 88 | Guaranty fund, | 109,156 67 |
| Loans on bank stock, | 3,800 00 | Interest account, | 20,499 60 |
| Railroad bonds as per schedule, | 377,000 00 | Profit and loss account, | 11,317 50 |
| Real estate (for banking purposes), | 6,400 00 | Suspense account, | 1,366 57 |
| Real estate by foreclosure, | 3,634 78 | | |
| Loans on real estate, | 1,955,213 69 | | |
| Loans on personal security, | 222,641 18 | | |
| Loans to counties, cities or towns (notes), | 79,100 00 | | |
| Loans on depositors' books, | 500 00 | | |
| Deposits in banks, on interest, | 16,826 18 | | |
| Deposits in banks, not on interest, | 3,808 34 | | |
| Expense account, | 3,094 00 | | |
| Premium account, | 13,500 00 | | |
| Cash on hand, | 11,690 52 | | |
| | $3,737,393 57 | | $3,737,393 57 |

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## Ware Savings Bank — Continued.

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Exchange Bank, Boston, | $16,826 18 |
| Ware National Bank, Ware, | 3,808 34 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 14 shares Ware National Bank, Ware, | $1,300 00 |
| On 5 shares Ware National Bank, Ware, | 500 00* |
| On 5 shares Ware National Bank, Ware, | 500 00† |
| On 36 shares Globe National Bank, Boston, | 1,500 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 5s, | $1,000 | $1,140 00 | $1,000 00 |
| of Boston, Mass., 6s, | 1,000 | 1,170 00 | 1,000 00 |
| of Brockton, Mass., 5s, | 30,000 | 34,500 00 | 30,000 00 |
| of Cleveland, Ohio, 5s, | 23,000 | 23,775 00 | 23,000 00 |
| of Cleveland, Ohio, 6s, | 3,000 | 3,180 00 | 3,000 00 |
| of Dayton, Ohio, 5s, | 15,000 | 16,500 00 | 15,000 00‡ |
| of Dayton, Ohio, 6s, | 71,000 | 74,470 00 | 71,000 00‡ |
| of Detroit, Mich, 6s, | 1,000 | 1,210 00 | 1,000 00 |
| of Detroit, Mich., 7s, | 21,000 | 26,000 00 | 21,000 00 |
| of East Saginaw Mich., 5s, | 15,000 | 15,450 00 | 15,000 00 |
| of Fall River, Mass., 6s, | 10,000 | 11,000 00 | 10,000 00 |
| of Fort Wayne, Ind., 5½s, | 3,000 | 3,000 00 | 3,000 00 |
| of Fort Wayne, Ind., 6s, | 18,000 | 19,440 00 | 18,000 00 |
| of Grand Rapids, Mich., 4½s, | 26,000 | 28,600 00 | 26,000 00 |
| of Grand Rapids, Mich., 5s, | 30,000 | 34,200 00 | 30,000 00 |
| of Lynn, Mass, 4s, | 55,000 | 58,300 00 | 55,000 00 |
| of Milwaukee, Wis., 5s, | 6,000 | 6,615 00 | 6,000 00 |
| of New Bedford, Mass., 6s, | 3,000 | 3,240 00 | 3,000 00 |
| of Pawtucket, R. I., 5s, | 20,000 | 20,800 00 | 20,000 00‡ |
| of Providence, R. I., 6s, | 1,000 | 1,110 00 | 1,000 00 |
| of Rockford, Ill., 4½s, | 12,000 | 12,720 00 | 12,000 00 |
| of Saginaw, Mich., 5s, | 12,000 | 12,240 00 | 12,000 00 |
| of Springfield, Ohio, 6s, | 11,000 | 12,120 00 | 11,000 00 |
| of Ware, Mass., 4s, | 32,000 | 32 640 00 | 32,000 00 |
| District of Columbia 5s, | 25,000 | 26,250 00 | 25,000 00 |
| of Columbia 6s, | 500 | 580 00 | 500 00 |
| of Columbia 7s, | 75,000 | 89,250 00 | 75,000 00 |
| | $520,500 | $569,500 00 | $520,500 00 |

* This loan, in excess of the legal limit, has since been paid.

† This loan, in excess of the legal limit, has since been reduced.

‡ Legal investments when made.

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**Ware Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Greylock Nat'l Bank, Adams, | $500 | $775 00 | $775 00 |
| 40 | Miller's River N'l B'k, Athol, | 4,000 | 8,400 00 | 7,400 00 |
| 68 | Atlantic Nat'l Bank, Boston, . | 6,800 | 8,585 00 | 9,618 50 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 12,325 00 | 11,500 00 |
| 33 | Blackstone N'l Bank, Boston, . | 3,300 | 3,300 00 | 3,933 50 |
| 215 | Boston National Bank, Boston, | 21,500 | 21,635 00 | 24,109 50 |
| 141 | Continental N'l Bank, Boston, | 14,100 | 15,228 00 | 14,977 00 |
| 60 | Eliot National Bank, Boston, . | 6,000 | 7,800 00 | 6,960 00 |
| 175 | First National Bank, Boston, . | 17,500 | 42,000 00 | 38,425 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,260 00 | 4,812 00 |
| 117 | Merchants' Nat'l B'k, Boston, . | 11,700 | 18,760 00 | 15,588 00 |
| 81 | N'l B'k of Commerce, Boston, | 8,100 | 9,072 00 | 9,259 50 |
| 73 | N'l B'k of the Commonwealth, Boston, . . . . . | 7,300 | 10,147 00 | 10,303 38 |
| 136 | N'l B'k of No. America, Boston, | 13,600 | 14,416 00 | 14,280 00 |
| 110 | N'l B'k of Redemption, Boston, | 11,000 | 13,310 00 | 12,602 50 |
| 156 | N'l B'k of the Republic, Boston, | 15,600 | 23,907 00 | 20,674 00 |
| 42 | Nat'l Exchange Bank, Boston, | 4,200 | 5,250 00 | 4,757 50 |
| 167 | National Revere Bank, Boston, | 16,700 | 15,531 00 | 20,262 50 |
| 34 | National Union Bank, Boston, | 3,400 | 4,590 00 | 4,688 00 |
| 133 | Nat'l Webster Bank, Boston, . | 13,300 | 13,532 00 | 13,575 00 |
| 100 | North National Bank, Boston, | 10,000 | 10,713 00 | 11,900 00 |
| 15 | People's Nat'l Bank, Boston, . | 1,500 | 2,250 00 | 2,400 00 |
| 182 | Second National Bank, Boston, | 18,200 | 32,442 00 | 28,053 50 |
| 118 | Shawmut Nat'l Bank, Boston, | 11,800 | 12,980 00 | 15,340 00 |
| 250 | State National Bank, Boston, . | 25,000 | 28,250 00 | 30,383 50 |
| 129 | Suffolk National Bank, Boston, | 12,900 | 13,577 00 | 15,567 00 |
| 91 | Tremont Nat'l Bank, Boston, . | 9,100 | 8,099 00 | 9,486 00 |
| 30 | Washington N'l B'k, Boston, . | 3,000 | 3,240 00 | 3,900 00 |
| 150 | First N'l Bank, Easthampton, | 15,000 | 22,500 00 | 19,500 00 |
| 123 | City National Bank, Holyoke, | 12,300 | 14,145 00 | 13,246 00 |
| 10 | Leicester N'l B'k, Leicester, . | 1,000 | 1,500 00 | 1,100 00 |
| 50 | Monson N'l Bank, Monson, . | 5,000 | 7,500 00 | 7,500 00 |
| 15 | Southbridge National Bank, Southbridge, . . . | 1,500 | 1,950 00 | 2,250 00 |
| 42 | Agawam N'l B'k, Springfield, | 4,200 | 4,700 00 | 4,972 00 |
| 100 | Chapin N'l Bank, Springfield, | 10,000 | 16,000 00 | 14,800 00 |
| 41 | Chicopee N'l B'k, Springfield, | 4,100 | 7,175 00 | 6,975 00 |
| 37 | City Nat'l Bank, Springfield, . | 3,700 | 5,610 00 | 5,610 00 |
| 27 | First Nat'l Bank, Springfield, | 2,700 | 3,915 00 | 3,915 00 |
| 10 | Second N'l Bank, Springfield, | 1,000 | 1,620 00 | 1,620 00 |
| 546 | Ware National Bank, Ware, . | 54,600 | 63,290 00 | 67,166 00 |
| 50 | City Nat'l Bank, Worcester, . | 5,000 | 7,500 00 | 5,500 00 |
| | | $405,200 | $521,779 00 | $519,684 88 |

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**Ware Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4½s, | $3,000 | $3,120 00 | $3,000 00 |
| Boston & Lowell R.R. 5s, | 5,000 | 5,200 00 | 5,000 00 |
| Boston & Maine R.R. 4½s, | 100,000 | 115,500 00 | 100,000 00 |
| Fitchburg R.R. 4s, | 70,000 | 70,175 00 | 70,000 00 |
| Leeds & Farmington R.R. 6s, | 30,000 | 30,450 00 | 30,000 00 |
| Maine Central R.R. 7s, | 50,000 | 68,000 00 | 50,000 00 |
| Old Colony R.R 6s, | 19,000 | 19,495 00 | 19,000 00 |
| St. Johnsbury & Lake Champlain R.R 5s, | 80,000 | 95,200 00 | 80,000 00 |
| Troy & Boston R.R. 7s, | 20,000 | 29,000 00 | 20,000 00 |
| | $377,000 | $436,140 00 | $377,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,826 18 | 2 per cent. | $1,470,991 16 | 5 per cent. | $706,157 26 | 5½ per cent. |
| 40,000 00 | 3½ " | 2,745 00 | 5¼ " | 2,261 45 | 6 " |
| 39,100 00 | 4 " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $6,400 00 |
| Estimated value of the same, | | 6,400 00 |
| Assessed value of the same, | | 5,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 3,634 78 |
| Assessed value of the same, | | 2,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 90 12 |
| Number of loans which are of an amount not exceeding $3,000 each, | 680 | |
| Aggregate amount of the same, | | 564,499 55 |
| Total number of loans upon real estate, | 799 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 176,062 25 |
| Times for the dividends fixed by the by-laws: January 3 and July 3. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2¼ per cent., $75,927 33<br>2½ per cent., 73,534 21 | 149,461 54 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 985 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 705 | |
| Total number of open accounts Oct. 31, 1895, | 7,509 | |

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**Ware Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $8,182 04 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 472,233 82 |
| Number of same, | 4,731 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 478,778 28 |
| Number of same, | 4,201 | |

Date of examination by commissioner: May 21.

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## WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 30.

GERARD C. TOBEY, *President.* EDWARD A. GAMMONS, *Treasurer.*
FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
GERARD C. TOBEY, ALDEN BESSE,
GEORGE F. WING.

Open for business every business day, except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $38,000 00 | Deposits, | $684,095 53 |
| Bank stock as per schedule, | 161,793 84 | Guaranty fund, | 27,200 00 |
| Railroad bonds as per schedule, | 111,510 00 | Interest account, | 18,204 99 |
| Real estate by foreclosure, | 108,936 21 | Profit and loss account, | 2,366 90 |
| Loans on real estate, | 128,600 44 | Suspense account, | 771 08 |
| Loans on personal security, | 87,718 16 | Rent account, | 1,198 98 |
| Loans to counties, cities or towns (notes), | 52,211 81 | | |
| Deposits in banks, on interest, | 21,700 00 | | |
| Deposits in banks, not on interest, | 20,630 27 | | |
| Expense account, | 369 50 | | |
| Taxes paid, | 2,367 25 | | |
| | $733,837 48 | | $733,837 48 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston Safe Deposit and Trust Company, Boston, | $21,700 00 |
| National Bank of Wareham, Wareham, | 20,630 27 |

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**Wareham Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Canton, Ohio, 5s, | $6,000 | $6,720 00 | $6,000 00 |
| Town of Everett, Mass., 4s, | 5,000 | 5,200 00 | 5,000 00 |
| of Malden, Mass., 4s, | 10.000 | 10,000 00 | 10,000 00 |
| of Portsmouth, N. H., 4s, | 2,000 | 2,020 00 | 2,000 00 |
| of Quincy, Mass., 6s, | 5,000 | 5,300 00 | 5,000 00 |
| County of Middlesex, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| | $38,000 | $39,240 00 | $38,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Andover Nat'l Bank, Andover, | $500 | $500 00 | $522 50 |
| 41 | Atlantic N'l Bank, Boston, | 4,100 | 5,166 00 | 4,679 26 |
| 100 | Atlas National Bank, Boston, | 10,000 | 12,300 00 | 11,838 01 |
| 66 | Blackstone N'l Bank, Boston, | 6,600 | 6,583 50 | 10,174 80 |
| 131 | Boylston Nat'l Bank, Boston, | 13,100 | 17,161 00 | 11,737 70 |
| 20 | First National Bank, Boston, | 2,000 | 4,780 00 | 2,090 00 |
| 100 | Merchants' N'l Bank, Boston, | 10,000 | 15,500 00 | 10,949 84 |
| 50 | N'l B'k of Commerce, Boston, | 5,000 | 5,550 00 | 7,053 50 |
| 75 | N'l B'k of No. America, Boston, | 7,500 | 8,006 50 | 6,993 68 |
| 30 | N'l B'k of the Republic, Boston, | 3,000 | 4,560 00 | 3,135 00 |
| 50 | National City Bank, Boston, | 5,000 | 4,050 00 | 5,225 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,275 00 | 11,068 14 |
| 7 | Nat'l Exchange Bank, Boston, | 700 | 875 00 | 731 50 |
| 45 | National Revere Bank, Boston, | 4,500 | 4,185 00 | 5,196 78 |
| 66 | Nat'l Webster Bank, Boston, | 6,600 | 6,864 00 | 7,615 59 |
| 74 | Second Nat'l Bank, Boston, | 7,400 | 13,246 00 | 7,572 32 |
| 100 | Shawmut N'l Bank, Boston, | 10,000 | 11,000 00 | 10,450 00 |
| 66 | Shoe & Leather N'l B'k, Boston, | 6,600 | 6,006 00 | 6,897 00 |
| 100 | Suffolk National B'k, Boston, | 10,000 | 10,475 00 | 12,147 46 |
| 50 | Falmouth N'l Bank, Falmouth, | 5,000 | 5,250 00 | 5,428 28 |
| 25 | Merchants' Nat'l Bank, New Bedford, | 2,500 | 5,375 00 | 2,612 50 |
| 179 | National Bank of Wareham, Wareham, | 17,900 | 23,270 00 | 17,674 98 |
| | | $148,000 | $178,978 00 | $161,793 84 |

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**Wareham Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $5,000 | $5,100 00 | $4,975 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,450 00 | 10,000 00 |
| Boston & Providence R.R. 4s, | 5,000 | 5,250 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 10,400 00 | 10,000 00 |
| Connecticut River R.R. 4s, | 5,000 | 5,300 00 | 5,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,750 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,350 00 | 10,035 00 |
| Leeds & Farmington R.R. 6s, | 1,000 | 1,100 00 | 1,000 00 |
| Maine Central R.R. 7s, | 11,000 | 14,960 00 | 11,000 00 |
| Maine Central, European & North American R.R. 4s, | 10,000 | 10,300 00 | 9,500 00 |
| Old Colony R.R. 4s, | 15,000 | 16,200 00 | 15,000 00 |
| Old Colony R.R. 6s, | 10,000 | 10,150 00 | 10,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 10,300 00 | 10,000 00 |
| | $112,000 | $120,610 00 | $111,510 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $21,700 00 | 2 per cent. | $26,301 81 | 4½ per cent. | $280 00 | 7 3/10 per cent. |
| 29,000 00 | 3¾ " | 61,400 00 | 5 " | 1,900 00 | 7 " |
| 76,045 70 | 4 " | 72,092 46 | 6 " | 1,510 44 | 8 " |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $108,936 21 |
| Assessed value of the same, | | 101,300 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 2,458 22 |
| Number of loans which are of an amount not exceeding $3,000 each, | 102 | |
| Aggregate amount of the same, | | 96,068 68 |
| Total number of loans upon real estate, | 83 | |
| Amount of investments from which no income is received, | | 6,515 81 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 32,583 54 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $12,633 17<br>2 per cent., 12,961 89 | 25,595 06 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 259 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 170 | |
| Total number of open accounts Oct. 31, 1895, | 2,036 | |

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**Wareham Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $1,502 05 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 103,313 02 |
| Number of same, | 1,016 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 95,808 29 |
| Number of same, | 909 | |

Date of examination by commissioner: August 7.

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## WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

JOHN W. CHADSEY, *President.* FREDERICK W. KIMBALL, *Treasurer.*
EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. B. RAMSDELL, FREDERICK W. KIMBALL,
MARCUS BURROUGH, EDGAR J. BUCK,
EDWARD FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $40,339 50 | Deposits, | $353,286 75 |
| Loans on bank stock, | 5,000 00 | Guaranty fund, | 6,432 14 |
| Railroad bonds as per schedule, | 3,500 00 | Interest account, | 35 07 |
| Loans on railroad stock, | 750 00 | Profit and loss account, | 3,597 28 |
| Loans on real estate, | 236,363 53 | | |
| Loans on personal security, | 32,184 00 | | |
| Loans to counties, cities or towns (notes), | 23,180 00 | | |
| Deposits in banks, on interest, | 17,254 78 | | |
| Expense account, | 81 94 | | |
| Premiums, | 2,500 00 | | |
| Office fixtures, | 668 52 | | |
| Cash on hand, | 1,528 97 | | |
| | $363,351 24 | | $363,351 24 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| City National Bank, Springfield, | $2,895 70 |
| Springfield Safe Deposit and Trust Company, Springfield, | 14,346 39 |
| Third National Bank, Springfield, | 3 22 |
| First National Bank, Worcester, | 9 47 |

Loan on Bank Stock: —

| | |
|---|---|
| On 20 shares Greylock National Bank, Adams, and On 30 shares Springfield Safe Deposit and Trust Company, Springfield, | $5,000 00 |

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**Warren Savings Bank** — Continued.

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 1 share Boston & Albany R.R., | $150 00 |
| On 2 shares Boston & Albany R.R., | 300 00 |
| On 4 shares Boston & Albany R.R., | 300 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 3 | N'l B'k of Commerce, Boston, | $300 | $333 00 | $343 50 |
| 5 | Nat'l Webster Bank, Boston, | 500 | 520 00 | 598 00 |
| 15 | North National Bank, Boston, | 1,500 | 1,575 00 | 2,085 00 |
| 12 | Tremont National B'k, Boston, | 1,200 | 1,086 00 | 1,272 00 |
| 6 | Conway N'l Bank, Conway, | 600 | 630 00 | 750 00 |
| 10 | City National Bank, Holyoke, | 1,000 | 1,250 00 | 1,125 00 |
| 10 | Hadley Falls N'l B'k, Holyoke, | 1,000 | 1,550 00 | 1,600 00 |
| 10 | Home National Bank, Holyoke, | 1,000 | 1,200 00 | 1,030 00 |
| 15 | Pittsfield N'l Bank, Pittsfield, | 1,500 | 2,250 00 | 3,125 00 |
| 16 | Agawam N'l B'k, Springfield, | 1,600 | 1,600 00 | 1,920 00 |
| 30 | City National B'k, Springfield, | 3,000 | 4,350 00 | 4,100 00 |
| 39 | First Nat'l Bank, Springfield, | 3,900 | 4,290 00 | 5,607 00 |
| 14 | Second N'l Bank, Springfield, | 1,400 | 1,820 00 | 2,240 00 |
| 10 | Citizens' N'l Bank, Worcester, | 1,000 | 1,300 00 | 1,250 00 |
| 16 | City Nat'l Bank, Worcester, | 1,600 | 2,320 00 | 2,303 00 |
| 40 | First National B'k, Worcester, | 4,000 | 6,600 00 | 8,000 00 |
| 24 | Quinsigamond National Bank, Worcester, | 2,400 | 3,360 00 | 2,991 00 |
| | | $27,500 | $36,034 00 | $40,339 50 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 5s, | $1,000 | $1,040 00 | $1,000 00 |
| Maine Central R.R. 6s, | 500 | 545 00 | 500 00 |
| Salem & Lowell R R. 6s, | 2,000 | 2,100 00 | 2,000 00 |
| | $3,500 | $3,685 00 | $3,500 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9 47 | 2 per cent. | $40,422 09 | 4 per cent. | $56,402 09 | 5½ per cent. |
| 3 22 | 3 " | 197,810 44 | 5 " | 20,085 00 | 6 " |

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**Warren Savings Bank** — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 158 | |
| Aggregate amount of the same, | | $187,822 52 |
| Total number of loans upon real estate, | 149 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 16,984 03 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $6,148 24<br>2 per cent., 6,520 16 | 12,668 40 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 288 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 204 | |
| Total number of open accounts Oct. 31, 1895, | 1,521 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,146 57 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 115,924 51 |
| Number of same, | 1,794 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 99,782 79 |
| Number of same, | 1,269 | |

Date of examination by commissioner: August 23.

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## WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 47.

RUFUS H. BROWN, *President.* ALBERT H. MERRILL, *Treasurer.*
ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN, NATHANIEL SYMONDS,
FRANK W. STANLEY, LEVERETT POOR.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 2 to 3 P.M.; Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $474,366 25 | Deposits, | $2,393,538 77 |
| Loans on public funds, | 4,000 00 | Guaranty fund, | 117,000 00 |
| Bank stock as per schedule, | 269,172 62 | Profit and loss account, | 72,407 87 |
| Loans on bank stock, | 22,200 00 | | |
| Railroad bonds as per schedule, | 379,750 00 | | |
| Real estate by foreclosure, | 15,781 37 | | |
| Loans on real estate, | 800,270 00 | | |
| Loans on personal security, | 538,550 00 | | |
| Loans to counties, cities or towns (notes), | 13,700 00 | | |
| Deposits in banks, on interest, | 49,512 37 | | |
| Taxes and insurance paid, | 850 67 | | |
| Bank rooms and fixtures, | 9,600 00 | | |
| Cash on hand, | 5,193 36 | | |
| | $2,582,946 64 | | $2,582,946 64 |

Cash on Deposit in Bank:—

Warren National Bank, Peabody, . . . . . $49,512 37

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**Warren Five Cents Savings Bank, Peabody** — Continued.

Loan on Public Funds: —

| | |
|---|---|
| On $2,000 United States 4s, . . . . . | $4,000 00 |
| On $2,000 City of Springfield, Mass., 6s, . . . . . | |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 16 shares Merchants' National Bank, Salem, . . . . . | $500 00 |
| On 175 shares Fourth National Bank, Boston, . . . . . | 17,500 00 |
| On 18 shares Warren National Bank, Peabody, . . . . . | 2,000 00 |
| On 5 shares Continental National Bank, Boston, . . . . . | |
| On 10 shares Continental National Bank, Boston, . . . . . | 2,200 00 |
| On 15 shares Tremont National Bank, Boston, . . . . . | |
| On 2 shares South Danvers National Bank, Peabody, . . . . | |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Canton, Ohio, 5s, . . | $24,500 | $26,727 50 | $24,500 00 |
| of Cleveland, Ohio, 6s, . . | 3,000 | 3,095 00 | 3,000 00 |
| of Dayton, Ohio, 5s, . . | 32,000 | 35,645 00 | 32,000 00* |
| of Dayton, Ohio, 6s, . . | 10,000 | 10,600 00 | 10,000 00* |
| of Detroit, Mich., 7s, . . | 1,000 | 1,135 00 | 1,000 00 |
| of Fall River, Mass., 6s, . . | 9,000 | 9,810 00 | 8,853 75 |
| of Fort Wayne, Ind., 4½s, . | 15,000 | 16,200 00 | 15,000 00 |
| of Grand Rapids, Mich., 4½s, . | 26,000 | 28,680 00 | 26,000 00 |
| of Holyoke, Mass., 6s, . . | 15,000 | 16,350 00 | 15,000 00 |
| of Kansas City, Mo., 4½s, . | 25,000 | 27,500 00 | 25,000 00 |
| of Lawrence, Mass., 6s, . . | 20,000 | 21,900 00 | 20,000 00 |
| of Lewiston, Me., 6s, . . | 10,000 | 11,150 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, . . | 48,000 | 58,305 00 | 48,000 00 |
| of Newton, Mass., 6s, . . | 3,000 | 3,540 00 | 3,000 00 |
| of Peoria, Ill., 4½s, . . . | 19,500 | 20,647 50 | 19,500 00 |
| of Portland, Me., 6s, . . | 10,000 | 12,500 00 | 9,512 50 |
| of Providence, R. I., 5s, . . | 30,000 | 34,340 00 | 30,000 00 |
| of Providence, R. I., 6s, . . | 5,000 | 5,550 00 | 5,000 00 |
| of Saginaw, Mich., 4½s, . . | 24,000 | 25,740 00 | 24,000 00 |
| of Saginaw, Mich., 5s, . . | 24,000 | 26,160 00 | 24,000 00 |
| of Scranton, Pa., 4½s, . . | 30,000 | 33,090 00 | 30,000 00 |
| of Springfield, Ohio, 5s, . . | 10,000 | 11,250 00 | 10,000 00 |
| of Waterbury, Conn., 4s, . . | 15,000 | 15,750 00 | 15,000 00 |
| of Youngstown, Ohio, 5s, . | 20,000 | 22,500 00 | 20,000 00 |
| Town of Beverly, Mass., 4s, . . | 8,000 | 8,360 00 | 8,000 00 |
| of Brookline, Mass., 7s, . | 5,000 | 5,325 00 | 5,000 00 |
| of Dalton, Mass., 4s, . . | 15,000 | 15,600 00 | 15,000 00 |
| of Danvers, Mass., 5s, . . | 10,000 | 10,150 00 | 10,000 00 |
| of Stoughton, Mass., 4s, . | 8,000 | 8,375 00 | 8,000 00 |
| | $475,000 | $525,975 00 | $474,366 25 |

* Legal investments when made.

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**Warren Five Cents Savings Bank, Peabody** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 107 | Atlantic Nat'l Bank, Boston, . | $10,700 | $13,482 00 | $10,700 00 |
| 165 | Atlas National Bank, Boston, . | 16,500 | 20,295 00 | 16,500 00 |
| 67 | Blackstone Nat'l Bank, Boston, | 6,700 | 6,683 25 | 6,700 00 |
| 65 | Boston National B'k, Boston, . | 6,500 | 6,500 00 | 6,500 00 |
| 61 | Columbian Nat'l Bank, Boston, | 6,100 | 6,100 00 | 6,100 00 |
| 37 | Continental N'l Bank, Boston, | 3,700 | 3,996 00 | 3,700 00 |
| 100 | Eliot National Bank, Boston, . | 10,000 | 13,300 00 | 10,000 00 |
| 50 | Everett Nat'l Bank, Boston, . | 5,000 | 4,000 00 | 5,000 00 |
| 100 | Faneuil Hall N'l Bank, Boston, | 10,000 | 13,300 00 | 10,000 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 25 | Globe National Bank, Boston, | 2,500 | 2,125 00 | 2,500 00 |
| 25 | Hamilton Nat'l Bank, Boston, | 2,500 | 2,675 00 | 2,500 00 |
| 71 | Howard Nat'l Bank, Boston, . | 7,100 | 6,887 00 | 7,089 00 |
| 126 | Lincoln Nat'l Bank, Boston, . | 12,600 | 9,796 50 | 12,600 00 |
| 100 | Manufacturers' N'l B'k, Boston, | 10,000 | 10,000 00 | 9,909 37 |
| 107 | Market Nat'l Bank, Boston, . | 10,700 | 8,560 00 | 10,700 00 |
| 120 | Massachusetts N'l B'k, Boston, | 12,000 | 10,200 00 | 12,000 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 7,750 00 | 5,000 00 |
| 22 | Mt. Vernon N'l Bank, Boston, | 2,200 | 2,508 00 | 2,200 00 |
| 50 | National Bank of the Commonwealth, Boston, . . | 5,000 | 6,950 00 | 4,996 25 |
| 72 | N'l B'k of No America, Boston, | 7,200 | 7,686 00 | 7,200 00 |
| 48 | N'l B'k of Redemption, Boston, | 4,800 | 5,808 00 | 4,800 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,600 00 | 5,000 00 |
| 60 | National City Bank, Boston, . | 6,000 | 4,860 00 | 6,000 00 |
| 80 | Nat'l Exchange Bank, Boston, | 8,000 | 10,000 00 | 8,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 9,950 00 |
| 98 | Nat'l Revere Bank, Boston, . | 9,800 | 9,101 75 | 9,800 00 |
| 94 | Nat'l Webster Bank, Boston, . | 9,400 | 9,776 00 | 9,400 00 |
| 35 | New England N'l B'k, Boston, | 3,500 | 5,565 00 | 3,500 00 |
| 6 | North National Bank, Boston, | 600 | 630 00 | 600 00 |
| 84 | Shawmut Nat'l Bank, Boston, . | 8,400 | 9,240 00 | 8,400 00 |
| 90 | Shoe & Leather N'l B'k, Boston, | 9,000 | 8,190 00 | 8,983 00 |
| 40 | Suffolk National Bank, Boston, | 4,000 | 4,190 00 | 4,000 00 |
| 101 | Tremont Nat'l Bank, Boston, . | 10,100 | 8,989 00 | 10,100 00 |
| 5 | Washington N'l B'k, Boston, . | 500 | 540 00 | 500 00 |
| 27 | Winthrop Nat'l Bank, Boston, | 2,700 | 3,537 00 | 2,700 00 |
| 48 | N'l Grand Bank, Marblehead, | 4,800 | 5,568 00 | 4,595 00 |
| 28 | So. Danvers N'l B'k, Peabody, | 2,800 | 3,304 00 | 2,800 00 |
| 87 | Warren N'l Bank, Peabody, . | 8,700 | 11,223 00 | 8,700 00 |
| 100 | Asiatic Nat'l Bank, Salem, . | 3,000 | 3,000 00 | 3,000 00 |
| 11 | Merchants' Nat'l Bank, Salem, | 550 | 682 00 | 550 00 |
| 9 | Nat'l Exchange Bank, Salem, | 900 | 900 00 | 900 00 |
| | | $269,550 | $290,597 50 | $269,172 62 |

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**Warren Five Cents Savings Bank, Peabody** — Continued.

*Detailed Statements of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4½s, | $25,000 | $25,600 00 | $25,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,450 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, | 30,000 | 34,650 00 | 30,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Cheshire R.R. 6s, | 27,000 | 28,270 00 | 27,000 00 |
| Concord & Montreal R.R. 4s, | 30,000 | 31,200 00 | 30,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 21,100 00 | 20,000 00 |
| Eastern R R. 6s, | 5,000 | 6,000 00 | 4,750 00 |
| Fitchburg R.R. 5s, | 47,000 | 51,570 00 | 47,000 00 |
| Maine Central R.R. 4½s, | 23,000 | 24,840 00 | 23,000 00 |
| Maine Central R.R. 6s, | 2,000 | 2,180 00 | 2,000 00 |
| Maine Central R.R. 7s, | 15,000 | 20,400 00 | 15,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 35,000 | 35,000 00 | 35,000 00 |
| Old Colony R.R. 6s, | 19,000 | 19,370 00 | 19,000 00 |
| Portland & Ogdensburg R.R. 6s, | 20,000 | 21,800 00 | 20,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 25,000 | 28,750 00 | 25,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,500 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, | 12,000 | 12,840 00 | 12,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| | $380,000 | $410,470 00 | $379,750 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $100 00 | 0 per cent. | $91,200 00 | 4½ per cent. | $210,385 00 | 5½ per cent. |
| 49,512 37 | 2½ " | 45,000 00 | 4¾ " | 106,860 00 | 6 " |
| 318,300 00 | 4 " | 470,275 00 | 5 " | 4,600 00 | 6½ " |
| 132,000 00 | 4¼ " | | | | |

| | |
|---|---|
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | $15,781 37 |
| Assessed value of the same, | 13,600 00 |
| Net income received from same during year ending Oct. 31, 1895, | 145 23 |
| Number of loans which are of an amount not exceeding $3,000 each, | 239 |
| Aggregate amount of the same, | 269,610 00 |
| Total number of loans upon real estate, | 293 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 116,222 07 |

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

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**Warren Five Cents Savings Bank, Peabody** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $43,673 86<br>2 per cent, 45,049 13 | $88,722 99 |
| Number of accounts opened during the year ending Oct 31, 1895, | 631 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 434 | |
| Total number of open accounts Oct. 31, 1895, | 5,571 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 6,244 63 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 321,056 40 |
| Number of same, | 3,738 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 271,986 71 |
| Number of same, | 3,077 | |

Date of examination by commissioner: January 29.

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## WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 104.

TIMOTHY T. SAWYER, *President.* GEORGE F. TUFTS, *Treasurer.*
GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER, JOHN STOWELL,
NAHUM CHAPIN, THOMAS R. B. EDMANDS,
NELSON BARTLETT, JOHN TURNER,
CHAS. F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesday and Saturday, 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $1,391,460 00 | Deposits, | $8,185,131 89 |
| Boans on public funds, | 50,000 00 | Guaranty fund, | 405,000 00 |
| Lank stock as per schedule, | 201,400 00 | Profit and loss account, | 156,629 02 |
| Loans on bank stock, | 20,300 00 | | |
| Railroad bonds as per schedule, | 500,000 00 | | |
| Real estate (for banking purposes), | 50,000 00 | | |
| Real estate by foreclosure, | 8,601 86 | | |
| Loans on real estate, | 4,350,950 00 | | |
| Loans on personal security, | 1,619,000 00 | | |
| Loans to counties, cities or towns (notes), | 251,800 00 | | |
| Deposits in banks, on interest, | 290,657 23 | | |
| Expense account, | 11,349 39 | | |
| Cash on hand, | 1,242 43 | | |
| | $8,746,760 91 | | $8,746,760 91 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Bunker Hill National Bank, Boston, | $148,410 30 |
| Second National Bank, Boston, | 142,246 93 |

Loan on Public Funds: —

| | |
|---|---|
| On $50,000 Kansas City, Mo., 4½s, | $50,000 00 |

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**Warren Institution for Savings, etc., Boston** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 7 shares Bunker Hill National Bank, Boston, | $300 00 |
| On 232 shares Cambridge National Bank, East Cambridge, | 20,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Biddeford, Me., 4s, | $5,000 | $5,100 00 | $5,000 00 |
| of Boston, Mass., 4s, | 200,000 | 223,000 00 | 200,000 00 |
| of Brockton, Mass., 4s, | 50,000 | 52,250 00 | 50,000 00 |
| of Chelsea, Mass., 4s, | 34,000 | 35,445 00 | 34,000 00 |
| of Dayton, Ohio, 4s, | 50,000 | 50,000 00 | 50,000 00* |
| of Everett, Mass., 4s, | 30,000 | 31,800 00 | 30,000 00 |
| of Hartford, Conn., 4s, | 50,000 | 53,500 00 | 50,000 00 |
| of Haverhill, Mass., 4s, | 50,000 | 53,750 00 | 50,000 00 |
| of Lynn, Mass., 4s, | 86,000 | 89,870 00 | 86,000 00 |
| of Malden, Mass., 4s, | 35,000 | 35,700 00 | 35,000 00 |
| of New Bedford, Mass., 4s, | 14,000 | 14,420 00 | 14,000 00 |
| of New York, N. Y., 6s, | 100,000 | 114,500 00 | 100,000 00 |
| of Northampton, Mass, 4s, | 50,000 | 50,625 00 | 50,000 00 |
| of Somerville, Mass., 4s, | 22,000 | 22,275 00 | 22,000 00 |
| of Youngstown, Ohio, 6s, | 9,460 | 9,968 47 | 9,460 00 |
| Town of Braintree, Mass., 4s, | 50,000 | 52,625 00 | 50,000 00 |
| of Canton, Mass., 4s, | 46,000 | 46,575 00 | 46,000 00 |
| of Cranston, R. I., 4s, | 50,000 | 52,750 00 | 50,000 00 |
| of Reading, Mass., 4s, | 80,000 | 83,200 00 | 80,000 00 |
| of Southbridge, Mass, 4s, | 25,000 | 25,156 25 | 25,000 00 |
| of Wellesley, Mass., 4s, | 5,000 | 5,162 50 | 5,000 00 |
| of Weymouth, Mass., 4s, | 100,000 | 104,500 00 | 100,000 00 |
| United States 4s, | 250,000 | 280,000 00 | 250,000 00 |
| | $1,391,460 | $1,492,172 22 | $1,391,460 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 90 | Atlas National Bank, Boston, | $9,000 | $11,070 00 | $9,000 00 |
| 200 | Bunker Hill N'l Bank, Boston, | 20,000 | 39,650 00 | 20,000 00 |
| 158 | Eliot National Bank, Boston, | 15,800 | 20,540 00 | 15,800 00 |
| 60 | Everett National Bank, Boston, | 6,000 | 5,280 00 | 6,000 00 |
| 100 | Howard Nat'l Bank, Boston, | 10,000 | 9,250 00 | 10,000 00 |
| 55 | Massachusetts N'l B'k, Boston, | 5,500 | 4,688 75 | 5,500 00 |
| 20 | National City Bank, Boston, | 2,000 | 1,622 50 | 2,000 00 |
| 75 | National Eagle Bank, Boston, | 7,500 | 6,206 25 | 7,500 00 |
| 150 | N'l Hide & Leather B'k, Boston, | 15,000 | 15,937 50 | 15,000 00 |

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**Warren Institution for Savings, etc., Boston** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 200 | National Union Bank, Boston, | $20,000 | $26,800 00 | $20,000 00 |
| 67 | Nat'l Webster Bank, Boston, . | 6,700 | 7,035 00 | 6,700 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,937 50 | 3,000 00 |
| 116 | New England N'l B'k, Boston, | 11,600 | 18,313 50 | 11,600 00 |
| 43 | Second National Bank, Boston, | 4,300 | 7,783 00 | 4,300 00 |
| 50 | Shoe & Leather N'l B'k, Boston, | 5,000 | 4,525 00 | 5,000 00 |
| 118 | State National Bank, Boston, . | 11,800 | 13,068 50 | 11,800 00 |
| 332 | Third National Bank, Boston, | 33,200 | 29,880 00 | 33,200 00 |
| 108 | Tremont Nat'l Bank, Boston, . | 10,800 | 9,774 00 | 10,800 00 |
| 42 | Naumkeag Nat'l Bank, Salem, | 4,200 | 5,460 00 | 4,200 00 |
| | | $201,400 | $240,821 50 | $201,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $100,000 | $101,625 00 | $100,000 00 |
| Boston & Maine R.R. 4s, . . | 100,000 | 105,000 00 | 100,000 00 |
| Boston & Providence R.R. 4s, . . | 50,000 | 52,500 00 | 50,000 00 |
| Concord & Montreal R.R 4s, . . | 50,000 | 52,250 00 | 50,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 50,000 | 52,375 00 | 50,000 00 |
| Fitchburg R.R. 4s, . . . . . | 100,000 | 100,000 00 | 100,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 50,750 00 | 50,000 00 |
| | $500,000 | $514,500 00 | $500,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $290,657 23 | 2 per cent. | $1,572,500 00 | 4 per cent. | $116,400 00 | 5½ per cent. |
| 200,000 00 | 3 7/16 " | 250,300 00 | 4¼ " | 124,050 00 | 6 " |
| 125,000 00 | 3½ " | 893,350 00 | 4½ " | 5,900 00 | 6½ " |
| 645,000 00 | 3¾ " | 55,000 00 | 4¾ " | 5,250 00 | 7 " |
| 100,000 00 | 3 8/16 " | 2,123,800 00 | 5 " | 500 00 | 7½ " |
| 75,000 00 | 3⅞ " | | | | |

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**Warren Institution for Savings, etc., Boston** — Concluded.

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $50,000 00 |
| Estimated value of the same, | | 60,000 00 |
| Assessed value of the same, | | 52,800 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 470 99 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 8,601 86 |
| Assessed value of the same, | | 11,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 398 14 |
| Number of loans which are of an amount not exceeding $3,000 each, | 568 | |
| Aggregate amount of the same, | | 902,800 00 |
| Total number of loans upon real estate, | 810 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 369,077 48 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $151,974 21<br>2 per cent., *153,000 00 | 304,974 21 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,587 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,081 | |
| Total number of open accounts Oct. 31, 1895, | 18,739 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 14,758 79 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,049,417 00 |
| Number of same, | 12,432 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 1,009,559 44 |
| Number of same, | 10,835 | |
| Date of examination by commissioners: July 19. | | |

* Estimated.

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## WASHINGTON SAVINGS INSTITUTION — LOWELL.

Incorporated May 23, 1892. Present number of corporators, 27.

JOHN J. DONOVAN, *President.* GEORGE M. HARRIGAN, *Treasurer.*
GEORGE M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. DONOVAN, HUMPHREY O'SULLIVAN,
WM. J. COUGHLIN, CHAS. H. ANDREWS,
PATRICK GILBRIDE, DENIS MURPHY,
THOMAS C. LEE.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Real estate by foreclosure, | $2,000 00 | Deposits, | $303,249 18 |
| Loans on real estate, | 204,568 00 | Guaranty fund, | 1,750 00 |
| Loans on personal security, | 90,500 00 | Profit and loss account, | 2,936 99 |
| Deposits in banks, on interest, | 10,002 17 | | |
| Expense account, | 11 00 | | |
| Cash on hand, | 855 00 | | |
| | $307,936 17 | | $307,936 17 |

Cash on Deposit in Bank: —
Lowell Trust Company, Lowell, . . . . . $10,002 17

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $10,002 17 | 2½ per cent. | $27,500 00 | 5½ per cent. | $104,802 00 | 6 per cent. |
| 164,766 00 | 5 " | | | | |

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## Washington Savings Institution — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $2,000 00 |
| Assessed value of the same, | | 2,000 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 107 | |
| Aggregate amount of the same, | | 137,318 00 |
| Total number of loans upon real estate, | 123 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 13,904 73 |
| Times for the dividends fixed by the by-laws: second Saturday in February and August. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $4,156 13<br>2 per cent., 4,784 87 | 8,941 00 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 530 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 307 | |
| Total number of open accounts Oct. 31, 1895, | 1,099 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,320 88 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 177,731 85 |
| Number of same, | 2,426 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 113,243 42 |
| Number of same, | 1,342 | |
| Date of examination by commissioners: June 5 and 6. | | |

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## WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

ALBERT O. DAVIDSON, *President.* GEORGE E. PRIEST, *Treasurer.*
WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT O. DAVIDSON, WM. H. INGRAHAM,
CHESTER SPRAGUE.

Open for business daily, 9 A.M. to 12 M.; and every Thursday, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $53,000 00 | Deposits, | $620,330 37 |
| Bank stock as per schedule, | 38,695 12 | Guaranty fund, | 15,900 00 |
| Railroad bonds as per schedule, | 87,700 00 | Interest account, | 19,018 12 |
| Real estate (for banking purposes), | 28,731 18 | | |
| Real estate by foreclosure, | 3,646 23 | | |
| Loans on real estate, | 348,017 75 | | |
| Loans on personal security, | 35,500 00 | | |
| Loans to counties, cities or towns (notes), | 32,000 00 | | |
| Deposits in banks, on interest, | 27,756 10 | | |
| Expense account, | 35 58 | | |
| Cash on hand, | 166 53 | | |
| | $655,248 49 | | $655,248 49 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Boston Safe Deposit and Trust Company, Boston, | $17,430 90 |
| Union Market National Bank, Watertown, | 10,325 20 |

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**Watertown Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Bangor, Me., 6s, . . . | $2,000 | $2,370 00 | $2,000 00 |
| of Boston, Mass., 6s, . . . | 1,000 | 1,170 00 | 1,000 00 |
| of Cambridge, Mass., 6s, . . | 6,000 | 7,140 00 | 6,000 00 |
| of Fall River, Mass., 4s, . . | 5,000 | 5,400 00 | 5,000 00 |
| of Newton, Mass., 5s, . . | 2,000 | 2,240 00 | 2,000 00 |
| of Newton, Mass., 6s, . . | 1,000 | 1,180 00 | 1,000 00 |
| of Quincy, Mass., 4s, . . | 5,000 | 5,248 75 | 5,000 00 |
| of Waltham, Mass., 4s, . . | 5,000 | 5,350 00 | 5,000 00 |
| Town of Arlington, Mass., 4s, . . | 5,000 | 5,300 00 | 5,000 00 |
| of Belmont, Mass., 4s, . . | 15,000 | 15,900 00 | 16,000 00 |
| of Great Barrington, Mass , 4s, | 5,000 | 5,270 00 | 5,000 00 |
| | $52,000 | $56,568 75 | $53,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Boston National Bank, Boston, | $2,500 | $2,500 00 | $2,800 00 |
| 20 | Central National B'k, Boston, . | 2,000 | 2,600 00 | 2,000 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 5,400 00 | 5,600 00 |
| 25 | Globe National Bank, Boston, . | 2,500 | 2,125 00 | 2,684 37 |
| 12 | Hancock Nat'l Bank, Boston, . | 1,200 | 1,020 00 | 1,227 00 |
| 20 | Manufacturers' N'l B'k, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 52 | Massachusetts N'l B'k, Boston, | 5,200 | 4,420 00 | 5,982 50 |
| 20 | Metropolitan N'l B'k, Boston, | 2,000 | 1,860 00 | 2,040 00 |
| 5 | National Bank of the Commonwealth, Boston, . . . | 500 | 695 00 | 676 25 |
| 20 | N'l B'k of No. America, Boston, | 2,000 | 2,135 00 | 2,155 00 |
| 20 | National Eagle Bank, Boston, . | 2,000 | 1,655 00 | 2,255 00 |
| 10 | Nat'l Exchange Bank, Boston, | 1,000 | 1,250 00 | 1,275 00 |
| 40 | Third National Bank, Boston, | 4,000 | 3,640 00 | 4,000 00 |
| 20 | Winthrop N'l Bank, Boston, . | 2,000 | 2,620 00 | 2,300 00 |
| 12 | Union Market National Bank, Watertown, . . . . | 1,200 | 1,500 00 | 1,700 00 |
| | | $35,100 | $35,420 00 | $38,695 12 |

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**Watertown Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | $2,000 | $2,280 00 | $2,000 00 |
| Boston & Maine R.R. 4s, | 3,000 | 3,165 00 | 3,000 00 |
| Cheshire R.R. 6s, | 1,500 | 1,522 50 | 1,500 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 3,000 | 3,060 00 | 3,000 00 |
| Fitchburg R.R. 6s, | 1,000 | 1,030 00 | 1,000 00 |
| Maine Central R.R. 4s, | 3,000 | 3,030 00 | 3,000 00 |
| Maine Central R.R. 4½s, | 10,000 | 10,800 00 | 10,000 00 |
| Maine Central R.R 7s, | 10,000 | 13,600 00 | 12,000 00 |
| N. Y. & N. E. R R. (terminal) 4s, | 15,000 | 15,000 00 | 16,200 00 |
| Upper Coos R R. 4½s, | 6,000 | 6,300 00 | 6,000 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 5,000 | 5,200 00 | 5,000 00 |
| | $84,500 | $90,587 50 | $87,700 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $17,430 90 | 2 per cent. | $24,500 00 | 4⅝ per cent. | $64,880 00 | 6 per cent. |
| 10,325 20 | 2½ " | 215,012 75 | 5 " | 400 00 | 6½ " |
| 22,000 00 | 4 " | 77,200 00 | 5½ " | 1,525 00 | 7 " |
| 10,000 00 | 4½ " | | | | |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $28,731 18 |
| Estimated value of the same, | 29,000 00 |
| Assessed value of the same, | 19,900 00 |
| Net income received from same during year ending Oct. 31, 1895, | 820 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 3,646 23 |
| Assessed value of the same, | 4,050 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 117 |
| Aggregate amount of the same, | 151,505 00 |
| Total number of loans upon real estate, | 142 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 29,633 54 |

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

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**Watertown Savings Bank** — Concluded.

| | | | |
|---|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., | $11,003 48 | $22,332 40 |
| | 2 per cent., | 11,328 92 | |
| Number of accounts opened during the year ending Oct. 31, 1895, | | 391 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | | 226 | |
| Total number of open accounts Oct. 31, 1895, | | 2,150 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | | 1,844 36 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | | 172,326 47 |
| Number of same, | | 2,845 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | | 135,909 17 |
| Number of same, | | 1,706 | |

Date of examination by commissioners: January 16.

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## WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 71.

CYRUS SPAULDING, *President.* F. A. STOCKWELL, *Treasurer.*
LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CYRUS SPAULDING, LYMAN R. EDDY,
WALDO JOHNSON, ERASTUS ALTON,
E. P. MORTON.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturday, 9 A.M. to 12 M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $80,000 00 | Deposits, | $1,203,129 18 |
| Bank stock as per schedule, | 87,300 00 | Guaranty fund, | 32,900 00 |
| Loans on bank stock, | 800 00 | Interest account, | 22,391 29 |
| Railroad bonds as per schedule, | 205,000 00 | Profit and loss account, | 12,902 43 |
| Loans on real estate, | 720,729 00 | | |
| Loans on personal security, | 141,727 85 | | |
| Loans to counties, cities or towns (notes), | 17,000 00 | | |
| Deposits in banks, on interest, | 17,268 30 | | |
| Expense account, | 784 99 | | |
| Cash on hand, | 712 76 | | |
| | $1,271,322 90 | | $1,271,322 90 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Webster, | $10,718 61 |
| First National Bank, Worcester, | 6,549 69 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 10 shares First National Bank, Webster, | $500 00 |
| On 5 shares First National Bank, Webster, | 300 00 |

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**Webster Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Dayton, Ohio, 5s, | $10,000 | $11,150 00 | $10,000 00* |
| of Haverhill, Mass., 4s, | 10,000 | 10,700 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, | 20,000 | 23,200 00 | 20,000 00 |
| of Pawtucket, R. I., 5s, | 5,000 | 5,350 00 | 5,000 00* |
| Town of Webster, Mass., 4s, | 30,000 | 31,350 00 | 30,000 00 |
| District of Columbia 7s, | 5,000 | 5,950 00 | 5,000 00 |
| | $80,000 | $87,700 00 | $80,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 40 | Atlas National Bank, Boston, | $4,000 | $4,920 00 | $4,000 00 |
| 35 | Blackstone N'l Bank, Boston, | 3,500 | 3,500 00 | 3,500 00 |
| 20 | Boylston Nat'l Bank, Boston, | 2,000 | 2,620 00 | 2,000 00 |
| 10 | Eliot National Bank, Boston, | 1,000 | 1,330 00 | 1,000 00 |
| 66 | Lincoln Nat'l Bank, Boston, | 6,600 | 5,150 00 | 6,600 00 |
| 10 | Merchants' N'l Bank, Boston, | 1,000 | 1,600 00 | 1,000 00 |
| 2 | National City Bank, Boston, | 200 | 160 00 | 200 00 |
| 10 | National Eagle Bank, Boston, | 1,000 | 830 00 | 1,000 00 |
| 4 | N'l Hide & Leather B'k, Boston, | 400 | 420 00 | 400 00 |
| 40 | Nat'l Revere Bank, Boston, | 4,000 | 3,720 00 | 4,000 00 |
| 43 | Nat'l Webster Bank, Boston, | 4,300 | 4,470 00 | 4,300 00 |
| 25 | Old Boston N'l Bank, Boston, | 2,500 | 2,725 00 | 2,500 00 |
| 75 | Shoe & Leather N'l B'k, Boston, | 7,500 | 6,825 00 | 7,500 00 |
| 20 | South End N'l Bank, Boston, | 2,000 | 1,500 00 | 2,000 00 |
| 10 | State National Bank, Boston, | 1,000 | 1,120 00 | 1,000 00 |
| 15 | First National Bank, Barre, | 1,500 | 1,575 00 | 1,500 00 |
| 10 | Grafton Nat'l Bank, Grafton, | 1,000 | 1,000 00 | 1,000 00 |
| 13 | Millbury N'l Bank, Millbury, | 1,300 | 1,300 00 | 1,300 00 |
| 10 | First N'l Bank, Newburyport, | 1,000 | 1,260 00 | 1,000 00 |
| 20 | First N'l Bank, Norwich, Ct., | 2,000 | 2,000 00 | 2,000 00 |
| 12 | Uncas N'l Bank, Norwich, Ct., | 1,200 | 1,200 00 | 1,200 00 |
| 5 | Southbridge National Bank, Southbridge, | 500 | 575 00 | 500 00 |
| 152 | First Nat'l Bank, Webster, | 15,200 | 16,720 00 | 15,200 00 |
| 23 | City Nat'l Bank, Worcester, | 2,300 | 3,335 00 | 2,300 00 |
| 12 | First National B'k, Worcester, | 1,200 | 1,980 00 | 1,200 00 |
| 50 | Mechanics' N'l B'k, Worcester, | 5,000 | 4,500 00 | 5,000 00 |
| 61 | Quinsigamond National Bank, Worcester, | 6,100 | 8,540 00 | 6,100 00 |
| 80 | Worcester N'l B'k, Worcester, | 8,000 | 11,600 00 | 8,000 00 |
| | | $87,300 | $96,475 00 | $87,300 00 |

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**Webster Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | $12,000 | $13,680 00 | $12,000 00 |
| Boston & Lowell R.R. 4s, | 5,000 | 5,075 00 | 5,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 20,900 00 | 20,000 00 |
| Boston & Maine R.R. 4½s, | 10,000 | 11,550 00 | 10,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, | 15,000 | 15,600 00 | 15,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 10,025 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| Lowell & Lawrence R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 10,000 | 10,800 00 | 10,000 00 |
| Newport & Richford R.R. 5s, | 5,000 | 5,250 00 | 5,000 00* |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 13,000 | 14,950 00 | 13,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 25,000 | 29,750 00 | 25,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 5,050 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 11,000 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,700 00 | 10,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 20,800 00 | 20,000 00 |
| | $205,000 | $221,980 00 | $205,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $17,268 30 | 3 per cent. | $25,000 00 | 4½ per cent. | $9,000 00 | 5¼ per cent. |
| 37,000 00 | 4 " | 357,850 23 | 5 " | 451,406 62 | 5½ " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 525 | |
| Aggregate amount of the same, | | $466,091 00 |
| Total number of loans upon real estate, | 515 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 60,629 50 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $21,087 58<br>2 per cent., 22,019 88 | 43,107 46 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 403 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 265 | |
| Total number of open accounts Oct. 31, 1895, | 3,942 | |

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**Webster Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,522 62 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 209,866 73 |
| Number of same, | 3,000 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 159,295 20 |
| Number of same, | 2,032 | |

Date of examination by commissioners: June 24.

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## WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 57.

SIMEON ATWOOD, *President.* THOMAS KEMP, *Treasurer.*

THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SIMEON ATWOOD, ISAIAH C. YOUNG,
JOHN SWETT, TIMOTHY D. ATWOOD.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $93,960 00 | Deposits, | $453,048 87 |
| Bank stock as per schedule, | 132,620 00 | Guaranty fund, | 22,588 00 |
| Loans on bank stock, | 5,000 00 | Profit and loss account, | 6,897 96 |
| Railroad bonds as per schedule, | 135,553 78 | | |
| Real estate (for banking purposes), | 3,055 46 | | |
| Real estate by foreclosure, | 1,850 00 | | |
| Loans on real estate, | 75,075 40 | | |
| Loans on personal security, | 16,932 25 | | |
| Loans to counties, cities or towns (notes), | 13,500 00 | | |
| Deposits in banks, on interest, | 4,926 39 | | |
| Cash on hand, | 61 55 | | |
| | $482,534 83 | | $482,534 83 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Blackstone National Bank, Boston, | $3,702 29 |
| Hancock National Bank, Boston, | 1,224 10 |

Loan on Bank Stock: —

| | |
|---|---|
| On 75 shares Hancock National Bank, Boston, | $5,000 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $10,000 | $10,850 00 | $10,412 50 |
| of Brockton, Mass., 4s, | 13,500 | 13,535 00 | 13,685 00 |
| of Chicago, Ill., 4s, | 10,000 | 10,400 00 | 10,000 00* |

* A legal investment when made.

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**Wellfleet Savings Bank** — Continued.

*Detailed Statement of Public Funds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Concord, N. H., 4s, | $4,000 | $4,260 00 | $4,000 00 |
| of Dayton, Ohio, 4s, | 10,000 | 10,000 00 | 10,000 00* |
| of Fort Wayne, Ind., 6s, | 8,000 | 8,640 00 | 9,200 00 |
| of Malden, Mass., 4s, | 5,000 | 5,175 00 | 5,462 50 |
| of Springfield, Ohio, 5s, | 10,000 | 10,500 00 | 10,912 50 |
| of Wakefield, Mass., 4s, | 6,000 | 6,270 00 | 6,000 00 |
| of Waltham, Mass., 4s, | 4,000 | 4,280 00 | 4,000 00 |
| Town of Millis, Mass., 4s, | 5,000 | 5,250 00 | 5,287 50 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,250 00 | 5,000 00* |
| | $90,500 | $94,410 00 | $93,960 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlas National Bank, Boston, | $5,000 | $6,150 00 | $5,000 00 |
| 66 | Blackstone N'l Bank, Boston, | 6,600 | 6,600 00 | 6,600 00 |
| 75 | Central National Bank, Boston, | 7,500 | 9,750 00 | 7,500 00 |
| 80 | Continental N'l B'k, Boston, | 8,000 | 8,640 00 | 8,000 00 |
| 50 | Eliot National Bank, Boston, | 5,000 | 6,500 00 | 5,000 00 |
| 20 | Faneuil Hall N'l Bank, Boston, | 2,000 | 2,660 00 | 2,000 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 9,000 00 | 10,000 00 |
| 42 | Globe National Bank, Boston, | 4,200 | 3,570 00 | 4,200 00 |
| 40 | Hamilton Nat'l Bank, Boston, | 4,000 | 4,280 00 | 4,000 00 |
| 69 | Hancock Nat'l Bank, Boston, | 6,900 | 6,210 00 | 6,900 00 |
| 71 | Manufacturers' N'l B'k, Boston, | 7,100 | 7,100 00 | 7,100 00 |
| 30 | N'l B'k of Commerce, Boston, | 3,000 | 3,360 00 | 3,000 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,600 00 | 5,000 00 |
| 40 | National Eagle Bank, Boston, | 4,000 | 3,280 00 | 4,000 00 |
| 27 | N'l Hide & Leather B'k, Boston, | 2,700 | 2,862 00 | 2,700 00 |
| 23 | Nat'l Webster Bank, Boston, | 2,300 | 2,392 00 | 2,300 00 |
| 25 | Old Boston N'l Bank, Boston, | 2,500 | 2,725 00 | 2,500 00 |
| 50 | Shawmut Nat'l Bank, Boston, | 5,000 | 5,450 00 | 5,000 00 |
| 8 | Shoe & Leather N'l B'k, Boston, | 800 | 720 00 | 800 00 |
| 20 | South End Nat'l Bank, Boston, | 2,000 | 1,500 00 | 2,000 00 |
| 50 | State National Bank, Boston, | 5,000 | 5,650 00 | 5,000 00 |
| 80 | Suffolk Nat'l Bank, Boston, | 8,000 | 8,400 00 | 8,000 00 |
| 115 | Third National Bank, Boston, | 11,500 | 10,460 00 | 10,000 00 |
| 90 | Tremont Nat'l Bank, Boston, | 9,000 | 8,010 00 | 9,000 00 |
| 54 | Union Market National Bank, Watertown, | 5,400 | 7,020 00 | 7,020 00 |
| | | $132,500 | $139,889 00 | $132,620 00 |

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**Wellfleet Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $21,000 | $21,945 00 | $21,000 00 |
| Boston & Maine R.R. 4½s, | 4,000 | 4,620 00 | 4,390 50 |
| Concord & Montreal R.R. 4s, | 15,000 | 15,600 00 | 15,000 00 |
| Fitchburg R.R. 4s, | 17,000 | 17,000 00 | 16,675 00 |
| Fitchburg R.R. 5s, | 16,000 | 17,140 00 | 16,780 00 |
| Newport & Richford R.R. 5s, | 5,000 | 5,250 00 | 5,000 00* |
| Old Colony R R. 4s, | 17,000 | 18,190 00 | 18,510 50 |
| Old Colony R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, | 3,000 | 3,270 00 | 3,000 00 |
| Upper Coos R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 10,400 00 | 10,197 78 |
| | $133,000 | $138,915 00 | $135,553 78 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,926 39 | 2 per cent. | $49,000 00 | 5 per cent. | $33,657 65 | 6 per cent. |
| 13,000 00 | 4 " | 8,450 00 | 5½ " | 1,000 00 | 7 " |
| 5,400 00 | 4⅝ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $3,055 46 |
| Estimated value of the same, | | 3,200 00 |
| Assessed value of the same, | | 3,700 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 100 00 |
| Value, by books, of other real estate, held or owned by foreclosure or otherwise, | | 1,850 00 |
| Assessed value of the same, | | 3,200 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 100 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 20 | |
| Aggregate amount of the same, | | 11,532 25 |
| Total number of loans upon real estate, | 45 | |
| Amount of investments from which no income is received, | | 4,800 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 22,093 85 |

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

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**Wellfleet Savings Bank** — Concluded.

| | | | |
|---|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., | $8,350 74 | $16,937 42 |
| | 2 per cent., | 8,586 68 | |
| Number of accounts opened during the year ending Oct. 31, 1895, | | 92 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | | 58 | |
| Total number of open accounts Oct. 31, 1895, | | 1,153 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | | 1,885 92 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | | 57,209 36 |
| Number of same, | | 309 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | | 49,041 42 |
| Number of same, | | 522 | |

Date of examination by commissioners: July 15.

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Federal Reserve Bank of St. Louis

## WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 63.

ALDEN L. BOYNTON, *President.* GEORGE O. BRIGHAM, *Treasurer.*
ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. A. FAYERWEATHER, A. L. BOYNTON,
JOHN L. BRIGHAM, LEWIS RICE,
CHAS. S. HENRY, F. E. COREY.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $104,500 00 | Deposits, | $794,091 83 |
| Bank stock as per schedule, | 41,400 00 | Guaranty fund, | 40,500 00 |
| Railroad bonds as per schedule, | 19,000 00 | Interest account, | 11,420 48 |
| Real estate by foreclosure, | 45,655 71 | Profit and loss account, | 15,514 49 |
| Loans on real estate, | 589,070 01 | | |
| Loans on personal security, | 28,257 25 | | |
| Loans to counties, cities or towns (notes), | 9,000 00 | | |
| Deposits in banks, on interest, | 11,670 89 | | |
| Deposits in banks, not on interest, | 5,000 00 | | |
| Expense account, | 570 86 | | |
| Suspense account, | 5,292 60 | | |
| Cash on hand, | 2,109 48 | | |
| | $861,526 80 | | $861,526 80 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Pynchon National Bank, Springfield, | $5,000 00 |
| First National Bank, Westborough, | 7,211 55 |
| City National Bank, Worcester, | 2,747 73 |
| First National Bank, Worcester, | 1,711 61 |

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**Westborough Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Rockland, Me., 6s, . . | $2,500 | $2,800 00 | $2,500 00 |
| Town of Westborough, Mass., 4s, . | 92,000 | 96,375 00 | 92,000 00 |
| of Westborough, Mass., 5s, . | 10,000 | 11,300 00 | 10,000 00 |
| | $104,500 | $110,475 00 | $104,500 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 30 | Everett National Bank, Boston, | $3,000 | $2,400 00 | $3,000 00 |
| 16 | Globe National Bank, Boston, | 1,600 | 1,360 00 | 1,600 00 |
| 42 | Merchants' Nat'l Bank, Boston, | 4,200 | 6,510 00 | 4,200 00 |
| 8 | N'l B'k of Commerce, Boston, | 800 | 888 00 | 800 00 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,420 00 | 2,000 00 |
| 10 | N'l B'k of the Republic, Boston, | 1,000 | 1,520 00 | 1,000 00 |
| 19 | N'l Hide & Leather B'k, Boston, | 1,900 | 2,014 00 | 1,900 00 |
| 6 | New England N'l B'k, Boston, | 600 | 954 00 | 600 00 |
| 36 | Tremont Nat'l Bank, Boston, . | 3,600 | 3,204 00 | 3,600 00 |
| 5 | Grafton Nat'l Bank, Grafton, . | 500 | 500 00 | 500 00 |
| 6 | Hopkinton N'l B'k, Hopkinton, | 600 | 600 00 | 600 00 |
| 50 | First N'l Bank, Marlborough, . | 5,000 | 5,750 00 | 5,000 00 |
| 20 | Millbury N'l Bank, Millbury, . | 2,000 | 2,000 00 | 2,000 00 |
| 20 | Northborough National Bank, Northborough, . . . | 2,000 | 2,000 00 | 2,000 00 |
| 89 | First N'l Bank, Westborough, | 8,900 | 8,010 00 | 8,900 00 |
| 22 | City Nat'l Bank, Worcester, . | 2,200 | 3,256 00 | 2,200 00 |
| 15 | Quinsigamond National Bank, Worcester, . . . . | 1,500 | 2,100 00 | 1,500 00 |
| | | $41,400 | $45,486 00 | $41,400 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 4s, . . . . | $10,000 | $10,050 00 | $10,000 00 |
| Fitchburg R.R 6s, . . . . | 1,000 | 1,030 00 | 1,000 00 |
| Maine Central R R. 5s, . . . | 1,000 | 1,130 00 | 1,000 00 |
| Old Colony R.R. 6s, . . . . | 7,000 | 7,070 00 | 7,000 00 |
| | $19,000 | $19,280 00 | $19,000 00 |

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## Westborough Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $6,670 89 | 2 per cent. | $4,000 00 | 4½ per cent. | $29,300 00 | 5½ per cent. |
| 5,000 00 | 3 " | 71,055 06 | 5 " | 516,972 20 | 6 " |
| 5,000 00 | 4 " | | | | |

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $45,655 71 |
| Assessed value of the same, | | 54,750 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,509 94 |
| Number of loans which are of an amount not exceeding $3,000 each, | 341 | |
| Aggregate amount of the same, | | 453,580 80 |
| Total number of loans upon real estate, | 353 | |
| Amount of investments from which no income is received, | | 21,373 01 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 45,747 99 |
| Times for the dividends fixed by the by-laws: February 1 and August 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $15,197 61<br>2 per cent., 15,304 89 | 30,502 50 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 444 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 455 | |
| Total number of open accounts Oct. 31, 1895, | 2,966 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,330 37 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 133,024 18 |
| Number of same, | 2,473 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 173,912 42 |
| Number of same, | 2,136 | |
| Date of examination by commissioner: April 5. | | |

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## WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 77.

REUBEN LOOMIS, *President.* V. W. CROWSON, *Treasurer.*
V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
ROBERT H. KNEIL, REUBEN LOOMIS,
L. F. THAYER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $93,000 00 | Deposits, | $1,208,327 70 |
| Bank stock as per schedule, | 97,900 00 | Guaranty fund, | 48,090 73 |
| Loans on bank stock, | 2,200 00 | Interest account, | 19,079 91 |
| Loans on railroad stock, | 1,100 00 | Profit and loss account, | 5,000 00 |
| Loans on real estate, | 824,890 16 | Dividends collected on collaterals, etc., | 531 48 |
| Loans on personal security, | 246,112 78 | | |
| Loans to counties, cities or towns (notes), | 100 00 | | |
| Loans on depositors' books, | 2,065 00 | | |
| Deposits in banks, on interest, | 11,000 00 | | |
| Deposits in banks, not on interest, | 137 13 | | |
| Cash on hand, | 2,524 75 | | |
| | $1,281,029 82 | | $1,281,029 82 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| First National Bank, Westfield, | $137 13 |
| Agawam National Bank, Springfield, | 10,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 1,000 00 |

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**Westfield Savings Bank** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares Rockville National Bank, Rockville, Conn., | $100 00 |
| On 16 shares First National Bank, Westfield, | 1,600 00 |
| On 10 shares First National Bank, Westfield, | 500 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 3 shares Boston & Albany R.R., | $400 00 |
| On 5 shares Boston & Albany R.R., | 700 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Providence, R. I., 5s, | $5,000 | $5,750 00 | $5,000 00 |
| of Springfield, Mass., 7s, | 1,000 | 1,190 00 | 1,000 00 |
| Town of Westfield, Mass., 4s, | 20,000 | 20,200 00 | 20,000 00 |
| United States 4s, | 57,000 | 63,555 00 | 57,000 00 |
| United States 6s, | 10,000 | 10,450 00 | 10,000 00 |
| | $93,000 | $101,145 00 | $93,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | First National Bank, Adams, | $1,000 | $1,500 00 | $1,000 00 |
| 43 | Atlas National Bank, Boston, | 4,300 | 5,299 75 | 4,300 00 |
| 25 | N'l B'k of No. America, Boston, | 2,500 | 2,668 75 | 2,500 00 |
| 96 | N'l B'k of Redemption, Boston, | 9,600 | 11,616 00 | 9,600 00 |
| 20 | National Eagle Bank, Boston, | 2,000 | 1,655 00 | 2,000 00 |
| 5 | N'l Hide & Leather B'k, Boston, | 500 | 531 25 | 500 00 |
| 35 | Suffolk Nat'l Bank, Boston, | 3,500 | 3,666 25 | 3,500 00 |
| 250 | City Nat'l Bank, Holyoke, | 25,000 | 31,250 00 | 25,000 00 |
| 30 | Hampshire County National Bank, Northampton, | 3,000 | 3,600 00 | 3,000 00 |
| 40 | Berkshire Loan and Trust Company, Pittsfield, | 4,000 | 5,000 00 | 4,000 00 |
| 52 | Agawam N'l B'k, Springfield, | 5,200 | 5,200 00 | 5,200 00 |
| 50 | City Nat'l Bank, Springfield, | 5,000 | 7,000 00 | 5,000 00 |
| 5 | First Nat'l Bank, Springfield, | 500 | 525 00 | 500 00 |
| 216 | First Nat'l Bank, Westfield, | 21,600 | 28,080 00 | 21,600 00 |
| 52 | Hampden Nat'l B'k, Westfield, | 5,200 | 7,800 00 | 5,200 00 |
| 50 | First Nat'l Bank, Worcester, | 5,000 | 8,250 00 | 5,000 00 |
| | | $97,900 | $123,642 00 | $97,900 00 |

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**Westfield Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $11,000 00 | 4 per cent. | $14,000 00 | 5½ per cent. | $12,500 00 | 6 per cent. |
| 1,049,967 94 | 5 " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 496 | |
| Aggregate amount of the same, | | $514,508 21 |
| Total number of loans upon real estate, | 495 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 60,677 88 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $23,375 84<br>2 per cent., 23,812 30 | 47,188 14 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 504 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 449 | |
| Total number of open accounts Oct. 31, 1895, | 3,980 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,741 51 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 207,536 92 |
| Number of same, | 2,840 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 210,476 30 |
| Number of same, | 2,686 | |
| Date of examination by commissioner: May 9. | | |

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## WEST NEWTON SAVINGS BANK — WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 20.

AUSTIN R. MITCHELL, *President.* JAMES H. NICKERSON, *Treasurer.*
ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUSTIN R. MITCHELL, CHAS. A. POTTER,
EDWIN L. PICKARD, DWIGHT CHESTER,
FRED E. CROCKETT.

Open for business every business day, except Saturday, 8.30 A.M. to 11 A.M.; 1.30 to 4 P.M.; Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $22,500 00 | Deposits, | $388,750 96 |
| Bank stock as per schedule, | 6,500 00 | Guaranty fund, | 4,100 00 |
| Loans on bank stock, | 2,775 00 | Interest account, | 1,113 84 |
| Railroad bonds as per schedule, | 58,000 00 | Profit and loss account, | 37 77 |
| Loans on real estate, | 252,338 80 | | |
| Loans on personal security, | 48,924 00 | | |
| Loans on depositors' books, | 130 00 | | |
| Deposits in banks, on interest, | 1,191 97 | | |
| Expense account, | 418 55 | | |
| Premium account, | 930 00 | | |
| Cash on hand, | 294 25 | | |
| | $394,002 57 | | $394,002 57 |

Cash on Deposit in Bank:—

First National Bank, West Newton, . . . . . $1,191 97

Loans on Bank Stock, amount on each:—

On 6 shares Blue Hill National Bank, Milton, . . . . . $575 00
On 15 shares First National Bank, West Newton, . . . . . 1,200 00
On 10 shares First National Bank, West Newton, . . . . . 1,000 00

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**West Newton Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $4,000 | $4,060 00 | $4,000 00 |
| of Cleveland, Ohio, 4s, | 1,000 | 1,016 25 | 1,000 00 |
| of Everett, Mass., 4s, | 3,000 | 3,180 00 | 3,000 00 |
| of Sioux City, Iowa, 6s, | 5,000 | 5,205 50 | 5,000 00 |
| Town of Hadley, Mass., 4s, | 2,500 | 2,525 00 | 2,500 00 |
| of Lebanon, N. H., 4s, | 4,000 | 4,130 00 | 4,000 00 |
| of Littleton, N. H., 4s, | 3,000 | 3,082 50 | 3,000 00 |
| | $22,500 | $23,199 25 | $22,500 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Freeman's Nat'l Bank, Boston, | $1,000 | $900 00 | $1,000 00 |
| 10 | National City Bank, Boston, | 1,000 | 800 00 | 1,000 00 |
| 10 | Natick Nat'l Bank, Natick, | 1,000 | 1,160 00 | 1,000 00 |
| 35 | First N'l Bank, West Newton, | 3,500 | 3,605 00 | 3,500 00 |
| | | $6,500 | $6,465 00 | $6,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $5,000 | $5,325 00 | $5,000 00 |
| Boston & Maine R.R. 4s, | 3,000 | 3,165 00 | 3,000 00 |
| Boston & Providence R.R. 4s, | 1,000 | 1,060 00 | 1,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 3,000 | 3,105 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,250 00 | 5,000 00 |
| Dexter & Piscataquis R.R. 4s, | 5,000 | 5,100 00 | 5,000 00 |
| Fitchburg R.R. 4s, | 6,000 | 6,060 00 | 6,000 00 |
| Fitchburg R.R. 5s, | 4,000 | 4,200 00 | 4,000 00 |
| Leeds & Farmington R.R. 6s, | 2,000 | 2,030 00 | 2,000 00 |
| Maine Central R.R. 4½s, | 9,000 | 9,630 00 | 9,000 00 |
| Old Colony R.R. 4s, | 5,000 | 5,125 00 | 5,000 00 |
| Upper Coos R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| | $58,000 | $59,850 00 | $58,000 00 |

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## West Newton Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,191 97 | 2½ per cent. | $1,900 00 | 4½ per cent. | $93,123 72 | 5½ per cent. |
| 16,000 00 | 4 " | 146,520 00 | 5 " | 46,624 08 | 6 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 150 | |
| Aggregate amount of the same, | | $191,792 80 |
| Total number of loans upon real estate, | 139 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 16,152 98 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $5,595 16<br>2 per cent., 6,179 51 | 11,774 67 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 505 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 186 | |
| Total number of open accounts Oct. 31, 1895, | 1,909 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,572 70 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 177,170 01 |
| Number of same, | 2,648 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 102,644 57 |
| Number of same, | 1,908 | |

Date of examination by commissioner: February 12.

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## WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 66.

HENRY A. NASH, *President.* CHARLES T. CRANE, *Treasurer.*
CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY A. NASH, ANDREW J. BATES,
GEO. H. BICKNELL, EDWIN PRATT,
JOHN W. HART.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $83,000 00 | Deposits, | $781,667 30 |
| Bank stock as per schedule, | 37,226 00 | Guaranty fund, | 34,400 00 |
| Loans on bank stock, | 8,500 00 | Profit and loss account, | 33,898 08 |
| Railroad bonds as per schedule, | 52,000 00 | | |
| Real estate (for banking purposes), | 8,000 00 | | |
| Real estate by forelosure, | 4,353 00 | | |
| Loans on real estate, | 524,261 00 | | |
| Loans on personal security, | 104,250 00 | | |
| Deposits in banks, on interest, | 26,135 91 | | |
| Furniture and fixtures, | 800 00 | | |
| Cash on hand, | 1,439 47 | | |
| | $849,965 38 | | $849,965 38 |

Cash on Deposit in Bank: —

Union National Bank, Weymouth, . . . . . $26,135 91

Loans on Bank Stock, amount on each: —

On 50 shares Neponset National Bank, Canton, . . . . . $5,000 00
On 5 shares Mount Wollaston National Bank, Quincy,
On 10 shares National Exchange Bank, Boston, } 3,500 00
On 20 shares First National Bank, South Weymouth,

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**Weymouth Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Dayton, Ohio, 4s, . . | $10,000 | $10,000 00 | $10,000 00* |
| of East Saginaw, Mich., 5s, . | 10,000 | 10,900 00 | 10,000 00 |
| of Grand Rapids, Mich., 5s, . | 8,000 | 8,240 00 | 8,000 00 |
| of Sioux City, Iowa, 6s, . . | 5,000 | 5,500 00 | 5,000 00 |
| Town of Weymouth, Mass , 4s, . | 40,000 | 41,800 00 | 40,000 00 |
| County of Aroostook, Me., 4½s, . | 10,000 | 10,500 00 | 10,000 00* |
| | $83,000 | $86,940 00 | $83,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 15 | Blackstone N'l Bank, Boston, | $1,500 | $1,500 00 | $1,500 00 |
| 27 | Boston National Bank, Boston, | 2,700 | 2,700 00 | 2,700 00 |
| 10 | Columbian N'l Bank, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 12 | Freeman's Nat'l Bank, Boston, | 1,200 | 1,080 00 | 1,200 00 |
| 10 | Market N'l Bank, Boston, . | 1,000 | 800 00 | 850 00 |
| 12 | Merchants' N'l Bank, Boston, | 1,200 | 1,920 00 | 1,200 00 |
| 50 | Metropolitan N'l Bank, Boston, | 5,000 | 4,650 00 | 5,000 00 |
| 30 | N'l B'k of the Republic, Boston, | 3,000 | 4,560 00 | 3,000 00 |
| 65 | N'l Hide & Leather B'k, Boston, | 6,500 | 6,890 00 | 6,500 00 |
| 4 | National Revere Bank, Boston, | 400 | 372 00 | 376 00 |
| 14 | North National Bank, Boston, | 1,400 | 1,498 00 | 1,400 00 |
| 40 | Washington N'l Bank, Boston, | 4,000 | 4,320 00 | 4,000 00 |
| 10 | First N'l Bank, Newburyport, | 1,000 | 1,260 00 | 1,000 00 |
| 75 | Union Nat'l Bank, Weymouth, | 7,500 | 8,250 00 | 7,500 00 |
| | | $37,400 | $40,800 00 | $37,226 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, . . . | $10,000 | $10,450 00 | $10,000 00 |
| Boston & Maine R.R. 4½s, . . | 1,000 | 1,165 00 | 1,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 2,000 | 2,170 00 | 2,000 00 |
| Fitchburg R.R. 4½s, . . . . | 12,000 | 12,270 00 | 12,000 00 |

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**Weymouth Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds* — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Fitchburg R.R. 5s, | $5,000 | $5,235 00 | $5,000 00 |
| Newport & Richford R.R. 5s, | 3,000 | 3,240 00 | 3,000 00* |
| Old Colony R.R. 6s, | 4,000 | 4,160 00 | 4,000 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| | $52,000 | $54,340 00 | $52,000 00 |

* A legal investment when made.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $6,135 91 | 2 per cent. | $18,500 00 | 4½ per cent. | $218,916 00 | 6 per cent. |
| 20,000 00 | 3 " | 10,000 00 | 4¾ " | 7,000 00 | 6½ " |
| 30,000 00 | 4 " | 125,870 00 | 5 " | 1,700 00 | 7 " |
| 30,000 00 | 4¼ " | 184,375 00 | 5½ " | 650 00 | 8 " |
| 10,000 00 | 4⅜ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $8,000 00 |
| Estimated value of the same, | | 8,000 00 |
| Assessed value of the same, | | 7,500 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 257 43 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 4,353 00 |
| Assessed value of the same, | | 5,250 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 391 78 |
| Number of loans which are of an amount not exceeding $3,000 each, | 356 | |
| Aggregate amount of the same, | | 382,561 00 |
| Total number of loans upon real estate, | 370 | |
| Amount of investments from which no income is received, | | 2,700 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 42,056 37 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2½ per cent., $17,139 06<br>2½ per cent., 17,884 69 | 35,023 75 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 306 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 164 | |
| Total number of open accounts Oct. 31, 1895, | 2,218 | |

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**Weymouth Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $2,134 93 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 134,198 66 |
| Number of same, | 1,462 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 90,228 29 |
| Number of same, | 1,217 | |

Date of examination by commissioner: February 26.

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## WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 43.

JAMES F. WHITIN, *President.* GEORGE H. SPRAGUE, *Treasurer.*
ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD WHITIN, CYRUS A. TAFT,
GEORGE A. ARMSBY, WM. ABBOTT,
A. J. THAYER, H. H. DUDLEY,
B. L. M. SMITH.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $65,000 00 | Deposits, | $600,547 49 |
| Bank stock as per schedule, | 99,257 00 | Guaranty fund, | 17,112 54 |
| Loans on bank stock, | 10,000 00 | Interest account, | 12,461 70 |
| Railroad bonds as per schedule, | 167,219 00 | | |
| Loans on real estate, | 111,805 00 | | |
| Loans on personal security, | 151,075 00 | | |
| Loans to counties, cities or towns (notes), | 10,000 00 | | |
| Deposits in banks, on interest, | 1,975 18 | | |
| Deposits in banks, not on interest, | 13,283 03 | | |
| Expense account, | 507 52 | | |
| | $630,121 73 | | $630,121 73 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $1,975 18 |
| Whitinsville National Bank, Whitinsville, | 13,283 03 |

Loan on Bank Stock: —

| | |
|---|---|
| On 100 shares Broadway National Bank, Boston, | $10,000 00 |

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**Whitinsville Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Chicago, Ill., 4s, | $10,000 | $10,400 00 | $10,000 00* |
| of Cleveland, Ohio, 5s, | 3,000 | 3,015 00 | 3,000 00 |
| of Dayton, Ohio, 4s, | 3,000 | 3,030 00 | 3,000 00* |
| of Fall River, Mass., 6s, | 5,000 | 5,800 00 | 5,000 00 |
| of Grand Rapids, Mich., 4s, | 7,000 | 7,260 00 | 7,000 00 |
| of Grand Rapids, Mich., 5s, | 2,000 | 2,200 00 | 2,000 00 |
| of Lynn, Mass., 3½s, | 10,000 | 9,900 00 | 10,000 00 |
| of Marlborough, Mass., 4s, | 5,000 | 5,337 50 | 5,000 00 |
| of New London, Conn., 4s, | 10,000 | 10,600 00 | 10,000 00 |
| of Norwich, Conn., 5s, | 1,000 | 1,120 00 | 1,000 00 |
| of Peoria, Ill., 4½s, | 4,000 | 4,280 00 | 4,000 00 |
| County of Aroostook, Me., 4½s, | 5,000 | 5,250 00 | 5,000 00* |
| | $65,000 | $68,192 50 | $65,000 00 |

* Legal investments when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 39 | Atlantic N'l Bank, Boston, | $3,900 | $4,914 00 | $5,640 00 |
| 30 | Atlas National Bank, Boston, | 3,000 | 3,690 00 | 3,790 00 |
| 13 | Blackstone N'l B'k, Boston, | 1,300 | 1,300 00 | 1,722 00 |
| 38 | Boston National Bank, Boston, | 3,800 | 3,800 00 | 4,570 00 |
| 20 | Boylston Nat'l Bank, Boston, | 2,000 | 2,620 00 | 2,990 00 |
| 16 | Columbian N'l Bank, Boston, | 1,600 | 1,600 00 | 2,220 00 |
| 10 | Eliot National Bank, Boston, | 1,000 | 1,330 00 | 1,160 00 |
| 30 | Everett Nat'l Bank, Boston, | 3,000 | 2,400 00 | 3,730 00 |
| 25 | Faneuil Hall N'l Bank, Boston, | 2,500 | 3,325 00 | 3,470 00 |
| 25 | Freeman's Nat'l Bank, Boston, | 2,500 | 2,250 00 | 3,360 00 |
| 30 | Massachusetts N'l B'k, Boston, | 3,000 | 2,550 00 | 3,760 00 |
| 42 | Merchants' Nat'l Bank, Boston, | 4,200 | 6,720 00 | 6,050 00 |
| 20 | Mt. Vernon N'l Bank, Boston, | 2,000 | 2,280 00 | 2,800 00 |
| 11 | N'l B'k of Commerce, Boston, | 1,100 | 1,221 00 | 1,330 00 |
| 90 | National Bank of the Commonwealth, Boston, | 9,000 | 12,510 00 | 11,040 00 |
| 30 | N'l B'k of No. America, Boston, | 3,000 | 3,210 00 | 3,280 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,050 00 | 7,280 00 |
| 28 | N'l B'k of the Republic, Boston, | 2,800 | 4,256 00 | 3,570 00 |
| 35 | Nat'l Exchange Bank, Boston, | 3,500 | 4,375 00 | 4,690 00 |
| 19 | Nat'l Revere Bank, Boston, | 1,900 | 1,767 00 | 2,360 00 |
| 10 | National Union Bank, Boston, | 1,000 | 1,350 00 | 1,370 00 |
| 13 | Nat'l Webster Bank, Boston, | 1,300 | 1,352 00 | 1,475 00 |
| 10 | New England N'l B'k, Boston, | 1,000 | 1,590 00 | 1,480 00 |

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**Whitinsville Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 36 | North National Bank, Boston, | $3,600 | $3,780 00 | $4,770 00 |
| 10 | Suffolk Nat'l Bank, Boston, . | 1,000 | 1,050 00 | 1,230 00 |
| 30 | Millbury Nat'l Bank, Millbury, | 3,000 | 3,000 00 | 3,540 00 |
| 16 | Northborough National Bank, Northborough, . . . | 1,600 | 1,600 00 | 2,080 00 |
| 40 | City Nat'l Bank, Worcester, . | 4,000 | 5,800 00 | 4,500 00 |
| | | $76,600 | $91,690 00 | $99,257 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $7,000 | $7,285 00 | $6,922 00 |
| Boston & Lowell R.R. 5s, . . | 2,000 | 2,080 00 | 2,000 00 |
| Boston & Lowell R.R. 6s, . . | 3,000 | 3,030 00 | 3,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,425 00 | 10,000 00 |
| Boston & Maine R.R. 4½s, . . | 15,000 | 17,325 00 | 15,000 00 |
| Boston & Providence R.R. 4s, . . | 4,000 | 4,200 00 | 3,990 00 |
| Concord & Montreal R.R. 4s, . . | 15,000 | 15,600 00 | 15,000 00 |
| Fitchburg R.R. 4s, . . . . . | 9,000 | 9,072 50 | 8,830 00 |
| Fitchburg R.R. 4½s, . . . . | 11,000 | 11,110 00 | 10,997 00 |
| Fitchburg R.R. 5s, . . . . . | 10,000 | 10,420 00 | 10,000 00 |
| Lowell & Lawrence R.R. 6s, . . | 1,000 | 1,030 00 | 1,000 00 |
| Maine Central R R. 4½s, . . . | 11,000 | 11,880 00 | 11,000 00 |
| Maine Central R.R. 6s, . . . | 4,500 | 4,905 00 | 4,500 00 |
| Maine Central R.R. 7s, . . . | 2,000 | 2,720 00 | 2,000 00 |
| Old Colony R.R. 4s, . . . . | 14,000 | 14,980 00 | 13,980 00 |
| Old Colony R.R. 4½s, . . . . | 1,000 | 1,045 00 | 1,000 00 |
| Old Colony R.R. 6s, . . . . . | 5,000 | 5,105 00 | 5,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . . . | 5,000 | 5,750 00 | 5,000 00 |
| Providence & Worcester R.R. 6s, . | 20,000 | 20,600 00 | 20,000 00 |
| Salem & Lowell R.R. 6s, . . . | 3,000 | 3,150 00 | 3,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 5,000 | 5,950 00 | 5,000 00 |
| Upper Coos R.R. 4½s, . . . . | 8,000 | 8,720 00 | 8,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 2,000 | 2,140 00 | 2,000 00 |
| | $167,500 | $178,522 50 | $167,219 00 |

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**Whitinsville Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $1,975 18 | 2 per cent. | $36,300 00 | 4½ per cent. | $3,900 00 | 5½ per cent. |
| 30,000 00 | 4 " | 111,975 00 | 5 " | 18,705 00 | 6 " |
| 82,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 47 | |
| Aggregate amount of the same, | | $47,380 00 |
| Total number of loans upon real estate, | 52 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 28,111 45 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $10,864 47<br>2 per cent., 11,083 27 | 21,947 74 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 299 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 184 | |
| Total number of open accounts Oct. 31, 1895, | 1,710 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,218 64 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 109,938 02 |
| Number of same, | 1,524 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 97,964 43 |
| Number of same, | 960 | |

Date of examination by commissioner: January 18.

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## WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 77.

DAVID B. GURNEY, *President.* HORACE REED, *Treasurer.*

HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID B. GURNEY, ALBERT DAVIS,
GEO. O. JENKINS, L. B. HATCH,
R. W. COOK, CHARLES F. ALLEN,
EDWARD KEATING.

Open for business every business day, except Saturday, from 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 9 A.M. to 12 M.; Thursdays, 6 to 8 P.M.

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stock as per schedule, | $7,000 00 | Deposits, | $380,726 41 |
| Loans on bank stock, | 5,600 00 | Guaranty fund, | 4,468 26 |
| Railroad bonds as per schedule, | 25,000 00 | Interest account, | 2,482 20 |
| Loans on real estate, | 248,738 98 | Profit and loss account, | 3,606 46 |
| Loans on personal security, | 40,676 00 | | |
| Loans to counties, cities or towns (notes), | 45,000 00 | | |
| Deposits in banks, on interest, | 16,287 99 | | |
| Expense account, | 122 92 | | |
| Cash on hand, | 2,857 44 | | |
| | $391,283 33 | | $391,283 33 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Republic, Boston, | $10,869 40 |
| Whitman National Bank, Whitman, | 5,418 59 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 50 shares Puritan Trust Company, Boston, | $4,000 00 |
| On 20 shares Martha's Vineyard National Bank, Edgartown, | 1,600 00 |

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**Whitman Savings Bank** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 5 | Abington N'l Bank, Abington, | $500 | $650 00 | $500 00 |
| 10 | Mercantile Loan and Trust Company, Boston, . . | 1,000 | 1,000 00 | 500 00 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,500 00 | 2,000 00 |
| 10 | First National Bank, Chelsea, . | 1,000 | 1,060 00 | 1,000 00 |
| 10 | First Nat'l Bank, Rockland, . | 1,000 | 1,100 00 | 1,000 00 |
| 20 | Whitman N'l Bank, Whitman, | 2,000 | 2,000 00 | 2,000 00 |
| | | $7,500 | $8,310 00 | $7,000 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, . . . | $10,000 | $10,525 00 | $10,000 00 |
| Old Colony R.R. 4s, . . . | 5,000 | 5,375 00 | 5,000 00 |
| Upper Coos R.R. 4s, . . . | 10,000 | 10,200 00 | 10,000 00 |
| | $25,000 | $26,100 00 | $25,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $16,287 99 | 2 per cent. | $19,600 00 | 4½ per cent. | $15,500 00 | 5½ per cent. |
| 45,000 00 | 4 " | 49,300 00 | 5 " | 200,614 98 | 6 " |
| 10,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, . | 148 | |
| Aggregate amount of the same, . . . . . | | $156,565 23 |
| Total number of loans upon real estate, . . . . . | 154 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . | | 18,262 21 |
| Times for the dividends fixed by the by-laws: second Monday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . | 2 per cent., $6,624 81<br>2 per cent., 6,977 97 | 13,602 78 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 305 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 208 | |
| Total number of open accounts Oct. 31, 1895, . . . . . | 1,716 | |

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**Whitman Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $1,087 99 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 109,596 15 |
| Number of same, | 1,850 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 80,198 50 |
| Number of same, | 1,212 | |

Date of examination by commissioner: April 2.

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## WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 39.

JOHN J. WHIPPLE, *President.* GEORGE F. TAFT, *Treasurer.*
J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
JOHN J. WHIPPLE, GEORGE H. HOWARD,
CHARLES Q. TIRRELL.

Open for business every business day, 9 A.M. to 3 P.M.; Saturday, 5 to 8 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $20,900 00 | Deposits, | $298,366 47 |
| Railroad bonds as per schedule, | 17,000 00 | Guaranty fund, | 1,053 46 |
| Loans on real estate, | 206,450 00 | Interest account, | 6,827 38 |
| Loans on personal security, | 47,100 00 | Unsettled mortgage loans, | 4,300 00 |
| Deposits in banks, on interest, | 5,704 79 | | |
| Expense account, | 1,384 77 | | |
| Premiums, | 429 54 | | |
| Furniture and fixtures, | 1,620 04 | | |
| Taxes, | 21 01 | | |
| Cash on hand, | 9,937 16 | | |
| | $310,547 31 | | $310,547 31 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Third National Bank, Boston, | $3,066 38 |
| Brockton National Bank, Brockton, | 2,638 41 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Brockton, Mass., 4s, | $12,900 | $13,093 50 | $12,900 00 |
| of Sioux City, Iowa, 6s, | 8,000 | 8,162 50 | 8,000 00 |
| | $20,900 | $21,256 00 | $20,900 00 |

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**Wildey Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4s, | $5,000 | $5,250 00 | $5,000 00 |
| Fitchburg R.R. 4s, | 2,000 | 2,040 00 | 2,000 00 |
| Maine Central R.R. 4s, | 5,000 | 5,100 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 1,000 | 1,075 00 | 1,000 00 |
| Upper Coos R.R. 4s, | 4,000 | 4,000 00 | 4,000 00 |
| | $17,000 | $17,465 00 | $17,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,704 79 | 2 per cent. | $17,500 00 | 5½ per cent. | $4,150 00 | 7 per cent. |
| 52,500 00 | 5 " | 179,000 00 | 6 " | 400 00 | 8 " |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 89 | |
| Aggregate amount of the same, | | $120,250 00 |
| Total number of loans upon real estate, | 97 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 13,239 37 |
| Times for the dividends fixed by the by-laws: May 15 and November 15. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $2,774 48<br>2 per cent., 3,391 51 | 6,165 99 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 551 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 148 | |
| Total number of open accounts Oct. 31, 1895, | 998 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,105 54 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 187,539 42 |
| Number of same, | 1,564 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 54,396 70 |
| Number of same, | 728 | |

Date of examination by commissioner: April 25.

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## WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated Sept. 3, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.* BUSHNELL DANFORTH, *Treasurer.*
BUSHNELL DANFORTH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. GALE, CLARENCE M. SMITH,
JOHN BASCOM.

Open for business every business day, 4 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans on real estate, | $38,770 00 | Deposits, | $53,092 04 |
| Loans on personal security, | 7,825 00 | Guaranty fund, | 258 25 |
| Loans to counties, cities or towns (notes), | 3,000 00 | Interest account, | 560 10 |
| Deposits in banks, on interest, | 4,224 59 | | |
| Expense account, | 90 80 | | |
| | $53,910 39 | | $53,910 39 |

Cash on Deposit in Bank:—

Williamstown National Bank, Williamstown, . . . . . $4,224 59

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $4,224 59 | 1½ per cent. | $8,000 00 | 5 per cent. | $41,595 00 | 6 per cent. |

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## Williamstown Savings Bank — Concluded.

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 35 | |
| Aggregate amount of the same, | | $36,770 |
| Total number of loans upon real estate, | 27 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 2,347 85 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $762 55<br>2 per cent., 826 64 | 1,589 19 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 110 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 54 | |
| Total number of open accounts Oct. 31, 1895, | 295 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 223 79 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 31,836 32 |
| Number of same, | 494 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 21,332 44 |
| Number of same, | 261 | |
| Date of examination by commissioner: September 16. | | |

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## WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated Sept. 11, 1854. Present number of corporators, 73.

ORLANDO MASON, *President.* C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. H. FAIRBANK, GEO. M. WHITNEY,
WILDER P. CLARK, WM. M. WHITNEY,
C. L. BEALS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 3 P.M.; Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $33,000 00 | Deposits, | $1,191,990 14 |
| Bank stock as per schedule, | 62,100 00 | Guaranty fund, | 57,598 64 |
| Loans on bank stock, | 850 00 | Interest account, | 69,413 90 |
| Railroad bonds as per schedule, | 51,000 00 | | |
| Loans on real estate, | 747,468 34 | | |
| Loans on personal security, | 374,020 00 | | |
| Loans on depositors' books, | 800 00 | | |
| Deposits in banks, on interest, | 29,454 61 | | |
| Deposits in banks, not on interest, | 9,656 91 | | |
| Cash on hand, | 10,652 82 | | |
| | $1,319,002 68 | | $1,319,002 68 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of Redemption, Boston, | $9,454 61 |
| Westminster National Bank, Gardner, | 10,000 00 |
| Orange National Bank, Orange, | 10,000 00 |
| First National Bank, Winchendon, | 9,656 91 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 1 share First National Bank, Winchendon, | $100 00 |
| On 11 shares First National Bank, Winchendon, | 750 00 |

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**Winchendon Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $5,000 | $5,000 00 | $5,000 00 |
| of Bay City, Mich., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Indianapolis, Ind., 4s, | 5,000 | 5,150 00 | 5,000 00 |
| of Milwaukee, Wis., 5s, | 5,000 | 5,000 00 | 5,000 00 |
| Town of Hubbardston, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Jaffrey, N. H., 4s, | 3,000 | 3,000 00 | 3,000 00 |
| of Winchedon, Mass., 3¾s, | 3,000 | 3,000 00 | 3,000 00 |
| | $33,000 | $33,250 00 | $33,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 11 | First National Bank, Adams, | $1,100 | $1,650 00 | $1,100 00 |
| 67 | Eliot National Bank, Boston, | 6,700 | 8,911 00 | 6,700 00 |
| 48 | Faneuil Hall N'l Bank, Boston, | 4,800 | 6,384 00 | 4,800 00 |
| 16 | First National Bank, Boston, | 1,600 | 3,824 00 | 1,600 00 |
| 100 | Merchants' Nat'l Bank, Boston, | 10,000 | 16,000 00 | 10,000 00 |
| 50 | National Bank of the Commonwealth, Boston, | 5,000 | 6,950 00 | 5,000 00 |
| 100 | N'l B'k of Redemption, Boston, | 10,000 | 12,100 00 | 10,000 00 |
| 10 | Fitchburg N'l B'k, Fitchburg, | 1,000 | 1,450 00 | 1,000 00 |
| 84 | Rollstone N'l Bank, Fitchburg, | 8,400 | 12,180 00 | 8,400 00 |
| 42 | Leominster N'l B'k, Leominster, | 4,200 | 4,410 00 | 3,200 00 |
| 195 | First Nat'l Bank, Winchendon, | 19,500 | 31,200 00 | 10,300 00 |
| | | $72,300 | $105,059 00 | $62,100 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Maine R.R. 4½s, | $10,000 | $11,550 00 | $10,000 00 |
| Cheshire R R. 6s, | 11,000 | 11,550 00 | 11,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,100 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,350 00 | 5,000 00 |
| Fitchburg R.R. 6s, | 15,000 | 15,450 00 | 15,000 00 |
| | $51,000 | $54,000 00 | $51,000 00 |

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## Winchendon Savings Bank — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $9,454 61 | 2½ per cent. | $15,000 00 | 4⅝ per cent. | $93,200 00 | 5½ per cent. |
| 32,000 00 | 3½ " | 34,000 00 | 4¾ " | 2,150 00 | 5¾ " |
| 60,000 00 | 4 " | 504,960 00 | 5 " | 268,982 96 | 6 " |
| 40,000 00 | 4¼ " | 5,000 00 | 5¼ " | 1,500 00 | 6½ " |
| 86,345 38 | 4½ " | | | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 298 | |
| Aggregate amount of the same, | | $338,287 63 |
| Total number of loans upon real estate, | 349 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 63,768 54 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $20,311 61<br>2 per cent., 21,753 64 | 42,065 25 |
| Rate and amount of any extra dividend paid during the year ending Oct. 31, 1895, | 3 per cent. | 23,677 68 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 407 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 206 | |
| Total number of open accounts Oct. 31, 1895, | 2,843 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,566 52 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 192,478 44 |
| Number of same, | 1,672 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 129,014 60 |
| Number of same, | 1,151 | |
| Date of examination by commissioner: September 12. | | |

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## WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 34.

JAS. F. DWINELL, *President.* DAVID N. SKILLINGS, *Treasurer.*
EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAS. F. DWINELL, SAMUEL B. WHITE,
STEPHEN THOMPSON, CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 P.M. to 7 P.M.; Saturdays, 4 P.M to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $90,355 42 | Deposits, | $583,757 44 |
| Bank stock as per schedule, | 36,679 25 | Guaranty fund, | 16,024 07 |
| Railroad bonds as per schedule, | 58,723 75 | Interest account, | 4,202 21 |
| Real estate (for banking purposes), | 16,423 55 | Premium account, | 2,163 25 |
| Loans on real estate, | 299,100 00 | Uncompleted mortgage loans, | 4,700 00 |
| Loans on personal security, | 95,700 00 | | |
| Deposits in banks, on interest, | 12,157 66 | | |
| Expense account, | 300 83 | | |
| Cash on hand, | 1,406 51 | | |
| | $610,846 97 | | $610,846 97 |

Cash on Deposit in Bank: —

Eliot National Bank, Boston, . . . . . $12,157 66

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**Winchester Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cambridge, Mass., 6s, | $1,000 | $1,160 00 | $1,290 00 |
| of Cleveland, Ohio, 4s, | 1,000 | 1,015 00 | 1,007 50 |
| of Dayton, Ohio, 5s, | 10,000 | 10,025 00 | 10,350 00* |
| of Lawrence, Mass., 6s, | 1,000 | 1,087 50 | 1,260 00 |
| of Lynn, Mass., 6s, | 2,000 | 2,005 00 | 2,340 00 |
| of Rockford, Ill., 4½s, | 5,000 | 5,350 00 | 5,300 00 |
| of Waltham, Mass., 4s, | 6,000 | 6,105 00 | 6,157 50 |
| Town of Franklin, N. H., 4s, | 5,000 | 5,087 50 | 5,000 00 |
| of North Easton, Mass., 4s, | 2,000 | 2,060 00 | 2,018 67 |
| of Putney, Vt., 4½s, | 2,500 | 2,512 50 | 2,526 25 |
| of Randolph, Mass., 4s, | 1,000 | 1,047 50 | 1,027 50 |
| of Rockland, Mass, 4s, | 1,000 | 1,020 00 | 1,020 00 |
| of Winchester, Mass., 4s, | 42,500 | 43,732 50 | 43,408 00 |
| County of Merrimac, N. H., 4s, | 2,000 | 2,010 00 | 2,000 00 |
| District of Columbia 5s, | 5,000 | 5,200 00 | 5,650 00 |
| | $87,000 | $89,417 50 | $90,355 42 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 10 | Atlantic Nat'l Bank, Boston, | $1,000 | $1,260 00 | $1,501 25 |
| 22 | Atlas National Bank, Boston, | 2,200 | 2,706 00 | 2,583 00 |
| 30 | Eliot National Bank, Boston, | 3,000 | 3,900 00 | 3,240 00 |
| 25 | Faneuil Hall N'l Bank, Boston, | 2,500 | 3,337 50 | 3,285 00 |
| 30 | Globe National Bank, Boston, | 3,000 | 2,450 00 | 3,330 00 |
| 4 | Hamilton Nat'l Bank, Boston, | 400 | 429 00 | 496 00 |
| 5 | Howard Nat'l Bank, Boston, | 500 | 462 50 | 618 75 |
| 15 | Market National Bank, Boston, | 1,500 | 1,204 00 | 1,245 00 |
| 50 | Metropolitan N'l B'k, Boston, | 5,000 | 4,662 50 | 5,100 00 |
| 17 | N'l B'k of Commerce, Boston, | 1,700 | 1,904 00 | 2,076 25 |
| 5 | N'l B'k of No. America, Boston, | 500 | 510 00 | 570 00 |
| 10 | N'l B'k of Redemption, Boston, | 1,000 | 1,210 00 | 1,282 50 |
| 10 | N'l B'k of the Republic, Boston, | 1,000 | 1,520 00 | 1,290 00 |
| 13 | National Eagle Bank, Boston, | 1,300 | 1,079 00 | 1,472 25 |
| 15 | Nat'l Exchange Bank, Boston, | 1,500 | 1,867 50 | 1,923 75 |
| 20 | National Union Bank, Boston, | 2,000 | 2,680 00 | 2,876 25 |
| 11 | State National Bank, Boston, | 1,100 | 1,221 00 | 1,361 25 |
| 14 | First Nat'l Bank, Woburn, | 1,400 | 2,000 00 | 2,428 00 |
| | | $30,600 | $34,403 00 | $36,679 25 |

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**Winchester Savings Bank** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, | $16,000 | $16,340 00 | $16,118 75 |
| Boston & Maine R.R. 4s, | 5,000 | 5,075 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, | 15,000 | 15,675 00 | 15,237 50 |
| Fitchburg R.R. 4s, | 5,000 | 20,642 50 | 21,167 50 |
| Fitchburg R.R. 5s, | 15,000 | | |
| Old Colony R.R. 6s, | 1,000 | 1,020 00 | 1,200 00 |
| | $57,000 | $58,752 50 | $58,723 75 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $12,157 66 | 2 per cent. | $28,500 00 | 4½ per cent. | $25,400 00 | 5½ per cent. |
| 20,000 00 | 4 " | 277,300 00 | 5 " | 33,600 00 | 6 " |
| 10,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $16,423 55 |
| Estimated value of the same, | | 16,423 55 |
| Assessed value of the same, | | 13,200 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 99 | |
| Aggregate amount of the same, | | 150,525 00 |
| Total number of loans upon real estate, | 122 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 25,663 53 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $9,972 95<br>2 per cent., 10,622 56 | 20,595 51 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 441 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 248 | |
| Total number of open accounts Oct. 31, 1895, | 2,039 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,775 66 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 163,712 87 |
| Number of same, | 2,875 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 118,140 05 |
| Number of same, | 1,783 | |
| Date of examination by commissioner: May 8. | | |

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## WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Present number of corporators, 24.

JOHN CUMMINGS, *President.* EDWARD E. THOMPSON, *Treasurer.*
EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CUMMINGS, CHARLIE A. JONES,
PARKER L. CONVERSE, JOHN R. CARTER,
JOHN W. JOHNSON, BENJAMIN HINCKLEY,
JACOB BROWN, JOHN WINN,
L. WALDO THOMPSON.

Open for business every business day, 9 A.M. to 12 M.; and 2 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $195,590 00 | Deposits, | $1,408,928 58 |
| Bank stock as per schedule, | 205,050 00 | Guaranty fund, | 36,115 30 |
| Railroad bonds as per schedule, | 159,000 00 | Profit and loss account, | 28,656 27 |
| Real estate (for banking purposes), | 62,000 00 | | |
| Real estate by foreclosure, | 1,432 13 | | |
| Loans on real estate, | 636,598 00 | | |
| Loans on personal security, | 130,900 00 | | |
| Loans to counties, cities or towns (notes), | 25,604 65 | | |
| Loans on depositors' books, | 925 00 | | |
| Deposits in banks, on interest, | 53,294 06 | | |
| Cash on hand, | 3,306 31 | | |
| | $1,473,700 15 | | $1,473,700 15 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|---|
| Shawmut National Bank, Boston, | $50,000 00 |
| First National Bank, Woburn, | 3,294 06 |

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**Woburn Five Cents Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Grand Rapids, Mich., 5s, . | $10,000 | $11,000 00 | $10,000 00 |
| of New York, N. Y., 6s, . . | 20,000 | 23,000 00 | 20,000 00 |
| of Woburn, Mass., 4s, . . | 74,500 | 75,048 90 | 74,500 00 |
| Town of Burlington, Mass., 5s, . | 1,590 | 1,600 00 | 1,590 00 |
| of Winchester, Mass., 4s, . | 29,000 | 29,940 00 | 30,000 00 |
| of Winchester, Mass., 4½s, . | 1,500 | 1,507 50 | 1,500 00 |
| United States 5s, . . . . | 50,000 | 57,500 00 | 58,000 00 |
| | $186,590 | $199,596 40 | $195,590 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 25 | Atlantic Nat'l Bank, Boston, . | $2,500 | $3,156 00 | $2,500 00 |
| 130 | Atlas National Bank, Boston, . | 13,000 | 15,990 00 | 14,830 00 |
| 74 | Blackstone N'l Bank, Boston, | 7,400 | 7,400 00 | 7,400 00 |
| 30 | Boston Nat'l Bank, Boston, . | 3,000 | 3,015 00 | 3,000 00 |
| 67 | Continental N'l Bank, Boston, | 6,700 | 7,236 00 | 6,700 00 |
| 45 | Eliot National Bank, Boston, . | 4,500 | 5,850 00 | 4,815 00 |
| 55 | Faneuil Hall Nat'l B'k, Boston, | 5,500 | 7,342 50 | 6,450 00 |
| 50 | Freeman's Nat'l Bank, Boston, | 5,000 | 4,512 50 | 5,000 00 |
| 35 | Howard Nat'l Bank, Boston, . | 3,500 | 3,395 00 | 3,500 00 |
| 77 | N'l B'k of Commerce, Boston, | 7,700 | 8,585 50 | 9,240 00 |
| 46 | N'l B'k of the Republic, Boston, | 4,600 | 7,038 00 | 5,980 00 |
| 135 | N'l Hide & Leather B'k, Boston, | 13,500 | 14,343 75 | 14,850 00 |
| 145 | Nat'l Revere Bank, Boston, . | 14,500 | 13,466 87 | 14,500 00 |
| 46 | Nat'l Webster Bank, Boston, . | 4,600 | 4,784 00 | 4,600 00 |
| 115 | New England N'l B'k, Boston, | 11,500 | 18,256 25 | 16,215 00 |
| 21 | Old Boston N'l Bank, Boston, . | 2,100 | 2,294 25 | 2,100 00 |
| 20 | Second Nat'l Bank, Boston, . | 2,000 | 3,565 00 | 3,000 00 |
| 165 | Shawmut N'l Bank, Boston, . | 16,500 | 18,150 00 | 18,975 00 |
| 170 | Shoe & Leather N'l B'k, Boston, | 17,000 | 15,385 00 | 17,000 00 |
| 30 | State Nat'l Bank, Boston, . | 3,000 | 3,390 00 | 3,000 00 |
| 51 | Suffolk Nat'l Bank, Boston, . | 5,100 | 5,355 00 | 5,100 00 |
| 60 | Third National Bank, Boston, | 6,000 | 5,460 00 | 6,000 00 |
| 105 | Tremont Nat'l Bank, Boston, . | 10,500 | 9,345 00 | 10,500 00 |
| 144 | First National Bank, Woburn, | 14,400 | 20,160 00 | 19,795 00 |
| | | $184,100 | $207,475 62 | $205,050 00 |

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**Woburn Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $15,000 | $15,900 00 | $15,000 00 |
| Boston & Lowell R.R 5s, | 1,000 | 1,045 00 | 1,000 00 |
| Boston & Lowell R.R. 6s, | 1,000 | 1,010 00 | 1,000 00 |
| Boston & Maine R.R. 4½s, | 35,000 | 40,775 00 | 38,000 00 |
| Concord & Montreal R R. 4s, | 40,000 | 42,000 00 | 40,000 00 |
| Fitchburg R.R. 5s, | 51,000 | 54,920 00 | 52,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,500 00 | 10,000 00 |
| Old Colony R.R. 4½s, | 1,000 | 1,065 00 | 1,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,010 00 | 1,000 00 |
| | $155,000 | $171,225 00 | $159,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $3,294 06 | 1½ per cent. | $162,904 65 | 4½ per cent. | $151,108 00 | 6 per cent. |
| 50,000 00 | 2 " | 401,015 00 | 5 " | 700 00 | 7 " |
| 25,000 00 | 4 " | 12,900 00 | 5½ " | 400 00 | 8 " |
| 40,000 00 | 4¼ " | | | | |

| | | |
|---|---|---|
| Amount invested in real estate for banking purposes, | | $62,000 00 |
| Estimated value of the same, | | 62,000 00 |
| Assessed value of the same, | | 55,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 1,622 38 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | | 1,432 13 |
| Assessed value of the same, | | 1,900 00 |
| Number of loans which are of an amount not exceeding $3,000 each, | 279 | |
| Aggregate amount of the same, | | 310,823 00 |
| Total number of loans upon real estate, | 328 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 65,723 05 |
| Times for the dividends fixed by the by-laws: third Saturday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $26,280 25<br>2 per cent., 26,420 72 | 52,700 97 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 918 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 681 | |
| Total number of open accounts Oct. 31, 1895, | 5,624 | |

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**Woburn Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | $5,333 17 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 351,285 34 |
| Number of same, | 6,214 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 380,636 72 |
| Number of same, | 5,267 | |

Date of examination by commissioner: March 22.

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## WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 139.

STEPHEN SALISBURY, *President.* CHARLES A. CHASE, *Treasurer.*
CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

STEPHEN SALISBURY, SAMUEL B. WOODWARD,
LYMAN A. ELY, A. GEORGE BULLOCK,
EDWARD D. THAYER, Jr.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $3,374,500 00 | Deposits, | $13,411,631 51 |
| Loans on public funds, | 2,000 00 | Guaranty fund, | 675,000 00 |
| Bank stock as per schedule, | 809,500 00 | Interest account, | 240,964 31 |
| Loans on bank stock, | 10,500 00 | Reserved profits, | 45,284 14 |
| Railroad bonds as per schedule, | 3,240,000 00 | Premiums, | 7,347 58 |
| Loans on real estate, | 5,451,915 32 | Suspense, | 3,433 65 |
| Loans on personal security, | 934,225 00 | | |
| Loans to counties, cities or towns (notes), | 324,090 00 | | |
| Loans on depositors' books, | 700 00 | | |
| Deposits in banks, on interest, | 230,875 50 | | |
| Expense account, | 1,474 47 | | |
| Cash on hand, | 3,880 90 | | |
| | $14,383,661 19 | | $14,383,661 19 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $3,000 00 |
| Wachusett National Bank, Fitchburg, | 20,000 00 |
| Millbury National Bank, Millbury, | 20,000 00 |
| Citizens' National Bank, Worcester, | 15,000 00 |
| City National Bank, Worcester, | 29,000 00 |
| First National Bank, Worcester, | 25,000 00 |
| Mechanics' National Bank, Worcester, | 12,400 00 |
| Quinsigamond National Bank, Worcester, | 15,000 00 |
| Worcester National Bank, Worcester, | 91,475 50 |

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**Worcester County Institution for Savings, Worcester** — Continued.

Loan on Public Funds: —

On $2,000 City of Boston 4s, . . . . . $2,000 00

Loan on Bank Stock: —

On 105 shares First National Bank, Worcester, . . . . . $10,500 00

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, | $291,000 | $311,375 00 | $291,000 00 |
| of Boston, Mass., 5s, | 225,000 | 258,750 00 | 225,000 00 |
| of Boston, Mass., 6s, | 28,000 | 33,100 00 | 28,000 00 |
| of Brockton, Mass., 4s, | 87,000 | 91,750 00 | 87,000 00 |
| of Columbus, Ohio, 4s, | 90,000 | 90,900 00 | 90,000 00* |
| of Fall River, Mass., 4s, | 87,500 | 90,000 00 | 87,500 00 |
| of Fitchburg, Mass., 4s, | 58,000 | 63,000 00 | 58,000 00 |
| of Holyoke, Mass., 4s, | 55,000 | 56,100 00 | 55,000 00 |
| of Lynn, Mass., 4s, | 200,000 | 214,000 00 | 200,000 00 |
| of Lynn, Mass., 6s, | 50,000 | 50,500 00 | 50,000 00 |
| of Manchester, N. H., 4s, | 8,000 | 8,160 00 | 8,000 00 |
| of Manchester, N. H., 6s, | 19,000 | 20,500 00 | 19,000 00 |
| of New Bedford, Mass., 4s, | 127,000 | 132,650 00 | 127,000 00 |
| of New Bedford, Mass., 6s, | 5,000 | 5,500 00 | 5,000 00 |
| of New London, Conn., 7s, | 25,000 | 31,250 00 | 25,000 00 |
| of Newton, Mass., 6s, | 40,000 | 47,500 00 | 40,000 00 |
| of Norwich, Conn., 5s, | 14,000 | 15,500 00 | 14,000 00 |
| of Providence, R. I., 4s, | 49,000 | 55,500 00 | 49,000 00 |
| of Providence, R. I., 4½s, | 52,000 | 53,820 00 | 52,000 00 |
| of Providence, R. I., 5s, | 5,000 | 5,500 00 | 5,000 00 |
| of Salem, Mass., 4s, | 40,000 | 42,000 00 | 40,000 00 |
| of Salem, Mass., 5s, | 22,000 | 24,000 00 | 22,000 00 |
| of Somerville, Mass., 4s, | 28,000 | 28,280 00 | 28,000 00 |
| of Worcester, Mass., 4s, | 990,000 | 1,117,500 00 | 990,000 00 |
| of Worcester, Mass., 5s, | 26,000 | 29,350 00 | 26,000 00 |
| Town of Abington, Mass., 4s, | 80,000 | 82,400 00 | 80,000 00 |
| of Beverly, Mass., 4s, | 100,000 | 104,600 00 | 100,000 00 |
| of Brookline, Mass., 7s, | 20,000 | 21,250 00 | 20,000 00 |
| of Cranston, R. I., 4s, | 25,000 | 26,000 00 | 25,000 00 |
| of Lincoln, R. I., 4s, | 30,000 | 30,900 00 | 30,000 00 |
| of Pawtucket, R. I., 5s, | 3,000 | 3,075 00 | 3,000 00* |
| of Spencer, Mass., 4s, | 25,000 | 25,500 00 | 25,000 00 |
| of Westborough, Mass., 5s, | 20,000 | 22,400 00 | 20,000 00 |
| County of Rockingham, N. H., 4s, | 50,000 | 51,500 00 | 50,000 00 |
| United States 4s, | 150,000 | 181,875 00 | 150,000 00 |
| United States 5s, | 250,000 | 287,500 00 | 250,000 00 |
| | $3,374,500 | $3,713,485 00 | $3,374,500 00 |

* Legal investments when made.

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**Worcester County Institution for Savings, Worcester** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 54 | Atlantic Nat'l Bank, Boston, . | $5,400 | $6,804 00 | $5,400 00 |
| 375 | Atlas National Bank, Boston, . | 37,500 | 46,125 00 | 37,500 00 |
| 92 | Blackstone N'l Bank, Boston, . | 9,200 | 9,200 00 | 9,200 00 |
| 14 | Boylston N'l Bank, Boston, . | 1,400 | 1,848 00 | 1,400 00 |
| 63 | Columbian N'l Bank, Boston, | 6,300 | 6,111 00 | 6,300 00 |
| 120 | Continental N'l Bank, Boston, | 12,000 | 12,960 00 | 12,000 00 |
| 119 | Eliot National Bank, Boston, . | 11,900 | 15,470 00 | 11,900 00 |
| 20 | Faneuil Hall N'l B'k, Boston, | 2,000 | 2,670 00 | 2,000 00 |
| 250 | First National Bank, Boston, . | 25,000 | 59,750 00 | 25,000 00 |
| 172 | Freeman's N'l Bank, Boston, . | 17,200 | 15,480 00 | 17,200 00 |
| 31 | Globe National Bank, Boston, | 3,100 | 2,635 00 | 3,100 00 |
| 180 | Hamilton Nat'l Bank, Boston, . | 18,000 | 19,260 00 | 18,000 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,100 00 | 15,000 00 |
| 74 | Market Nat'l Bank, Boston, . | 7,400 | 5,920 00 | 7,400 00 |
| 110 | Massachusetts N'l B'k, Boston, | 11,000 | 9,350 00 | 11,000 00 |
| 125 | Merchants' N'l Bank, Boston, . | 12,500 | 20,000 00 | 12,500 00 |
| 217 | N'l B'k of Commerce, Boston, | 21,700 | 24,300 00 | 21,700 00 |
| 94 | N'l B'k of No. America, Boston, | 9,400 | 9,964 00 | 9,400 00 |
| 100 | N'l B'k of Redemption, Boston, | 10,000 | 12,100 00 | 10,000 00 |
| 210 | N'l B'k of the Republic, Boston, | 21,000 | 31,920 00 | 21,000 00 |
| 208 | National City Bank, Boston, . | 20,800 | 16,848 00 | 20,800 00 |
| 110 | National Eagle Bank, Boston, | 11,000 | 9,130 00 | 11,000 00 |
| 83 | Nat'l Exchange B'k, Boston, . | 8,300 | 10,375 00 | 8,300 00 |
| 308 | N'l Hide & Leather B'k, Boston, | 30,800 | 32,648 00 | 30,800 00 |
| 375 | National Revere Bank, Boston, | 37,500 | 33,750 00 | 37,500 00 |
| 71 | National Union Bank, Boston, | 7,100 | 9,585 00 | 7,100 00 |
| 200 | Nat'l Webster Bank, Boston, . | 20,000 | 20,800 00 | 20,000 00 |
| 199 | New England N'l B'k, Boston, | 19,900 | 31,641 00 | 19,900 00 |
| 80 | North National Bank, Boston, | 8,000 | 8,560 00 | 8,000 00 |
| 45 | Old Boston N'l Bank, Boston, | 4,500 | 4,905 00 | 4,500 00 |
| 352 | Second National B'k, Boston, . | 35,200 | 62,650 00 | 35,200 00 |
| 173 | Shawmut N'l Bank, Boston, . | 17,300 | 18,850 00 | 17,300 00 |
| 134 | Shoe & Leather N'l B'k, Boston, | 13,400 | 12,060 00 | 13,400 00 |
| 113 | State Nat'l Bank, Boston, . | 11,300 | 12,650 00 | 11,300 00 |
| 84 | Suffolk Nat'l Bank, Boston, . | 8,400 | 8,820 00 | 8,400 00 |
| 100 | Third National Bank, Boston, | 10,000 | 9,100 00 | 10,000 00 |
| 156 | Tremont Nat'l Bank, Boston, . | 15,600 | 13,440 00 | 15,600 00 |
| 200 | Washington N'l Bank, Boston, | 20,000 | 21,600 00 | 20,000 00 |
| 51 | Fitchburg N'l B'k, Fitchburg, . | 5,100 | 7,395 00 | 5,100 00 |
| 60 | Franklin County National B'k, Greenfield, . . . . | 6 000 | 6,000 00 | 6,000 00 |
| 27 | Leicester N'l Bank, Leicester, | 2,700 | 4,050 00 | 2,700 00 |
| 108 | Millbury Nat'l Bank, Millbury, | 10,800 | 10,800 00 | 10,800 00 |
| 30 | Southbridge National Bank, Southbridge, . . . | 3,000 | 3,450 00 | 3,000 00 |
| 200 | Third Nat'l Bank. Springfield, | 20,000 | 40,000 00 | 20,000 00 |
| 10 | Blackstone N'l B'k, Uxbridge, | 1,000 | 1,000 00 | 1,000 00 |
| 8 | Ware National Bank, Ware, . | 800 | 880 00 | 800 00 |
| 300 | Central N'l B'k, Worcester, . | 30,000 | 43,500 00 | 30,000 00 |
| 250 | Citizens' Nat'l B'k, Worcester, | 25,000 | 32,500 00 | 25,000 00 |

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**Worcester County Institution for Savings, Worcester** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 300 | City N'l Bank, Worcester, | $30,000 | $43,500 00 | $30,000 00 |
| 150 | Mechanics' N'l B'k, Worcester, | 15,000 | 13,500 00 | 15,000 00 |
| 240 | Quinsigamond National Bank, Worcester, | 24,000 | 33,600 00 | 24,000 00 |
| 800 | Worcester N'l B'k, Worcester, | 80,000 | 116,000 00 | 80,000 00 |
| | | $809,500 | $1,019,554 00 | $809,500 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $200,000 | $213,000 00 | $200,000 00 |
| Boston & Albany R.R. 5s, | 270,000 | 292,950 00 | 270,000 00 |
| Boston & Lowell R.R. 4s, | 150,000 | 153,750 00 | 150,000 00 |
| Boston & Lowell R.R. 4½s, | 30,000 | 31,800 00 | 30,000 00 |
| Boston & Lowell R.R. 5s, | 24,000 | 25,080 00 | 24,000 00 |
| Boston & Lowell R.R. 6s, | 5,000 | 5,075 00 | 5,000 00 |
| Boston & Maine R.R. 4s, | 300,000 | 311,365 00 | 300,000 00 |
| Boston & Maine R.R. 4½s, | 165,000 | 191,400 00 | 165,000 00 |
| Concord & Montreal R.R. 4s, | 150,000 | 157,500 00 | 150,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 100,000 | 106,500 00 | 100,000 00 |
| Eastern R.R. 6s, | 135,000 | 162,000 00 | 135,000 00 |
| Fitchburg R.R. 4s, | 100,000 | 102,000 00 | 97,000 00 |
| Fitchburg R.R. 4½s, | 37,000 | 39,430 00 | 37,000 00 |
| Fitchburg R.R. 5s, | 202,000 | 216,140 00 | 202,000 00 |
| Fitchburg R.R. 6s, | 26,000 | 26,988 00 | 26,000 00 |
| Leeds & Farmington R.R. 6s, | 30,000 | 30,300 00 | 30,000 00 |
| Lowell & Lawrence R.R. 6s, | 3,000 | 3,110 00 | 3,000 00 |
| Maine Central R.R. 4s, | 100,000 | 101,000 00 | 90,000 00 |
| Maine Central R.R. 6s, | 54,000 | 58,860 00 | 54,000 00 |
| New Haven & Derby R.R. 6s, | 30,000 | 33,000 00 | 30,000 00 |
| Old Colony R.R. 4s, | 350,000 | 374,500 00 | 350,000 00 |
| Old Colony R R. 6s, | 79,000 | 81,000 00 | 79,000 00 |
| Portsmouth, Gt. Falls & Conway R.R. 4½s, | 100,000 | 114,000 00 | 100,000 00 |
| Providence & Worcester R.R. 6s, | 183,000 | 190,500 00 | 183,000 00 |
| Salem & Lowell R.R. 6s, | 25,000 | 26,400 00 | 25,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, | 100,000 | 118,000 00 | 100,000 00 |
| Upper Coos R.R. 4½s, | 50,000 | 54,500 00 | 50,000 00 |
| Vermont & Massachusetts R.R. 5s, | 100,000 | 106,000 00 | 100,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 155,000 | 159,000 00 | 155,000 00 |
| | $3,253,000 | $3,485,148 00 | $3,240,000 00 |

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**Worcester County Institution for Savings, Worcester** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $39,400 00 | 2 per cent. | $966,525 00 | 4 per cent. | $190,000 00 | 4¾ per cent. |
| 151,475 50 | 3 " | 36,500 00 | 4⅛ " | 4,113,790 32 | 5 " |
| 20,000 00 | 3½ " | 86,000 00 | 4¼ " | 15,055 00 | 6 " |
| 50,000 00 | 3¾ " | 1,284,060 00 | 4½ " | 1,500 00 | 7 " |

Number of loans which are of an amount not exceeding $3,000 each, 1,284
Aggregate amount of the same, . . . . . $2,092,648 32
Total number of loans upon real estate, . . . . . 1,656
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 643,757 27
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, . . { 2 per cent., $248,363 58 / 2 per cent., 253,854 46 } 502,218 04
Number of accounts opened during the year ending Oct. 31, 1895, 3,631
Number of accounts closed during the year ending Oct. 31, 1895, 2,500
Total number of open accounts Oct. 31, 1895, . . . . . 28,065
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . 23,401 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . 1,707,761 49
Number of same, . . . . . 21,941
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . 1,663,999 31
Number of same, . . . . . 19,634
Date of examination by commissioners: November 14.

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## WORCESTER FIVE CENTS SAVINGS BANK — WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 100.

ELIJAH B. STODDARD, *President.* J. STEWART BROWN, *Treasurer.*
J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD, WILLIAM L. CLARK,
STEPHEN SAWYER, HENRY M. WITTER.

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

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds, as per schedule, | $333,000 00 | Deposits, | $5,673,338 99 |
| Bank stock as per schedule, | 246,800 00 | Guaranty fund, | 185,000 00 |
| Loans on bank stock, | 2,250 00 | Interest account, | 139,267 37 |
| Railroad bonds, as per schedule, | 956,000 00 | | |
| Loans on railroad stock, | 6,800 00 | | |
| Real estate (for banking purposes), | 150,000 00 | | |
| Loans on real estate, | 2,986,891 00 | | |
| Loans on personal security, | 1,102,206 00 | | |
| Loans on depositors' books, | 350 00 | | |
| Deposits in banks, on interest, | 196,574 99 | | |
| Expense account, | 7,127 71 | | |
| Cash on hand, | 9,606 66 | | |
| | $5,997,606 36 | | $5,997,606 36 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| City National Bank, Worcester, | $77,533 81 |
| Mechanics' National Bank, Worcester, | 44,479 75 |
| Quinsigamond National Bank, Worcester, | 74,561 43 |

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## Worcester Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 5 shares Worcester National Bank, Worcester, . . . . . | $450 00 |
| On 8 shares Central National Bank, Worcester, . . . . . | |
| On 12 shares Shelburne Falls National Bank, Shelburne Falls, . . | 1,000 00 |
| On 8 shares Newton National Bank, Newton, . . . . . | 800 00* |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 20 shares Boston & Albany R.R., . . . . . | $3,200 00 |
| On 10 shares New York, New Haven & Hartford R.R., . . . . | 3,600 00 |
| On 20 shares Boston & Maine R.R., . . . . . | |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Boston, Mass., 4s, . . | $5,000 | $5,050 00 | $5,000 00 |
| of Chicago, Ill, 4s, . . . | 50,000 | 52,000 00 | 50,000 00† |
| of Fitchburg, Mass., 4s, . . | 25,000 | 25,750 00 | 25,000 00 |
| of Holyoke, Mass, 4s, . . | 50,000 | 51,500 00 | 50,000 00 |
| of Marlborough, Mass., 4s, . | 18,000 | 18,720 00 | 18,000 00 |
| of New London, Conn., 7s, . | 15,000 | 16,800 00 | 15,000 00 |
| of Newton, Mass., 6s, . . | 15,000 | 17,700 00 | 15,000 00 |
| of Saginaw, Mich, 5s, . . | 20,000 | 20,800 00 | 20,000 00 |
| of Scranton, Pa., 6s, . . | 6,000 | 6,060 00 | 6,000 00 |
| of Springfield, Mass., 7s, . | 12,000 | 14,520 00 | 12,000 00 |
| of Worcester, Mass., 4s, . . | 25,000 | 26,000 00 | 25,000 00 |
| Town of Beverly, Mass, 4s, . . | 7,000 | 7,280 00 | 7,000 00 |
| of Brookline, Mass., 7s, . | 5,000 | 5,300 00 | 5,000 00 |
| County of Middlesex, Mass., 4s, . | 30,000 | 31,050 00 | 30,000 00 |
| United States 4s, . . . . | 50,000 | 55,500 00 | 50,000 00 |
| | $333,000 | $354,030 00 | $333,000 00 |

† A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Atlas National Bank, Boston, | $5,000 | $6,150 00 | $5,000 00 |
| 58 | Blackstone N'l Bank, Boston, . | 5,800 | 5,800 00 | 5,800 00 |
| 122 | Eliot Nat'l Bank, Boston, . | 12,200 | 16,226 00 | 12,200 00 |
| 67 | First National Bank, Boston, . | 6,700 | 16,013 00 | 6,700 00 |
| 61 | Fourth National Bank, Boston, | 6,100 | 7,320 00 | 6,100 00 |

* This loan, in excess of the legal limit, has since been reduced.

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**Worcester Five Cents Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Globe National Bank, Boston, | $10,000 | $8,500 00 | $10,000 00 |
| 50 | Hamilton Nat'l Bank, Boston, . | 5,000 | 5,350 00 | 5,000 00 |
| 100 | Howard Nat'l Bank, Boston, | 10,000 | 9,700 00 | 10,000 00 |
| 20 | Manufacturers' N'l B'k, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 12 | Market Nat'l Bank, Boston, . | 1,200 | 960 00 | 1,200 00 |
| 50 | Merchants' N'l Bank, Boston, | 5,000 | 7,750 00 | 5,000 00 |
| 44 | N'l B'k of Commerce, Boston, | 4,400 | 4,884 00 | 4,400 00 |
| 160 | National Bank of the Commonwealth, Boston, . . . | 16,000 | 22,240 00 | 16,000 00 |
| 185 | N'l B'k of No. America, Boston, | 18,500 | 19,610 00 | 18,500 00 |
| 25 | National City Bank, Boston, . | 2,500 | 2,025 00 | 2,500 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,300 00 | 10,000 00 |
| 164 | N'l Hide & Leather B'k, Boston, | 16,400 | 17,384 00 | 16,400 00 |
| 73 | Nat'l Webster Bank, Boston, . | 7,300 | 7,592 00 | 7,300 00 |
| 8 | North National Bank, Boston, | 800 | 840 00 | 800 00 |
| 50 | Shawmut Nat'l Bank, Boston, | 5,000 | 5,500 00 | 5,000 00 |
| 63 | Shoe & Leather N'l B'k, Boston, | 6,300 | 5,733 00 | 6,300 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 16 | Third National Bank, Boston, . | 1,600 | 1,456 00 | 1,600 00 |
| 25 | Wachusett N'l B'k, Fitchburg, | 2,500 | 5,000 00 | 2,500 00 |
| 15 | Leicester N'l Bank, Leicester, | 1,500 | 2,250 00 | 1,500 00 |
| 25 | Leominster N'l B'k, Leominster, | 2,500 | 2,625 00 | 2,500 00 |
| 107 | Millbury N'l Bank, Millbury, Conn., . . . . . | 10,700 | 10,700 00 | 10,700 00 |
| 55 | Northborough National Bank, Northborough, . . . | 5,500 | 5,500 00 | 5,500 00 |
| 12 | Oxford Nat'l Bank, Oxford, . | 1,200 | 1,260 00 | 1,200 00 |
| 50 | Spencer Nat'l Bank, Spencer, | 5,000 | 6,250 00 | 5,000 00 |
| 10 | Westminster National Bank, Gardner, . . . . | 1,000 | 950 00 | 1,000 00 |
| 70 | Central N'l Bank, Worcester, | 7,000 | 10,150 00 | 7,000 00 |
| 7 | Citizens' N'l Bank, Worcester, | 700 | 910 00 | 700 00 |
| 200 | City Nat'l Bank, Worcester, . | 20,000 | 29,000 00 | 20,000 00 |
| 64 | Mechanics' N'l B'k, Worcester, | 6,400 | 5,760 00 | 6,400 00 |
| 180 | Quinsigamond National Bank, Worcester, . . . . | 18,000 | 25,200 00 | 18,000 00 |
| 20 | Worcester N'l B'k, Worcester, | 2,000 | 2,900 00 | 2,000 00 |
| | | $246,800 | $295,388 00 | $246,800 00 |

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**Worcester Five Cents Savings Bank** — Continued.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, | $125,000 | $131,250 00 | $125,000 00 |
| Boston & Lowell R.R. 4s, | 50,000 | 50,500 00 | 50,000 00 |
| Boston & Maine R.R. 4s, | 80,000 | 83,750 00 | 80,000 00 |
| Boston & Maine R.R. 4½s, | 40,000 | 46,000 00 | 40,000 00 |
| Boston & Providence R.R. 4s, | 50,000 | 52,500 00 | 50,000 00 |
| Concord & Claremont R.R. 4½s, | 24,000 | 25,680 00 | 24,000 00 |
| Concord & Montreal R.R. 4s, | 70,000 | 72,800 00 | 70,000 00 |
| Fitchburg R.R. 4s, | 57,000 | 57,370 00 | 57,000 00 |
| Fitchburg R.R. 5s, | 18,000 | 18,720 00 | 18,000 00 |
| Lowell & Lawrence R.R. 6s, | 5,000 | 5,150 00 | 5,000 00 |
| Maine Central R.R. 4s, | 25,000 | 25,250 00 | 25,000 00 |
| Maine Central & European & North American R.R. 4s, | 30,000 | 30,900 00 | 30,000 00 |
| Manchester & Lawrence R.R. 4s, | 25,000 | 26,000 00 | 25,000 00 |
| Norwich & Worcester R.R. 6s, | 6,000 | 6,180 00 | 6,000 00 |
| Old Colony R.R. 4s, | 50,000 | 54,000 00 | 50,000 00 |
| Penobscot Shore Line R.R. 4s, | 35,000 | 35,000 00 | 35,000 00 |
| Portland & Ogdensburg R.R. 6s, | 6,000 | 6,540 00 | 6,000 00 |
| Providence & Worcester R.R. 6s, | 36,000 | 37,080 00 | 36,000 00 |
| Sullivan County R.R. 4s, | 25,000 | 25,750 00 | 25,000 00 |
| Upper Coos R.R. 4s, | 40,000 | 40,000 00 | 40,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 159,000 | 167,670 00 | 159,000 00 |
| | $956,000 | $998,090 00 | $956,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $196,574 99 | 2½ per cent. | $564,570 00 | 4½ per cent. | $3,077,927 00 | 5 per cent. |
| 402,300 00 | 4¼ " | 26,600 00 | 4¾ " | 27,100 00 | 6 " |

| | |
|---|---|
| Amount invested in real estate for banking purposes, | $150,000 00 |
| Estimated value of the same, | 150,000 00 |
| Assessed value of the same, | 130,000 00 |
| Net income received from same during year ending Oct. 31, 1895, | 8,150 16 |
| Number of loans which are of an amount not exceeding $3,000 each, | 758 |
| Aggregate amount of the same, | 1,177,295 00 |
| Total number of loans upon real estate, | 1,027 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | 253,865 21 |

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

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**Worcester Five Cents Savings Bank** — Concluded.

| | | |
|---|---|---|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $99,689 44<br>2 per cent., 103,851 59 | $203,541 03 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 3,137 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,401 | |
| Total number of open accounts Oct. 31, 1895, | 21,627 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 14,092 03 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 1,030,602 90 |
| Number of same, | 21,289 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 764,225 51 |
| Number of same, | 12,671 | |

Date of examination by commissioner: June 21.

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## WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 106.

J. Edwin Smith, *President.* Henry Woodward, *Treasurer.*
Francis H. Dewey, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. Edwin Smith, John H. Coes,
John D. Lovell, T. W. Hammond,
Thos. B. Eaton.

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

Balance Sheet October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| Public funds as per schedule, | $225,000 00 | Deposits, | $5,330,488 23 |
| Bank stock as per schedule, | 608,163 19 | Guaranty fund, | 180,873 77 |
| Railroad bonds as per schedule, | 580,000 00 | Profit and loss account, | 151,308 80 |
| Loans on real estate, | 3,064,340 05 | Due on mortgage loans, | 10,458 26 |
| Loans on personal security, | 1,063,521 19 | | |
| Loans on depositors' books, | 1,373 00 | | |
| Deposits in banks, on interest, | 126.408 63 | | |
| Profit and loss account, | 3,000 00 | | |
| Cash on hand, | 1,323 00 | | |
| | $5,673,129 06 | | $5,673,129 06 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| Mechanics' National Bank, Worcester, | $68,348 64 |
| Quinsigamond National Bank, Worcester, | 51,712 97 |
| City National Bank, Worcester, | 6,347 02 |

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**Worcester Mechanics' Savings Bank** — Continued.

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Cambridge, Mass., 6s, | $15,000 | $15,150 00 | $15,000 00 |
| of Dayton, Ohio, 6s, | 24,000 | 25,200 00 | 24,000 00* |
| of Fitchburg, Mass., 4s, | 50,000 | 53,250 00 | 50,000 00 |
| of Holyoke, Mass., 4s, | 25,000 | 25,750 00 | 25,000 00 |
| of New London, Conn., 7s, | 20,000 | 25,200 00 | 20,000 00 |
| of Norwich, Conn., 5s, | 5,000 | 5,700 00 | 5,000 00 |
| of Providence, R. I., 4½s, | 50,000 | 51,750 00 | 50,000 00 |
| of Springfield, Mass., 7s, | 4,000 | 4,920 00 | 4,000 00 |
| Town of Brookline, Mass., 7s, | 7,000 | 7,455 00 | 7,000 00 |
| of Spencer, Mass., 4s, | 25,000 | 26,125 00 | 25,000 00 |
| | $225,000 | $240,500 00 | $225,000 00 |

* A legal investment when made.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 32 | Atlantic Nat'l Bank, Boston, | $3,200 | $4,040 00 | $4,537 75 |
| 186 | Atlas National Bank, Boston, | 18,600 | 22,924 50 | 22,937 00 |
| 31 | Blackstone N'l Bank, Boston, | 3,100 | 3,107 75 | 3,672 00 |
| 128 | Boston National Bank, Boston, | 12,800 | 12,864 00 | 13,244 12 |
| 150 | Boylston Nat'l Bank, Boston, | 15,000 | 19,875 00 | 18,925 62 |
| 13 | Central Nat'l Bank, Boston, | 1,300 | 1,807 00 | 1,758 25 |
| 76 | Columbian N'l Bank, Boston, | 7,600 | 7,362 50 | 9,572 50 |
| 5 | Continental N'l Bank, Boston, | 500 | 537 50 | 608 75 |
| 210 | Eliot National Bank, Boston, | 21,000 | 27,300 00 | 25,262 00 |
| 63 | Faneuil Hall N'l Bank, Boston, | 6,300 | 8,410 50 | 8,868 75 |
| 62 | Globe National Bank, Boston, | 6,200 | 5,277 75 | 6,161 50 |
| 123 | Hamilton N'l Bank, Boston, | 12,300 | 13,191 75 | 15,279 12 |
| 118 | Howard Nat'l Bank, Boston, | 11,800 | 10,915 00 | 13,348 00 |
| 100 | Market National Bank, Boston, | 10,000 | 8,012 50 | 9,300 00 |
| 42 | Massachusetts N'l B'k, Boston, | 4,200 | 3,580 50 | 4,455 27 |
| 146 | Merchants' N'l Bank, Boston, | 14,600 | 23,396 50 | 20,289 75 |
| 7 | Mt. Vernon N'l Bank, Boston, | 700 | 770 00 | 966 75 |
| 200 | N'l B'k of Commerce, Boston, | 20,000 | 22,400 00 | 23,700 00 |
| 197 | N'l B'k of Redemption, Boston, | 19,700 | 23,837 00 | 25,270 50 |
| 109 | N'l B'k of the Republic, Boston, | 10,900 | 16,568 00 | 14,277 25 |
| 118 | National City Bank, Boston, | 11,800 | 9,572 75 | 12,626 00 |
| 207 | N'l Hide & Leather B'k, Boston, | 20,700 | 21,993 75 | 23,379 87 |
| 200 | Nat'l Revere Bank, Boston, | 20,000 | 18,000 00 | 20,965 00 |
| 94 | National Union B'k, Boston, | 9,400 | 12,690 00 | 13,305 00 |
| 62 | New England N'l B'k, Boston, | 6,200 | 9,819 25 | 8,260 25 |
| 255 | North National Bank, Boston, | 25,500 | 27,316 88 | 31,250 75 |
| 106 | Old Boston Nat'l Bank, Boston, | 10,600 | 11,580 50 | 12,713 75 |

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**Worcester Mechanics' Savings Bank** — Continued.

*Detailed Statement of Bank Stocks* — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Second National Bank, Boston, | $5,000 | $8,912 50 | $7,700 00 |
| 174 | Shawmut N'l Bank, Boston, . | 17,400 | 18,966 00 | 20,794 25 |
| 122 | State National Bank, Boston, . | 12,200 | 13,603 00 | 15,088 75 |
| 238 | Suffolk Nat'l Bank, Boston, . | 23,800 | 25,049 50 | 28,012 50 |
| 139 | Tremont Nat'l Bank, Boston, . | 13,900 | 12,371 00 | 15,454 00 |
| 68 | Washington N'l Bank, Boston, | 6,800 | 7,344 00 | 8,414 00 |
| 10 | First National Bank, Clinton, . | 1,000 | 1,250 00 | 1,120 00 |
| 51 | Franklin N'l Bank, Franklin, . | 5,100 | 5,610 00 | 5,715 00 |
| 4 | Leicester N'l Bank, Leicester, | 400 | 600 00 | 476 00 |
| 74 | Millbury N'l Bank, Millbury, . | 7,400 | 7,400 00 | 9,095 00 |
| 35 | Southbridge National Bank, Southbridge, . . . | 3,500 | 4,025 00 | 3,780 00 |
| 20 | City Nat'l Bank, Springfield, . | 2,000 | 2,800 00 | 2,800 00 |
| 20 | Westminster National Bank, Gardner, . . . . | 2,000 | 1,900 00 | 2,000 00 |
| 84 | Central N'l Bank, Worcester, | 8,400 | 12,180 00 | 9,167 50 |
| 142 | Citizens' N'l B'k, Worcester, . | 14,200 | 18,460 00 | 18,375 00 |
| 180 | City Nat'l Bank, Worcester, . | 18,000 | 26,100 00 | 18,000 00 |
| 12 | First Nat'l Bank, Worcester, . | 1,200 | 1,980 00 | 1,656 00 |
| 434 | Mechanics' N'l B'k, Worcester, | 43,400 | 39,060 00 | 50,787 69 |
| 123 | Quinsigamond National Bank, Worcester, . . . | 12,300 | 17,220 00 | 14,570 00 |
| 95 | Worcester N'l B'k, Worcester, | 9,500 | 13,775 00 | 10,222 00 |
| | | $511,500 | $585,756 88 | $608,163 19 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Albany R.R. 4s, . . | $50,000 | $52,500 00 | $50,000 00 |
| Boston & Maine R.R. 4s, . . . | 20,000 | 20,300 00 | 20,000 00 |
| Boston & Maine R.R. 4½s, . . | 75,000 | 86,625 00 | 75,000 00 |
| Concord & Claremont R.R. 4½s, . | 50,000 | 54,000 00 | 50,000 00 |
| Fitchburg R.R. 4s, . . . . . | 66,000 | 66,490 00 | 66,000 00 |
| Fitchburg R.R 5s, . . . . . | 19,000 | 19,830 00 | 19,000 00 |
| Maine Central R.R. 4s, . . . | 50,000 | 50,500 00 | 50,000 00 |
| Old Colony R.R. 4s, . . . . | 50,000 | 53,500 00 | 50,000 00 |
| St. Johnsbury & Lake Champlain R.R. 5s, . . . . . | 75,000 | 89,250 00 | 75,000 00 |
| Upper Coos R.R. 4½s, . . . . | 25,000 | 27,000 00 | 25,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 100,000 | 104,000 00 | 100,000 00 |
| | $580,000 | $623,995 00 | $580,000 00 |

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**Worcester Mechanics' Savings Bank** — Concluded.

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $120,061 61 | 2 per cent. | $25,000 00 | 4⅛ per cent. | $25,000 00 | 4¾ per cent. |
| 6,347 02 | 3 " | 329,500 00 | 4¼ " | 2,957,263 05 | 5 " |
| 50,000 00 | 3¾ " | 50,000 00 | 4⅜ " | 25,071 19 | 5½ " |
| 278,000 00 | 4 " | 364,400 00 | 4½ " | 25,000 00 | 6 " |

Number of loans which are of an amount not exceeding $3,000 each, 1,010
Aggregate amount of the same, . . . . . $1,476,593 77
Total number of loans upon real estate, . . . . . 1,231
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, . . . . . 252,974 97
Times for the dividends fixed by the by-laws: January 15 and July 15.
Rate and amount of each semi-annual dividend during the year ending Oct 31, 1895, . . { 2 per cent., $99,545 38 / 2 per cent., 101,999 48 } 201,544 86
Number of accounts opened during the year ending Oct. 31, 1895, 1,057
Number of accounts closed during the year ending Oct. 31, 1895, . 873
Total number of open accounts Oct. 31, 1895, . . . . 8,603
Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), . . . . . 11,525 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, . . . . . 707,553 62
Number of same, . . . . . 4,635
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, . . . . . 706,616 95
Number of same, . . . . . 6,352
Date of examination by commissioners: November 14.

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## WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 56.

AMASA NORCROSS, *President.* HENRY A. WILLIS, *Treasurer.*
BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AMASA NORCROSS, WILLIAM BAKER,
JAMES F. D. GARFIELD, ELLIOT N. CHOATE,
LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $967,300 00 | Deposits, | $3,655,881 23 |
| Bank stock as per schedule, | 98,100 00 | Guaranty fund, | 125,000 00 |
| Loans on bank stock, | 25,900 00 | Interest account, | 81,727 81 |
| Railroad bonds as per schedule, | 160,000 00 | Profit and loss account, | 47,861 37 |
| Real estate by foreclosure, | 5,526 63 | Rents, etc., | 633 90 |
| Loans on real estate, | 2,022,029 46 | | |
| Loans on personal security, | 365,131 18 | | |
| Loans to counties, cities or towns (notes), | 52,500 00 | | |
| Deposits in banks, on interest, | 204,494 26 | | |
| Judgment allowed, | 3,740 24 | | |
| Cash on hand, | 6,382 54 | | |
| | $3,911,104 31 | | $3,911,104 31 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| National Bank of the Commonwealth, Boston, | $131,728 19 |
| Rollstone National Bank, Fitchburg, | 72,766 07 |

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares Rollstone National Bank, Fitchburg, | $300 00 |
| On 5 shares Rollstone National Bank, Fitchburg, | 500 00 |
| On 11 shares Rollstone National Bank, Fitchburg, | 400 00 |
| On 6 shares Fitchburg National Bank, Fitchburg, | 2,000 00 |
| On 14 shares Wachusett National Bank, Fitchburg, | |

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**Worcester North Savings Institution, Fitchburg** — Continued.

| | |
|---|---|
| On 20 shares Wachusett National Bank, Fitchburg, | $2,000 00 |
| On 40 shares Wachusett National Bank, Fitchburg, | 4,000 00 |
| On 50 shares Wachusett National Bank, Fitchburg, | 5,000 00 |
| On 50 shares Wachusett National Bank, Fitchburg, | 5,000 00 |
| On 10 shares Wachusett National Bank, Fitchburg, | 6,000 00 |
| On 100 shares First National Bank, Ayer, | |
| On 10 shares Third National Bank, Boston, | 700 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $40,000 | $41,540 00 | $40,000 00 |
| of Boston, Mass., 4s, | 100,000 | 103,000 00 | 100,000 00 |
| of Canton, Ohio, 5s, | 51,500 | 53,448 00 | 51,500 00 |
| of Chelsea, Mass, 4s, | 25,000 | 25,500 00 | 25,000 00 |
| of Cleveland, Ohio, 5s, | 18,000 | 19,800 00 | 52,000 00 |
| of Cleveland, Ohio, 6s, | 12,000 | 12,180 00 | |
| of Cleveland, Ohio, 4s, | 20,000 | 20,600 00 | |
| of Dayton, Ohio, 4s, | 25,000 | 25,125 00 | 25,000 00* |
| of Dayton, Ohio, 5s, | 12,000 | 12,120 00 | 12,000 00* |
| of Fall River, Mass., 4s, | 30,000 | 31,050 00 | 30,000 00 |
| of Fall River, Mass., 5s, | 20,000 | 23,350 00 | 20,000 00 |
| of Fitchburg, Mass, 4s, | 100,000 | 104,500 00 | 100,000 00 |
| of Grand Rapids, Mich., 4½s, | 25,000 | 26,870 00 | 25,000 00 |
| of Lewiston, Me, 5s, | 10,000 | 11,850 00 | 10,000 00 |
| of Lynn, Mass., 5s, | 10,000 | 11,100 00 | 10,000 00 |
| of Meriden, Conn., 4s, | 25,000 | 25,750 00 | 25,000 00 |
| of Milwaukee, Wis., 5s, | 21,500 | 21,784 00 | 21,500 00 |
| of Montpelier, Vt., 4½s, | 27,000 | 27,000 00 | 27,000 00 |
| of New Bedford, Mass., 6s, | 20,000 | 22,700 00 | 21,300 00 |
| of Norwich, Conn., 7s, | 20,000 | 25,200 00 | 22,000 00 |
| of Portland, Me., 6s, | 15,000 | 17,600 00 | 15,000 00 |
| of Providence, R. I., 5s, | 50,000 | 57,500 00 | 54,000 00 |
| of Saginaw, Mich., 5s, | 12,000 | 12,060 00 | 12,000 00 |
| of Somerville, Mass., 4s, | 30,000 | 30,750 00 | 30,000 00 |
| of Springfield, Ohio., 5s, | 30,000 | 33,875 00 | 30,000 00 |
| of Terre Haute, Ind., 4½s, | 26,000 | 27,270 00 | 26,000 00 |
| of Woburn, Mass., 4s, | 30,000 | 30,450 00 | 30,000 00 |
| Town of Abington, Mass., 4s, | 4,000 | 4,000 00 | 4,000 00 |
| of Danvers, Mass., 5s, | 10,000 | 11,100 00 | 10,000 00 |
| of Greenfield, Mass. (Fire District), 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Lincoln, R. I., 4s, | 24,000 | 24,310 00 | 24,000 00 |
| of Needham, Mass., 4s, | 16,500 | 16,748 00 | 16,500 00 |
| of Wayland, Mass., 5s, | 10,000 | 10,300 00 | 10,000 00 |
| County of Middlesex, Mass., 4s, | 30,000 | 30,375 00 | 30,000 00 |
| United States 5s, | 50,000 | 57,312 00 | 53,500 00 |
| | $954,500 | $1,013,117 00 | $967,300 00 |

* Legal investments when made.

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**Worcester North Savings Institution, Fitchburg** — Continued.

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 100 | Atlas National Bank, Boston, . | $10,000 | $12,325 00 | $10,000 00 |
| 33 | Blackstone N'l Bank, Boston, | 3,300 | 3,300 00 | 3,300 00 |
| 100 | Boston Nat'l Bank, Boston, . | 10,000 | 10,062 00 | 10,000 00 |
| 50 | Continental N'l B'k, Boston, . | 5,000 | 5,400 00 | 5,000 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 8,012 00 | 5,000 00 |
| 100 | N'l B'k of Commerce, Boston, | 10,000 | 11,200 00 | 10,000 00 |
| 100 | National City Bank, Boston, . | 10,000 | 8,112 00 | 10,000 00 |
| 50 | National Eagle Bank, Boston, | 5,000 | 4,138 00 | 5,000 00 |
| 33 | National Webster B'k, Boston, | 3,300 | 3,432 00 | 3,300 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,450 00 | 5,000 00 |
| 25 | Fitchburg N'l B'k, Fitchburg, | 2,500 | 3,750 00 | 3,500 00 |
| 200 | Rollstone N'l Bank, Fitchburg, | 20,000 | 30,000 00 | 28,000 00 |
| | | $89,100 | $104,181 00 | $98,100 00 |

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston & Lowell R.R. 4s, . . | $30,000 | $30,600 00 | $30,000 00 |
| Fitchburg R.R. 5s, . . . . | 35,000 | 37,800 00 | 35,000 00 |
| Fitchburg R.R. 4s, . . . . | 25,000 | 25,125 00 | 25,000 00 |
| Maine Central R.R. 4½s, . . . | 23,000 | 24,840 00 | 23,000 00 |
| Maine Central R.R. 4s, . . . | 7,000 | 7,070 00 | 7,000 00 |
| Vermont & Massachusetts R.R. 5s, | 40,000 | 42,800 00 | 40,000 00 |
| | $160,000 | $168,235 00 | $160,000 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $204,494 26 | 2 per cent. | $501,000 00 | 4½ per cent. | $479,635 00 | 5½ per cent. |
| 56,300 00 | 4 " | 6,200 00 | 4¾ " | 39,325 00 | 6 " |
| 40,000 00 | 4¼ " | 1,343,100 64 | 5 " | | |

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**Worcester North Savings Institution, Fitchburg** — Concluded.

| | | |
|---|---|---|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | | $5,526 63 |
| Assessed value of the same, | | 6,300 00 |
| Net income received from same during year ending Oct. 31, 1895, | | 69 66 |
| Number of loans which are of an amount not exceeding $3,000 each, | 706 | |
| Aggregate amount of the same, | | 891,126 06 |
| Total number of loans upon real estate, | 814 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 178,041 34 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $65,545 95<br>2 per cent., 68,254 89 | 133,800 84 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 1,608 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 1,040 | |
| Total number of open accounts Oct. 31, 1895, | 9,199 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 9,745 60 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 683,738 47 |
| Number of same, | 7,972 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 554,532 89 |
| Number of same, | 5,889 | |
| Date of examination by commissioner: July 12. | | |

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## WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 25.

D. L. GILLETT, *President.* J. H. ASHLEY, *Treasurer.*

HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

D. L. GILLETT, L. R. NORTON,
O. B. PARKS, O. A. GRANGER.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also 7 to 8.30 P.M. on the tenth day of January, April, July and October.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Public funds as per schedule, | $121,000 00 | Deposits, | $1,166,198 88 |
| Bank stock as per schedule, | 25,400 00 | Guaranty fund, | 39,213 51 |
| Loans on bank stock, | 8,200 00 | Interest account, | 3,000 37 |
| Railroad bonds as per schedule, | 58,750 00 | Profit and loss account, | 14,025 19 |
| Loans on railroad stock, | 500 00 | | |
| Loans on real estate, | 695,200 97 | | |
| Loans on personal security, | 222,845 89 | | |
| Loans to counties, cities or towns (notes), | 16,700 00 | | |
| Deposits in banks, on interest, | 65,000 00 | | |
| Deposits in banks, not on interest, | 6,063 01 | | |
| Expense account, | 709 30 | | |
| Cash on hand, | 2,068 78 | | |
| | $1,222,437 95 | | $1,222,437 95 |

Cash on Deposit in Banks, amount in each: —

| | |
|---|---|
| City National Bank, Holyoke, | $10,000 00 |
| Agawam National Bank, Springfield, | 10,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 15,000 00 |
| City National Bank, Springfield, | 10,000 00 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Chicopee National Bank, Springfield, | 10,000 00 |
| Hampden National Bank, Westfield, | 6,063 01 |

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**Woronoco Savings Bank, Westfield** — Continued.

Loans on Bank Stock, amount on each: —

| | |
|---|---|
| On 3 shares First National Bank, Westfield, | $300 00 |
| On 1 share First National Bank, Westfield, | 300 00 |
| On 2 shares Hampden National Bank, Westfield, | |
| On 30 shares Hampden National Bank, Westfield, | 3,000 00 |
| On 3 shares Hampden National Bank, Westfield, | 300 00 |
| On 10 shares Hampden National Bank, Westfield, | 1,000 00 |
| On 33 shares Hampden National Bank, Westfield, | 3,300 00 |

Loans on Railroad Stock, amount on each: —

| | |
|---|---|
| On 2 shares Boston & Albany R.R., | $175 00 |
| On 1 share Boston & Albany R.R., | 125 00 |
| On 2 shares Boston & Albany R.R., | 200 00 |

*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| City of Akron, Ohio, 5s, | $15,000 | $15,125 00 | $15,000 00 |
| of East Saginaw, Mich., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Grand Rapids, Mich., 5s, | 20,000 | 22,200 00 | 20,000 00 |
| of Kansas City, Mo., 4½s, | 15,000 | 16,500 00 | 15,000 00 |
| of Peoria, Ill., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| Town of Westfield, Mass., 4s, | 20,000 | 20,237 50 | 20,000 00 |
| United States 4s, | 31,000 | 34,720 00 | 31,000 00 |
| | $121,000 | $128,882 50 | $121,000 00 |

*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|---|
| 50 | Hampshire County National Bank, Northampton, | $5,000 | $6,000 00 | $5,000 00 |
| 12 | Agawam N'l B'k, Springfield, | 1,200 | 1,200 00 | 1,200 00 |
| 13 | Chicopee N'l Bank, Springfield, | 1,300 | 1,950 00 | 1,300 00 |
| 40 | First National B'k, Springfield, | 4,000 | 4,200 00 | 4,000 00 |
| 86 | First National B'k, Westfield, | 8,600 | 11,180 00 | 8,600 00 |
| 53 | Hampden N'l B'k, Westfield, | 5,300 | 7,950 00 | 5,300 00 |
| | | $25,400 | $32,480 00 | $25,400 00 |

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**Woronoco Savings Bank, Westfield** — Concluded.

*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|---|---|---|
| Boston, Winthrop & Shore R.R. 5s, | $14,000 | $14,700 00 | $14,000 00 |
| Old Colony R.R. 6s, | 20,000 | 20,450 00 | 20,000 00 |
| Upper Coos R.R. 4s, | 25,000 | 23,925 00 | 24,750 00 |
| | $59,000 | $59,075 00 | $58,750 00 |

*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $20,000 00 | 3 per cent | $49,200 00 | 4 per cent. | $914,246 86 | 5 per cent. |
| 10,000 00 | 3¾ " | 15,000 00 | 4½ " | | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 392 | |
| Aggregate amount of the same, | | $506,851 86 |
| Total number of loans upon real estate, | 391 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1895, | | 56,296 52 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1895, | 2 per cent., $21,679 43<br>2 per cent., 22,132 19 | 43,811 62 |
| Number of accounts opened during the year ending Oct. 31, 1895, | 477 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 338 | |
| Total number of open accounts Oct. 31, 1895, | 2,895 | |
| Total expenses of the corporation for the year ending Oct. 31, 1895 (exclusive of taxes), | | 2,339 69 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1895, | | 238,185 23 |
| Number of same, | 2,209 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1895, | | 237,364 73 |
| Number of same, | 2,050 | |
| Date of examination by commissioners: May 9. | | |

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# CONSOLIDATED BALANCE SHEET

## October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| Public funds, | $67,827,426 46 | Deposits, | $439,269,861 15 |
| Loans on public funds, | 1,359,531 65 | Guaranty fund, | 18,061,542 48 |
| Bank stock, | 28,988,921 18 | Earnings undivided, | 8,861,434 70 |
| Loans on bank stock, | 1,875,297 26 | Due on mortgage loans, | 161,344 35 |
| Railroad bonds, | 48,576,552 23 | Sundry liabilities, | 72,540 04 |
| Loans on railroad bonds, | 204,350 00 | | |
| Loans on railroad stock, | 830,600 00 | | |
| Railroad notes, | 450,000 00 | | |
| Real estate (for banking purposes), | 3,824,401 13 | | |
| Real estate by foreclosure, | 1,539,190 76 | | |
| Loans on real estate, | 193,328,835 04 | | |
| Loans on personal security, | 89,746,536 36 | | |
| Loans to counties, cities and towns (notes), | 11,261,742 23 | | |
| Loans on depositors' books, | 53,944 25 | | |
| Deposits in banks, on interest, | 14,158,720 58 | | |
| Deposits in banks, not on interest, | 481,442 86 | | |
| Expense account, | 176,656 54 | | |
| Sundry assets,* | 512,798 37 | | |
| Cash on hand, | 1,229,775 82 | | |
| | $466,426,722 72 | | $466,426,722 72 |

* Consisting of interest and premium accounts, stocks taken to secure indebtedness, furniture and fixtures, etc.

| | |
|---|---|
| Gross amount of interest or profits received or earned during the year ending Oct. 31, 1895, | $20,596,223 22 |
| Aggregate amount of ordinary dividends for the year ending Oct. 31, 1895, | 15,904,066 73 |
| Average rate of ordinary dividends for the year ending Oct. 31, 1895, 4.03 + per cent. | |
| Aggregate amount of extra dividends for the year ending Oct. 31, 1895, | 121,826 71 |

*Rates of Ordinary Dividends paid by One Hundred and Eighty-five Banks.*†

| Number. | Rate. | Number. | Rate. | Number. | Rate. |
|---|---|---|---|---|---|
| 1, | 3 per cent. | 158, | 4 per cent. | 2, | 4⅜ per cent. |
| 1, | 3¼ " | 1, | 4⅛ " | 13, | 4½ " |
| 5, | 3½ " | 2, | 4¼ " | 2, | 5 " |

† Two savings banks which commenced business during the year have paid no dividends.

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*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---|---|---|---|---|---|
| $5,588 07 | 0 per cent. | $861,555 00 | 3⅝ per cent. | $116,891,791 19 | 5 per cent. |
| 154,109 63 | 1½ " | 50,000 00 | 3.65 " | 5,000 00 | 5⅛ " |
| 8,230,228 58 | 2 " | 8,506,225 53 | 3¾ " | 802,510 17 | 5¼ " |
| 44,808 35 | 2 4 10 " | 420,000 00 | 3 4-5 " | 2,500 00 | 5⅜ " |
| 50,000 00 | 2.475 " | 524,989 59 | 3⅞ " | 18,302,166 04 | 5½ " |
| 2,041,646 39 | 2½ " | 463,500 00 | 3 9-10 " | 73,406 00 | 5¾ " |
| 50,000 00 | 2⅝ " | 58,545,609 36 | 4 " | 28,883,590 64 | 6 " |
| 96,996 08 | 2¾ " | 1,608,500 00 | 4⅛ " | 34,000 00 | 6¼ " |
| 45,000 00 | 2⅞ " | 15,000 00 | 4 3-16 " | 118,989 00 | 6½ " |
| 2,149,008 10 | 3 " | 75,000 00 | 4 15-64 " | 350,297 04 | 7 " |
| 10,000 00 | 3⅛ " | 15,378,255 00 | 4¼ " | 22,810 00 | 7 3-10 " |
| 72,500 00 | 3¼ " | 521,700 00 | 4⅜ " | 3,350 00 | 7½ " |
| 50,000 00 | 3⅜ " | 34,040,301 84 | 4½ " | 7,310 44 | 8 " |
| 1,550,000 00 | 3 7-16 " | 166,600 00 | 4⅝ " | 1,500 00 | 10 " |
| 9,021,840 20 | 3½ " | 3,021,375 13 | 4¾ " | $313,269,557 37 | |

| | | |
|---|---|---|
| Number of loans which are of an amount not exceeding $3,000 each, | 61,800 | |
| Aggregate amount of the same, | | $71,831,569 29 |
| Total number of loans upon real estate, | 69,920 | |
| Number of accounts opened during the year ending Oct. 31, 1895, | 187,093 | |
| Number of accounts closed during the year ending Oct. 31, 1895, | 131,492 | |
| Total number of open accounts Oct. 31, 1895, | 1,302,479 | |
| Total amount of expenses for the year ending Oct. 31, 1895 (exclusive of taxes), | | 1,080,611 70 |
| Number of deposits, not including dividends, received during the year ending Oct. 31, 1895, | 1,214,171 | |
| Aggregate amount of the same, | | 80,768,468 89 |
| Number of withdrawals, including dividends, during the year ending Oct. 31, 1895, | 962,205 | |
| Aggregate amount of the same, | | 74,309,785 76 |

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# COMPARATIVE AGGREGATES.

| | 1894. One hundred and Eighty-five banks. | 1895. One hundred and Eighty-seven banks. | Increase. | Decrease. |
|---|---|---|---|---|
| Number of open accounts, | 1,247,090 | 1,302,479 | 55,389 | - |
| Amount of deposits, | $416,778,017 53 | $439,269,861 15 | $22,491,843 62 | - |
| Number of deposits (not including dividends), | 1,044,649 | 1,214,171 | 169,522 | - |
| Amount of same, | $74,946,570 01 | $80,768,468 89 | $5,821,898 88 | - |
| Number of withdrawals (including dividends), | 968,577 | 962,205 | - | 6,372 |
| Amount of same, | $74,124,697 33 | $74,309,785 76 | $185,088 43 | - |
| Number of accounts opened, | 168,458 | 187,093 | 18,635 | - |
| Number of accounts closed, | 135,872 | 131,492 | - | 4,380 |
| Profit and loss account, | $4,581,271 99 | $4,436,471 50 | - | $144,800 49 |
| Interest account, | 3,518,588 95 | 3,936,679 64 | $418,090 69 | - |
| Surplus account, | 306,825 73 | 400,105 52 | 93,279 79 | - |
| Premium account, | 35,432 64 | 28,617 06 | - | 6,815 58 |
| Rent account, | 48,818 28 | 59,560 98 | 10,742 70 | - |
| Due on unfinished mortgage loans, | 125,032 70 | 161,344 35 | 36,311 65 | - |
| Sundry liabilities, | 146,060 33 | 72,540 04 | - | 73,520 29 |
| Amount of guaranty fund, | 16,851,216 66 | 18,061,542 48 | 1,210,325 82 | - |
| Public funds, | 64,566,180 95 | 67,827,426 46 | 3,261,245 51 | - |
| Loans on public funds, | 1,356,540 00 | 1,359,531 65 | 2,991 65 | - |
| Bank stock, | 28,764,454 80 | 28,988,921 18 | 224,466 38 | - |
| Loans on bank stock, | 1,910,869 73 | 1,875,297 26 | - | 35,572 47 |
| Railroad bonds, | 47,464,412 55 | 48,576,552 23 | 1,112,139 68 | - |
| Loans on railroad bonds, | 987,150 00 | 204,350 00 | - | 782,800 00 |
| Loans on railroad stock, | 830,400 00 | 830,600 00 | 200 00 | - |
| Railroad notes, | 475,000 00 | 450,000 00 | - | 25,000 00 |
| Real estate for banking purposes, | 3,557,940 23 | 3,824,401 13 | 266,460 90 | - |
| Real estate by foreclosure, | 1,360,561 57 | 1,539,190 76 | 178,629 19 | - |
| Assessed value of the same, | 1,518,850 00 | 1,619,899 29 | 101,049 29 | - |

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| | | | | |
|---|---|---|---|---|
| Loans on mortgage of real estate, | 183,344,058 68 | 193,328,835 04 | 9,984,776 36 | - |
| Loans on personal security, | 78,917,602 76 | 89,746,536 36 | 10,828,933 60 | - |
| Loans to counties, cities and towns, | 10,294,620 14 | 11,261,742 23 | 967,122 09 | - |
| Loans on depositors' books, | 44,573 00 | 53,944 25 | 9,371 25 | - |
| Deposits in banks, on interest, | 16,099,886 54 | 14,158,720 58 | - | 1,941,165 96 |
| Deposits in banks, not on interest, | 498,700 84 | 481,442 86 | - | 17,257 98 |
| Cash on hand, | 1,285 640 57 | 1,229,775 82 | - | 55,864 75 |
| Aggregate amount of earnings, | 20,635,413 68 | 20,596,223 22 | - | 39,190 46 |
| Aggregate amount of ordinary dividends, | 15,665,211 87 | 15,904,066 73 | 238,854 86 | - |
| Average rate of ordinary dividends, | 4.06 + per cent. | 4.03 + per cent. | - | .03 + per cent. |
| Aggregate amount of extra dividends, | 105,752 02 | 121,826 71 | 16,074 69 | - |
| Number of loans not exceeding $3,000 each, | 59,519 | 61,800 | 2,281 | - |
| Amount of same, | 68,590,476 18 | 71,831,569 29 | 3,241,093 11 | - |
| Total number of loans upon real estate, | 66,682 | 69,920 | 3,238 | - |
| Total expenses (exclusive of taxes), | 1,028,838 01 | 1,080,611 70 | 51,773 69 | - |

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*TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1895, inclusive.*

[Returns first required by Acts 1834, Chapter 190.]

| YEAR. | No. of Banks. | Number of Deposit Accounts. | Increase in Number of Accounts over Previous Year. | Amount of Deposits. | Increase in Amount of Deposits over Previous Year. | Average to Each Account. | Population of Massachusetts. | Deposits to Each Person of Population. | Expense of Management. | Percentage of Expense to Total Deposits. |
|---|---|---|---|---|---|---|---|---|---|---|
| 1834, | 22 | 24,256 | – | $3,407,773 00 | – | $140 09 | 614,408* | $5 58 | $10,968 00 | |
| 1835, | 27 | 27,232 | 2,976 | 3,921,370 00 | $513,597 00 | 143 99 | – | – | 12,066 00 | |
| 1836, | 28 | 29,786 | 2,554 | 4,374,578 00 | 453,208 00 | 146 19 | – | – | 14,413 00 | .0033 |
| 1837, | 30 | 32,564 | 2,778 | 4,781,426 00 | 400,848 00 | 146 51 | – | – | 17,504 00 | |
| 1838, | 30 | 33,063 | 499 | 4,869,393 00 | 87,967 00 | 147 27 | – | – | 18,329 00 | |
| 1839, | 30 | 36,686 | 3,623 | 5,608,159 00 | 738,766 00 | 152 86 | – | – | 17,204 00 | |
| 1840, | 31 | 37,470 | 784 | 5,819,554 00 | 211,395 00 | 157 98 | 737,609 | 7 88 | 17,952 00 | |
| 1841, | 30 | 41,423 | 3,953 | 6,714,182 00 | 894,628 00 | 162 08 | – | – | 19,248 00 | |
| 1842, | – | 42,587 | 1,164 | 6,900,451 00 | 186,270 00 | 162 03 | – | – | – | |
| 1843, | 31 | 43,217 | 630 | 6,935,547 00 | 35,095 00 | 160 40 | – | – | 20,777 00 | |
| 1844, | 31 | 49,699 | 6,482 | 8,261,345 00 | 1,325,798 00 | 166 23 | – | – | 22,688 00 | .0029 |
| 1845, | 33 | 58,178 | 8,479 | 9,813,288 00 | 1,551,943 00 | 168 66 | – | – | 27,017 00 | |
| 1846, | 38 | 62,893 | 4,715 | 10,680,933 00 | 867,645 00 | 169 82 | – | – | 29,307 00 | |
| 1847, | 39 | 68,312 | 5,419 | 11,780,813 00 | 1,099,880 00 | 172 45 | – | – | 34,490 00 | |
| 1848, | 41 | 69,894 | 1,582 | 11,970,448 00 | 189,635 00 | 171 26 | – | – | 36,405 00 | |
| 1849, | 43 | 71,629 | 1,735 | 12,111,554 00 | 141,106 00 | 169 08 | – | – | 37,361 00 | |
| 1850, | 45 | 78,823 | 7,194 | 13,660,024 00 | 1,548,471 00 | 174 57 | 994,514 | 13 73 | 41,681 00 | |
| 1851, | 45 | 86,537 | 7,715 | 15,554,089 00 | 1,894,065 00 | 179 73 | – | – | 43,707 00 | |
| 1852, | 53 | 97,353 | 10,816 | 18,401,308 00 | 2,847,219 00 | 189 01 | – | – | 49,380 00 | .0026 |
| 1853, | 60 | 117,404 | 20,051 | 23,370,102 00 | 4,968,794 00 | 199 05 | – | – | 59,071 00 | |
| 1854, | 73 | 136,654 | 19,250 | 25,936,858 00 | 2,566,756 00 | 189 88 | – | – | 63,471 00 | |
| 1855, | 80 | 148,263 | 11,609 | 27,296,217 00 | 1,257,359 00 | 184 10 | 1,132,369 | 24 12 | 77,757 00 | |
| 1856, | 81 | 165,484 | 17,221 | 30,373,447 00 | 3,077,231 00 | 184 15 | – | – | 89,309 00 | .0028 |
| 1857, | 86 | 177,375 | 11,891 | 33,015,757 00 | 2,642,310 00 | 186 13 | – | – | 102,027 00 | |

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|---|---|---|---|---|---|---|---|---|---|---|---|
| 1858, | 86 | 182,655 | 5,280 | 33,914,972 00 | 899,215 00 | 185 67 | – | – | 105,339 00 | } | |
| 1859, | 86 | 205,409 | 22,754 | 39,424,419 00 | 5,509,647 00 | 191 93 | – | – | 107,951 00 | } | .0028 |
| 1860, | 89 | 230,068 | 24,659 | 45,054,236 00 | 5,629,817 00 | 195 83 | 1,232,065 | 35 59 | 112,264 00 | } | |
| 1861, | 93 | 225,058 | 5,010† | 44,785,439 00 | 268,797 00† | 198 99 | – | – | 120,886 00 | } | |
| 1862, | 93 | 248,900 | 23,842 | 50,403,674 00 | 5,618,235 00 | 202 50 | – | – | 135,783 00 | } | .0027 |
| 1863, | 95 | 272,219 | 23,319 | 56,883,828 00 | 6,480,154 00 | 208 92 | – | – | 140,713 00 | } | |
| 1864, | 97 | 291,616 | 19,397 | 62,557,604 30 | 5,673,775 75 | 214 52 | – | – | 184,739 77 | | .0029 |
| 1865, | 102 | 291,488 | 128† | 59,936,482 52 | 2,621,121 78† | 205 62 | 1,267,329 | 47 29 | 203,348 56 | | .0033 |
| 1866, | 102 | 316,853 | 25,365 | 67,732,264 31 | 7,795,281 79 | 213 76 | – | – | 219,257 03 | | .0032 |
| 1867, | 108 | 348,593 | 31,740 | 80,431,583 71 | 12,699,319 40 | 230 73 | – | – | 254,225 79 | } | .0031 |
| 1868, | 115 | 383,094 | 34,501 | 94,838,336 54 | 14,406,752 83 | 247 55 | – | – | 297,527 60 | } | |
| 1869, | 130 | 431,769 | 48,675 | 112,119,016 64 | 17,280,680 10 | 259 67 | – | – | 339,271 57 | | .0030 |
| 1870, | 139 | 488,797 | 57,028 | 135,745,097 54 | 23,626,080 90 | 277 71 | 1,457,352 | 93 14 | 375,734 09 | | .0027 |
| 1871, | 160 | 561,201 | 72,404 | 163,704,077 54 | 27,958,980 00 | 291 52 | – | – | 429,080 09 | | .0026 |
| 1872, | 172 | 630,246 | 69,045 | 184,797,313 92 | 21,093,236 38 | 293 21 | – | – | 469,681 80 | | .0025 |
| 1873, | 175 | 666,229 | 35,983 | 202,195,343 70 | 17,398,029 78 | 303 49 | – | – | 547,518 83 | | .0026 |
| 1874, | 179 | 702,099 | 35,870 | 217,452,120 84 | 15,256,777 14 | 309 71 | – | – | 644,682 68 | | .0029 |
| 1875, | 180 | 720,639 | 18,540 | 237,848,963 21 | 20,396,842 37 | 330 05 | 1,651,652 | 144 00 | 661,503 92 | | .00277 |
| 1876, | 180 | 739,289 | 18,650 | 243,340,642 75 | 5,491,679 54 | 329 15 | – | – | 657,858 72 | | .0027 |
| 1877, | 179 | 739,757 | 468 | 244,596,614 18 | 1,255,971 43 | 330 64 | – | – | 671,728 23 | | .00275 |
| 1878, | 168 | 674,251 | 65,506† | 209,860,631 18 | 34,735,983 00† | 311 25 | – | – | 606,550 23 | | .00289 |
| 1879, | 166 | 675,555 | 1,304 | 206,378,709 53 | 3,481,921 65† | 305 50 | – | – | 590,820 18 | | .00286 |
| 1880, | 164 | 706,395 | 30,840 | 218,047,922 37 | 11,669,212 84 | 308 68 | 1,783,086 | 122 29 | 581,274 35 | | .00271 |
| 1881, | 165 | 738,951 | 32,556 | 230,444,479 10 | 12,396,556 73 | 311 85 | – | – | 617,672 51 | | .00268 |
| 1882, | 166 | 772,518 | 33,567 | 241,311,362 49 | 10,866,883 39 | 312 37 | – | – | 619,829 24 | | .00257 |
| 1883, | 168 | 806,010 | 33,492 | 252,607,593 02 | 11,296,230 53 | 313 40 | – | – | 650,247 92 | | .00257 |
| 1884, | 168 | 826,008 | 19,998 | 262,720,146 97 | 10,112,553 95 | 318 06 | – | – | 658,690 60 | | .00257 |
| 1885, | 171 | 848,787 | 22,779 | 274,998,412 93 | 12,278,265 96 | 323 99 | 1,941,465 | 141 64 | 674,561 84 | | .00245 |
| 1886, | 172 | 906,039 | 57,252 | 291,197,900 96 | 16,199,488 03 | 321 40 | – | – | 698,087 72 | | .00239 |
| 1887, | 173 | 944,778 | 38,739 | 302,948,624 08 | 11,750,723 12 | 320 66 | – | – | 747,295 32 | | .00247 |
| 1888, | 176 | 983,202 | 38,424 | 315,185,070 57 | 12,236,446 49 | 320 57 | – | – | 783,158 82 | | .00248 |
| 1889, | 177 | 1,029,694 | 46,492 | 332,723,688 59 | 17,538,618 02 | 323 13 | – | – | 827,619 26 | | .00249 |
| 1890, | 179 | 1,083,817 | 54,123 | 353,592,937 24 | 20,869,248 65 | 326 24 | 2,238,943 | 157 92 | 850,978 56 | | .00241 |
| 1891, | 180 | 1,131,203 | 47,386 | 369,526,385 54 | 15,933,448 30 | 326 67 | – | – | 882,787 61 | | .00239 |
| 1892, | 184 | 1,189,936 | 58,733 | 393,019,862 08 | 23,493,476 54 | 330 29 | – | – | 936,829 59 | | .00238 |
| 1893, | 185 | 1,214,493 | 24,557 | 399,995,569 81 | 6,975,707 73 | 329 35 | – | – | 1,010,639 63 | | .00252 |
| 1894, | 185 | 1,247,090 | 32,597 | 416,778,017 53 | 16,782,447 72 | 334 20 | – | – | 1,028,338 01 | | .00246 |
| 1895, | 187 | 1,302,479 | 55,389 | 439,269,861 15 | 22,491,843 62 | 337 25 | 2,500,183 | 175 69 | 1,080,611 70 | | .00246 |

* In 1830.

† Decrease.

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# ABSTRACT OF THE ANNUAL REPORTS

OF

# SAFE DEPOSIT, LOAN

AND

# TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

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## AMERICAN LOAN AND TRUST COMPANY — BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. Endicott Peabody, *President.* E. A. Coffin, *Treasurer.*
N. W. Jordan, *Actuary.*

Balance Sheet October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| Bank stocks, | $62,244 38 | Capital stock, | $1,000,000 00 |
| Railroad stocks, | 5,800 00 | Surplus fund, | 500,000 00 |
| Railroad bonds, | 515,616 42 | Interest, | 63,666 62 |
| Miscellaneous bonds, | 450,422 50 | Discount, | 16,140 90 |
| Miscellaneous stocks, | 11,997 50 | Commissions, | 6,722 00 |
| Loans to corporations, | 626,419 04 | Fees for trustee services, | 20,622 71 |
| Time loans with collaterals, | 1,115,274 70 | Profit and loss, | 50,000 00 |
| Demand loans with collaterals, | 2,372,688 46 | Deposits: — | |
| Notes of individuals or firms, | 54,061 32 | Subject to check, | 3,978,417 21 |
| Expense account, | 19,174 39 | For payment of coupons, etc., | 340,789 14 |
| Overdrafts, | 2,836 60 | Certificates of deposit, | 20,985 67 |
| Cash: — | | Sinking funds, railroads, | 71,850 06 |
| In office, | 26,123 45 | Sinking funds, corporations, | 12,062 37 |
| In banks, | 818,699 92 | Dividends unpaid, | 102 00 |
| | $6,081,358 68 | | $6,081,358 68 |

Date of examination by commissioners: October 14, 15.

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## BAY STATE TRUST COMPANY — BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.* E. H. FERRY, *Secretary.*

ALFRED RODMAN, *Actuary.*

BALANCE SHEET NOVEMBER 6, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $113,000 00 | Capital stock, | $200,000 00 |
| State bonds, | 64,000 00 | Surplus fund, | 25,000 00 |
| City, county and town bonds, | 48,625 00 | Interest, | 36,018 72 |
| Loans to counties, cities and towns (notes), | 381,179 44 | Commissions (including rents of safe deposit vaults, | 4,828 54 |
| Railroad bonds, | 179,226 25 | Earnings undivided, | 16,765 93 |
| Miscellaneous bonds, | 16,250 00 | Deposits: — | |
| Loans on real estate, | 88,320 00 | Subject to check, | 2,295,918 43 |
| Loans to corporations, | 385,281 34 | For payment of coupons, etc., | 4,567 50 |
| Time loans with collaterals, | 341,775 00 | Sinking funds, corporations, | 4,007 33 |
| Demand loans with collaterals, | 307,400 00 | | |
| Notes of individuals or firms, | 120,000 00 | | |
| Expense account, | 7,899 83 | | |
| Taxes paid, | 2,793 20 | | |
| Safe deposit vaults, | 20,000 00 | | |
| Cash: — | | | |
| In office, | 47,994 99 | | |
| In banks, | 463,361 40 | | |
| | $2,587,106 45 | | $2,587,106 45 |

Date of examination by commissioners: May 15, 16.

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## BEACON TRUST COMPANY — BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.* WILLIAM R. WITHERLE, *Treasurer.*
GEORGE H. POOR, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $10,000 00 | Capital stock, | $200,000 00 |
| State bonds, | 7,000 00 | Earnings undivided, | 26,564 39 |
| City, county and town bonds, | 12,012 43 | Deposits: — | |
| Miscellaneous bonds, | 9,000 00 | Subject to check, | 541,795 66 |
| Loans on real estate, | 93,891 93 | Certificates of deposit, | 9,818 67 |
| Loans to corporations, | 104,864 13 | Certified checks, | 1,941 93 |
| Time loans with collaterals, | 140,812 89 | | |
| Demand loans with collaterals, | 77,545 90 | | |
| Notes of indivduals or firms, | 184,111 09 | | |
| Expense account, | 2,843 38 | | |
| Premium account, | 844 12 | | |
| Furniture and fixtures, | 1,000 00 | | |
| Overdrafts, | 93 67 | | |
| Cash: — | | | |
| In office, | 21,911 03 | | |
| In banks, | 114,190 08 | | |
| | $780,120 65 | | $780,120 65 |

Date of examination by commissioners: December 12.

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## BERKSHIRE LOAN AND TRUST COMPANY — PITTSFIELD.

Incorporated March 27, 1895. Commenced business July 11, 1895.

FRANK K. PADDOCK, *President.* C. W. KELLOGG, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $5,000 00 | Capital stock, | $100,000 00 |
| City, county and town bonds, | 10,000 00 | Surplus fund, | 25,000 00 |
| Miscellaneous bonds, | 7,000 00 | Earnings undivided, | 984 41 |
| Loans on real estate, | 3,500 00 | Deposits: — | |
| Loans to corporations, | 35,636 81 | Subject to check, | 84,294 10 |
| Time loans with collaterals, | 29,776 26 | Certificates of deposit, | 3,700 00 |
| Demand loans with collaterals, | 5,550 00 | Due to banks, | 1,863 81 |
| Notes of individuals or firms, | 82,526 66 | | |
| Safe deposit vaults, | 512 92 | | |
| Overdrafts, | 34 06 | | |
| Demand interest due, | 254 00 | | |
| Cash: — | | | |
| In office, | 13,377 45 | | |
| In banks, | 22,674 16 | | |
| | $215,842 32 | | $215,842 32 |

*Trust Department.*

| | | | |
|---|---|---|---|
| Bank stocks, | $4,243 00 | Trust accounts, | $4,463 00 |
| Savings bank deposit, | 220 00 | | |
| | $4,463 00 | | $4,463 00 |

Date of examination by commissioner: October 1.

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## B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY — FALL RIVER.

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.* ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 2, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $105,500 00 | Capital stock, | $400,000 00 |
| Loans to counties, cities and towns (notes), | 2,000 00 | Earnings undivided, | 17,230 70 |
| Railroad bonds, | 48,550 00 | Profit and loss, | 46,705 27 |
| Loans on real estate, | 81,100 00 | Deposits: — | |
| Loans to corporations, | 1,165,006 63 | Subject to check, | 1,386,447 76 |
| Time loans with collaterals, | 51,350 00 | | |
| Demand loans with collaterals, | 33,000 00 | | |
| Notes of individuals or firms, | 231,833 24 | | |
| Cash: — | | | |
| In office, | 38,043 86 | | |
| In banks, | 94,000 00 | | |
| | $1,850,383 73 | | $1,850,383 73 |

*Trust Department.*

| | | | |
|---|---|---|---|
| United States bonds, | $14,625 00 | Trust accounts, | $35,000 00 |
| Loans on real estate, | 19,000 00 | | |
| Cash on hand, | 1,375 00 | | |
| | $35,000 00 | | $35,000 00 |

Date of examination by commissioners: July 12.

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## BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.* FRANK C. MILES, *Treasurer.*

BALANCE SHEET NOVEMBER 11, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $200,000 00 | Capital stock, | $1,000,000 00 |
| City, county and town bonds, | 540,500 00 | Surplus fund, | 800,000 00 |
| Railroad bonds, | 621,000 00 | Earnings undivided, | 131,010 96 |
| Loans on real estate, | 1,108,562 00 | Profit and loss, | 210,265 17 |
| Time loans with collaterals, | 3,500,186 70 | Deposits: — | |
| Demand loans with collaterals, | 1,825,523 12 | Subject to check, | 6,835,523 68 |
| Expense account, | 33,451 45 | For payment of coupons, etc., | 65,069 82 |
| Cash: — | | Certificates of deposit, | 287,300 00 |
| In office, | 400,190 54 | Trust funds, | 51,235 78 |
| In banks, | 1,261,555 62 | Special trusts, | 101,153 50 |
| | | Certified checks, | 9,410 52 |
| | $9,490,969 43 | | $9,490,969 43 |

*Trust Department.*

| | | | |
|---|---|---|---|
| United States bonds, | $123,984 39 | Trust accounts, | $4,963,080 78 |
| City, county and town bonds, | 48,583 27 | Income, | 22,687 46 |
| Bank stocks, | 63,345 75 | | |
| Railroad bonds, | 562,958 62 | | |
| Railroad stocks, | 694,548 10 | | |
| Loans on real estate, | 2,275,266 27 | | |
| Notes, with collaterals or sureties, | 24,714 32 | | |
| Cash on hand, | 51,235 78 | | |
| Deposits in savings banks, | 10,817 72 | | |
| Water works bonds, | 7,000 00 | | |
| Manufacturing stocks, | 133,661 00 | | |
| Massachusetts Hospital Life Insurance Company, in trust, | 65,000 00 | | |
| Real estate, | 772,727 52 | | |
| Gas light company stock, | 2,500 00 | | |
| Sundry stocks and bonds, | 149,425 50 | | |
| | $4,985,768 24 | | $4,985,768 24 |

Date of examination by commissioners: December 18, 19.

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## CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY — CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

JOSEPH B. RUSSELL, *President.* LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $11,500 00 | Capital stock, | $100,000 00 |
| State bonds, | 10,000 00 | Interest and discount, | 7,433 95 |
| Bank stocks, | 5,785 00 | Earnings undivided, | 13,142 16 |
| Miscellaneous bonds, | 14,815 00 | Deposits: — | |
| Loans on real estate, | 10,000 00 | Subject to check, | 603,000 29 |
| Loans to corporations, | 138,500 00 | Certificates of deposit, | 500 00 |
| Time loans with collaterals, | 218,725 00 | | |
| Demand loans with collaterals, | 120,856 00 | | |
| Notes of individuals or firms, | 82,227 52 | | |
| Expense account, | 2,451 24 | | |
| Furniture and fixtures, | 2,500 00 | | |
| Safe deposit vaults, | 20,000 00 | | |
| Cash: — | | | |
| In office, | 27,277 18 | | |
| In banks, | 59,439 46 | | |
| | $724,076 40 | | $724,076 40 |

Date of examination by commissioner: August 7.

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## COLUMBIA TRUST COMPANY—EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

JOHN H. SULLIVAN, *President*. HORACE B. BUTLER, *Treasurer*.
JOHN L. BATES, *Secretary*.

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $40,000 00 | Capital stock, | $100,000 00 |
| City, county and town bonds, | 30,000 00 | Earnings undivided, | 2,443 04 |
| Loans on real estate, | 68,800 00 | Deposits: — | |
| Time loans with collaterals, | 10,000 00 | Subject to check, | 149,546 06 |
| Demand loans with collaterals, | 19,425 00 | Certificates of deposit, | 6,400 00 |
| Notes of individuals or firms, | 31,813 01 | | |
| Expense account, | 3,191 03 | | |
| Premium account, | 6,209 00 | | |
| Furniture and fixtures, | 465 32 | | |
| Safe deposit vaults, | 5,900 00 | | |
| Twenty-five shares in Enterprise Co-operative Bank, | 1,526 50 | | |
| Cash: — | | | |
| In office, | 4,885 46 | | |
| In banks, | 36,173 78 | | |
| | $258,389 10 | | $258,389 10 |

Date of examination by commissioners: November 11 and 12.

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## GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY— GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.* C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $11,750 00 | Capital stock, | $100,000 00 |
| State bonds, | 13,000 00 | Surplus fund, | 10,000 00 |
| City, county and town bonds, | 29,499 60 | Interest, | 6,004 28 |
| Bank stocks, | 14,567 35 | Discount, | 3,182 85 |
| Railroad bonds, | 6,000 00 | Profit and loss, | 5,970 64 |
| Miscellaneous bonds, | 20,000 00 | Deposits: — | |
| Miscellaneous stocks, | 13,072 07 | Subject to withdrawal on ten days' notice, | 481,639 69 |
| Loans on real estate, | 198,535 67 | Certificates of deposit, | 29,800 00 |
| Loans to corporations, | 47,060 00 | | |
| Time loans with collaterals, | 98,615 00 | | |
| Notes of individuals or firms, | 104,819 05 | | |
| Expense account, | 899 98 | | |
| Premium account, | 2,514 10 | | |
| Interest paid, | 3,104 14 | | |
| Safe deposit boxes, | 1,200 00 | | |
| Cash: — | | | |
| In office, | 2,450 14 | | |
| In banks, | 69,510 36 | | |
| | $636,597 46 | | $636,597 46 |

Date of examination by commissioner: February 7.

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## HAMPDEN LOAN AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

JOHN A. HALL, *President.* WM. G. MCINTYRE, *Treasurer.*

BALANCE SHEET NOVEMBER 4, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $10,000 00 | Capital stock, | $100,000 00 |
| Railroad bonds, | 7,800 00 | Interest, | 2,261 21 |
| Miscellaneous bonds, | 11,000 00 | Discount, | 7,141 28 |
| Loans to corporations, | 105,097 88 | Commissions, | 100 00 |
| Time loans with collaterals, | 15,000 00 | Premium account, | 187 39 |
| Demand loans with collaterals, | 29,150 00 | Deposits: — | |
| Notes of individuals or firms, | 143,124 31 | Subject to check, | 477,619 39 |
| Expense account, | 3,936 69 | Certificates of deposit, | 27,887 22 |
| Taxes paid, | 1,495 00 | | |
| Furniture and fixtures, | 1,209 00 | | |
| Kansas City, Mo., special warrants, | 11,412 43 | | |
| Cash: — | | | |
| In office, | 10,310 96 | | |
| In banks, | 265,660 22 | | |
| | $615,196 49 | | $615,196 49 |

Date of examination by commissioners: October 21.

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## HAVERHILL SAFE DEPOSIT AND TRUST COMPANY— HAVERHILL.

Incorporated March 24, 1891. Commenced business October 12, 1891.

CHARLES E. WIGGIN, *President.* O. E. LITTLE, *Treasurer.*
M. A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $10,000 00 | Capital stock, | $200,000 00 |
| Bank stocks, | 25,000 00 | Surplus fund, | 20,000 00 |
| Railroad bonds, | 10,000 00 | Interest, | 1,461 94 |
| Miscellaneous bonds, | 36,500 00 | Discount, | 5,045 63 |
| Loans on real estate, | 27,407 36 | Profit and loss, | 11,849 83 |
| Real estate owned, | 27,652 67 | Rents, | 1,154 50 |
| Loans to corporations, | 76,622 93 | Deposits: — | |
| Time loans with collaterals, | 37,981 21 | Payable on demand or with ten days' notice, | 357,167 12 |
| Demand loans with collaterals, | 18,425 00 | | |
| Notes of individuals or firms, | 238,926 49 | | |
| Expense account, | 1,496 30 | | |
| Premium account, | 1,235 00 | | |
| Taxes paid, | 567 80 | | |
| Interest paid, | 2,350 54 | | |
| Furniture and fixtures, | 2,000 00 | | |
| Safe deposit vaults, | 8,000 00 | | |
| Exchange, | 1 37 | | |
| Cash: — | | | |
| In office, | 10,378 98 | | |
| In banks, | 62,113 37 | | |
| | $596,679 02 | | $596,679 02 |

Date of examination by commissioner: June 11.

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## INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.* HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $572,000 00 | Capital stock, | $1,000,000 00 |
| State bonds, | 88,000 00 | Surplus fund, | 800,000 00 |
| City, county and town bonds, | 230,000 00 | Interest, | 16,302 37 |
| Bank stocks, | 11,595 00 | Discount, | 98,439 61 |
| Railroad stocks, | 39,480 00 | Commissions, | 3,084 08 |
| Railroad bonds, | 349,065 00 | Earnings undivided, | 37,185 79 |
| Miscellaneous bonds, | 144,940 00 | Profit and loss, | 174,977 14 |
| Miscellaneous stocks, | 123,190 00 | Guarantee account, | 100,000 00 |
| Loans on real estate, | 216,151 03 | Deposits: — | |
| Real estate owned, | 500,000 00 | Subject to check, | 7,583,931 27 |
| Loans to corporations, | 1,709,620 42 | For payment of coupons, etc., | 49,071 77 |
| Time loans with collaterals, | 1,280,920 47 | Certificates of deposit, | 344,893 68 |
| Demand loans with collaterals, | 839,923 05 | Sinking funds, corporations, | 361,831 57 |
| Notes of individuals or firms, | 2,411,987 42 | Dividends unpaid, | 80 00 |
| Expense account, | 18,236 28 | | |
| Interest paid, | 5,507 80 | | |
| Safe deposit vaults, | 50,000 00 | | |
| Overdrafts, | 299 88 | | |
| Stock of International Trust Company held for distribution, | 31,730 00 | | |
| Sinking fund bonds, | 314,176 69 | | |
| Cash: — | | | |
| In office, | 120,902 74 | | |
| In banks, | 1,482,071 50 | | |
| | $10,569 797 28 | | $10,569,797 28 |

*Trust Department.*

| | | | |
|---|---|---|---|
| United States bonds, | $3,000 00 | Trust accounts, | $1,161,141 54 |
| City, county and town bonds, | 103,409 43 | Income, | 13,025 33 |
| Bank stocks, | 22,400 88 | | |
| Railroad bonds, | 221,495 00 | | |
| Railroad stocks, | 42,469 69 | | |
| Loans on real estate, | 8,500 00 | | |
| Notes of corporations, | 255,000 00 | | |
| Cash on hand, | 53,706 00 | | |
| Manufacturing company stocks, | 402,902 87 | | |
| Endowments and bequests, | 60,750 00 | | |
| Real estate owned, | 533 00 | | |
| | $1,174,166 87 | | $1,174,166 87 |

Date of examination by commissioners: November 6, 7, 8.

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## LOWELL TRUST COMPANY—LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.* GEORGE T. SHELDON, *Treasurer.*
GEORGE M. HARRIGAN, *Actuary.* JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Railroad stocks, | $35,000 00 | Capital stock, | $125,000 00 |
| Railroad bonds, | 67,680 00 | Interest and discount, | 7,630 94 |
| Miscellaneous bonds, | 13,390 00 | Earnings undivided, | 23,085 97 |
| Miscellaneous stocks, | 39,435 42 | Deposits: — | |
| Loans on real estate, | 28,525 00 | Subject to check, | 1,226,371 92 |
| Loans to corporations, | 151,811 26 | Certificates of deposit, | 860 36 |
| Time loans with collaterals, | 74,526 76 | Time deposits, | 73,101 26 |
| Demand loans with collaterals, | 280,906 74 | Dividends unpaid, | 144 00 |
| Notes of individuals or firms, | 325,071 75 | | |
| Expense account, | 3,403 76 | | |
| Furniture and fixtures, | 4,702 40 | | |
| One-half interest in brush claim and bonds, owned jointly with Appleton National Bank, Lowell, | 6,750 00 | | |
| Cash: — | | | |
| In office, | 157,990 99 | | |
| In banks, | 267,000 37 | | |
| | $1,456,194 45 | | $1,456,194 45 |

Date of examination by commissioners: June 5, 6.

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## LYNN SAFE DEPOSIT AND TRUST COMPANY — LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.* JAMES E. JENKINS, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $15,000 00 | Capital stock, | $100,000 00 |
| Bank stocks, | 5,664 00 | Surplus fund, | 75,000 00 |
| Railroad bonds, | 66,590 00 | Profit and loss, | 1,409 37 |
| Miscellaneous bonds, | 100 00 | Deposits, | 783,611 08 |
| Loans on real estate, | 53,675 00 | | |
| Loans to corporations, | 32,250 00 | | |
| Time loans with collaterals, | 149,755 01 | | |
| Demand loans with collaterals, | 37,425 00 | | |
| Notes of individuals or firms, | 408,895 06 | | |
| Premium account, | 1,237 50 | | |
| Safe deposit vaults and fixtures, | 25,000 00 | | |
| Cash: — | | | |
| In office, | 25,990 93 | | |
| In banks, | 138,437 95 | | |
| | $960,020 45 | | $960,020 45 |

Date of examination by commissioner: June 13.

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## MANUFACTURERS' TRUST COMPANY—HOLYOKE.

Incorporated April 26, 1887. Commenced business March 25, 1895.

J. G. MACKINTOSH, *President.* A. G. MAGNA, *Treasurer.*
T. M. SHEPHERD, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans to corporations, | $186,393 91 | Capital stock, | $100,000 00 |
| Time loans with collaterals, | 2,800 00 | Interest, | 3,511 02 |
| Demand loans with collaterals, | 11,600 00 | Earnings undivided, | 2,858 63 |
| Notes of individuals or firms, | 18,251 29 | Deposits: — | |
| Expense account, | 824 51 | Subject to check, | 127,831 45 |
| Furniture and fixtures, | 2,500 00 | Certificates of deposit, | 33,026 06 |
| Overdrafts, | 129 45 | Due to banks, | 13,748 73 |
| Cash: — | | Reserve for taxes, | 500 00 |
| In office, | 20,680 50 | Treasurer's checks outstanding, | 1,705 00 |
| In banks, | 40,001 23 | | |
| | $283,180 89 | | $283,180 89 |

Date of examination by commissioner: October 23.

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## MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

ROBERT CODMAN, *President.* CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET NOVEMBER 1, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Mortgages, | $9,719,415 84 | Capital stock, | $500,000 00 |
| Collateral and personal loans, | 8,685,398 33 | Surplus fund, | 108,957 74 |
| Railroad bonds and notes, | 2,403,000 00 | Interest, | 1,202,125 03* |
| Bank stocks, | 129,867 50 | Deposits, | 19,998,125 64 |
| Railroad stocks, | 494,150 88 | Annuities on lives, | 880,411 97 |
| Real estate, | 600,000 00 | Mortgage guarantee fund, | 59,789 77 |
| Expense account, | 23,712 34 | | |
| Cash: — | | | |
| In banks, | 693,865 26 | | |
| | $22,749,410 15 | | $22,749,410 15 |

Date of examination by commissioners: December 27.

* Of this sum, $760,876.44 is the estimated interest on policies which is to be paid to depositors. Also ninety-six (96) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is received by this company and the accumulations of which are included in the sum above named.

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## MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President.* FRANK W. REYNOLDS, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $58,953 91 | Capital stock, | $1,000,000 00 |
| City, county and town bonds, | 4,074 00 | Surplus fund, | 200,000 00 |
| Miscellaneous bonds, | 172,131 41 | Earnings undivided, | 48,874 35 |
| Loans to corporations, | 971,293 54 | Profit and loss, | 21,704 30 |
| Time loans with collaterals, | 1,072,009 54 | Deposits: — | |
| Demand loans with collaterals, | 471,935 04 | Subject to check, | 1,966,558 88 |
| Notes of individuals or firms, | 365,416 05 | For payment of coupons, etc., | 8,525 25 |
| Expense account, | 8,156 64 | Certificates of deposit, | 146,112 21 |
| Cash: — | | Sinking funds, corporations, | 18,011 63 |
| In office, | 39,714 59 | | |
| In banks, | 246,101 90 | | |
| | $3,409,786 62 | | $3,409,786 62 |

Date of examination by commissioners: December 16.

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## MATTAPAN DEPOSIT AND TRUST COMPANY — SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President.* WM. S. FRETCH, Jr., *Secretary.*
GEORGE A. TYLER, *Actuary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $9,000 00 | Capital stock, | $100,000 00 |
| City, county and town bonds, | 15,900 00 | Surplus fund, | 12,000 00 |
| Railroad bonds, | 19,000 00 | Interest, | 9,856 89 |
| Loans on real estate, | 28,050 00 | Deposits: — | |
| Loans to corporations, | 76,851 94 | Subject to check, | 486,044 07 |
| Time loans with collaterals, | 96,000 00 | Certificates of deposit, | 28,090 00 |
| Demand loans with collaterals, | 138,800 00 | | |
| Notes of individuals or firms, | 138,912 50 | | |
| Expense account, | 2,558 25 | | |
| Furniture and fixtures, | 1,200 00 | | |
| Cash: — | | | |
| In office, | 27,552 33 | | |
| In banks, | 82,165 94 | | |
| | $635,990 96 | | $635,990 96 |

Date of examination by commissioner: September 23, 24.

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## MERCANTILE LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

HALES W. SUTER, *President.* RICHARD J. MONKS, *Actuary.*
JOHN E. GILCREAST, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $17,675 00 | Capital stock, | $250,000 00 |
| State bonds, | 10,000 00 | Surplus fund, | 6,001 10 |
| City, county and town bonds, | 15,695 00 | Interest, | 15,335 95 |
| Railroad stocks, | 8,800 00 | Earnings undivided, | 492 51 |
| Railroad bonds, | 23,202 00 | Deposits: — | |
| Miscellaneous bonds, | 1,000 00 | Subject to check, | 429,676 73 |
| Loans on real estate, | 23,750 00 | Certificates of deposit, | 71,480 23 |
| Loans to corporations, | 206,955 37 | Sinking funds, railroads, | 349 34 |
| Time loans with collaterals, | 141,225 00 | Dividends unpaid, | 20 00 |
| Demand loans with collaterals, | 65,150 00 | | |
| Notes of individuals or firms, | 40,847 43 | | |
| Expense account, | 8,828 89 | | |
| Furniture and fixtures, | 2,415 00 | | |
| State of Washington, warrants, | 5,228 34 | | |
| Cash: — | | | |
| In office, | 18,159 29 | | |
| In banks, | 184,424 54 | | |
| | $773,355 86 | | $773,355 86 |

*Trust Department.*

| | | | |
|---|---|---|---|
| City, county and town bonds, | $4,000 00 | Trust accounts, | $103,756 76 |
| Bank stocks, | 29,332 25 | Income, | 1,789 04 |
| Railroad stocks, | 2,355 00 | | |
| Loans on real estate, | 16,800 00 | | |
| Cash on hand, | 2,158 55 | | |
| Real estate, | 49,400 00 | | |
| Savings bank deposits, | 1,500 00 | | |
| | $105,545 80 | | $105,545 80 |

Date of examination by commissioner: September 23, 24.

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## MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY — LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

LARKIN T. TRULL, *President.* CHARLES L. KNAPP, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Miscellaneous bonds, | $50,000 00 | Capital stock, | $100,000 00 |
| Loans on real estate, | 19,700 00 | Interest, | 8,006 41 |
| Real estate owned, | 25,000 00 | Deposits: — | |
| Loans to corporations, | 39,850 37 | Subject to check, | 227,810 75 |
| Time loans with collaterals, | 5,127 08 | Deposit vaults, earnings, | 305 25 |
| Demand loans with collaterals, | 45,910 00 | | |
| Notes of individuals or firms, | 67,655 06 | | |
| Expense account, | 9,085 08 | | |
| Premium account, | 3,000 00 | | |
| Taxes paid, | 284 60 | | |
| Interest paid, | 1,848 10 | | |
| Furniture and fixtures, | 9,207 08 | | |
| Safe deposit vaults, | 20,000 00 | | |
| Overdrafts, | 496 98 | | |
| Rent, | 2,738 84 | | |
| Profit and loss, | 597 50 | | |
| Cash: — | | | |
| In office, | 8,782 49 | | |
| In banks, | 26,839 23 | | |
| | $336,122 41 | | $336,122 41 |

Date of examination by commissioner: May 17.

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## NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY—NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.* EDMUND W. BOURNE, *Cashier.*
EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 4, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $42,200 00 | Capital stock, | $200,000 00 |
| State bonds, | 26,250 00 | Surplus fund, | 21,000 00 |
| Loans to counties, cities and towns (notes), | 2,000 00 | Earnings undivided, | 2,136 40 |
| Bank stocks, | 2,149 00 | Profit and loss, | 378 55 |
| Railroad bonds, | 49,177 36 | Deposits: — | |
| Miscellaneous bonds, | 31,422 75 | Subject to check, | 541,852 78 |
| Miscellaneous stocks, | 700 47 | Dividends unpaid, | 28 00 |
| Loans on real estate, | 14,143 85 | National bank collection accounts, | 3,741 56 |
| Real estate owned, | 40,000 00 | | |
| Real estate by foreclosure, | 23,950 00 | | |
| Loans to corporations, | 120,627 24 | | |
| Time loans with collaterals, | 141,314 75 | | |
| Demand loans with collaterals, | 2,000 00 | | |
| Notes of individuals or firms, | 171,877 37 | | |
| Expense account, | 915 60 | | |
| Safe deposit vaults, | 10,000 00 | | |
| Stock of New Bedford Safe Deposit and Trust Company purchased and awaiting disposal, | 2,243 00 | | |
| Cash: — | | | |
| In office, | 39,664 72 | | |
| In banks, | 48,501 18 | | |
| | $769,137 29 | | $769,137 29 |

Date of examination by commissioners: June 28.

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## NEW ENGLAND TRUST COMPANY — BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, Jr., *President.* N. H. HENCHMAN, *Secretary.*
D. R. WHITNEY, *Actuary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $1,437,000 00 | Capital stock. | $1,000,000 00 |
| State bonds, | 589,000 00 | Guarantee fund, | 1,000,000 00 |
| City bonds, | 50,000 00 | Earnings undivided, | 181,668 41 |
| Railroad bonds, | 865,900 00 | Profit and loss, | 249,572 74 |
| Time loans with collaterals or sureties, | 9,572,793 97 | Deposits, | 15,966,293 30 |
| Demand loans with collaterals or sureties, | 1,356,920 00 | For payment of coupons, etc., | 120,188 77 |
| Expense account, | 48,406 76 | Sinking funds, railroads, | 106,584 25 |
| Accounts receivable, | 4,095 67 | | |
| Cash: — | | | |
| In office and in banks, | 4,700,191 07 | | |
| | $18,624,307 47 | | $18.624,307 47 |

*Trust Department.*

| | | | |
|---|---|---|---|
| United States bonds, | $1,130 45 | Trust accounts, | $2,015,204 70 |
| City and town bonds, | 45,210 68 | Income, | 34,076 67 |
| Bank stocks, | 106,456 27 | Dividends, | 1,534 81 |
| Railroad bonds, | 150,961 24 | | |
| Railroad stocks, | 349,548 59 | | |
| Loans on real estate, | 1,056,750 00 | | |
| Cash on hand, | 133,531 13 | | |
| Deposits in savings banks, | 5,836 07 | | |
| Manufacturing company stocks, | 11,055 00 | | |
| Miscellaneous stocks and bonds, | 41,757 06 | | |
| Policies (general trust fund), | 85,010 32 | | |
| Real estate (special trust), | 63,569 37 | | |
| | $2,050,816 18 | | $2,050,816 18 |

Date of examination by commissioners: April 30 and May 2.

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## NEWTON CENTRE TRUST COMPANY — NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.* H. K. DRESSER, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $10,000 00 | Capital stock, | $100,000 00 |
| State bonds, | 5,000 00 | Interest, | |
| Bank stocks, | 12,570 00 | Discount, | 3,733 56 |
| Loans on real estate, | 52,650 00 | Commissions, | 48 75 |
| Time loans with collaterals, | 27,386 94 | Earnings undivided, | 5,260 13 |
| Demand loans with collaterals, | 38,616 04 | Deposits: — | |
| Notes of individuals or firms, | 168,357 56 | Subject to check, | 266,316 65 |
| Expense account, | 1,115 30 | Certificates of deposit, | 6,698 00 |
| Premium account, | 2,486 00 | Box rents, | 15 00 |
| Interest paid, | 1,003 91 | Storage, | 41 50 |
| Overdrafts, | 37 28 | | |
| Cash: — | | | |
| In office, | 3,224 76 | | |
| In banks, | 59,685 80 | | |
| | $382,133 59 | | $382,133 59 |

Date of examination by commissioner: July 18.

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## OLD COLONY TRUST COMPANY — BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. Jefferson Coolidge, Jr., *President.* C. S. Tuckerman, *Treasurer.*
E. A. Phippen, *Secretary.*

Balance Sheet October 31, 1895.

| Assets. | | Liabilities. | |
|---|---|---|---|
| United States bonds, | $113,000 00 | Capital stock, | $1,000,000 00 |
| Railroad bonds, | 147,500 00 | Surplus fund, | 750,000 00 |
| Miscellaneous bonds, | 406,100 00 | Earnings undivided, | 155,688 39 |
| Time loans with collaterals, | 2,950,550 00 | Deposits: — | |
| Demand loans with collaterals or sureties, | 1,812,314 66 | Subject to check, | 12,100,930 47 |
| Other time loans, | 4,747,925 46 | For payment of coupons, etc., | 102,023 00 |
| Cash: — | | Certificates of deposit, | 16,778 42 |
| In office, | 917,077 39 | | |
| In banks, | 3,030,952 77 | | |
| | $14,125,420 28 | | $14,125,420 28 |

Date of examination by commissioners: December 5, 6.

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## PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST COMPANY—BROCKTON.

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

ZIBA C. KEITH, *President.* ISAAC N. NUTTER, *Treasurer.*
ROBERT O. HARRIS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| State bonds, | $20,000 00 | Capital stock, | $100,000 00 |
| City, county and town bonds, | 9,000 00 | Surplus fund, | 3,000 00 |
| Loans to counties, cities and towns (notes), | 2,000 00 | Interest, | 463 47 |
| Railroad bonds, | 4,525 00 | Earnings undivided, | 603 78 |
| Miscellaneous bonds, | 24,950 00 | Profit and loss, | 368 25 |
| Loans on real estate, | 44,740 00 | Deposits: — | |
| Real estate owned, | 25,000 00 | Subject to check, | 274,269 38 |
| Time loans with collaterals, | 50,491 93 | Certificates of deposit, | 117,120 06 |
| Demand loans with collaterals, | 76,618 63 | Dividends unpaid, | 44 00 |
| Notes of individuals or firms, | 121,919 21 | Due national banks, | 4,139 90 |
| Expense account, | 8,427 67 | | |
| Taxes paid, | 1,255 50 | | |
| Furniture and fixtures, | 10,750 00 | | |
| Safe deposit vaults, | 25,000 00 | | |
| Insurance, | 275 38 | | |
| Real estate improvement account, | 8,459 06 | | |
| Cash: — | | | |
| In office, | 13,903 03 | | |
| In banks, | 52,693 43 | | |
| | $500,008 84 | | $500,008 84 |

Date of examination by commissioner: November 4.

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## PURITAN TRUST COMPANY—BOSTON.

Incorporated March 21, 1892. Commenced business March 23, 1895.

ALBERT F. HAYWARD, *President.* WILLIAM R. DRESSER, *Treasurer.*
C. E. ROBERTS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $10,000 00 | Capital stock, | $200,000 00 |
| Bank stocks, | 1,280 00 | Discount, | 2,335 81 |
| Railroad bonds, | 3,000 00 | Earnings undivided, | 5,373 00 |
| Miscellaneous bonds, | 11,000 00 | Deposits, | 523,564 91 |
| Loans on real estate, | 5,000 00 | | |
| Loans to corporations, | 120,561 78 | | |
| Time loans with collaterals, | 34,145 71 | | |
| Demand loans with collaterals, | 88,213 10 | | |
| Notes of individuals or firms, | 321,414 31 | | |
| Expense account, | 925 22 | | |
| Premium account, | 2,969 08 | | |
| Interest paid, | 485 76 | | |
| Furniture and fixtures, | 10,000 00 | | |
| Overdrafts, | 356 42 | | |
| Cash: — | | | |
| In office, | 31,504 36 | | |
| In banks, | 90,417 98 | | |
| | $731,273 72 | | $731,273 72 |

Date of examination by commissioners: October 3, 4.

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## SECURITY SAFE DEPOSIT AND TRUST COMPANY — LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.* A. C. R. SMITH, *Treasurer.*
N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $25,750 00 | Capital stock, | $200,000 00 |
| City, county and town bonds, | 9,750 00 | Surplus fund, | 70,000 00 |
| Bank stocks, | 10,200 00 | Interest, | 4,059 05 |
| Miscellaneous bonds, | 61,245 00 | Discount, | 15,106 46 |
| Miscellaneous stocks, | 14,250 00 | Earnings undivided, | 327 00 |
| Loans on real estate, | 90,467 00 | Profit and loss, | 10,963 82 |
| Loans to corporations, | 65,000 00 | Deposits, | 855,925 29 |
| Time loans with collaterals, | 263,576 78 | Certificates of deposit, | 234,673 90 |
| Demand loans with collaterals, | 31,300 00 | Safe deposit vault sinking fund, | 2,155 06 |
| Notes of individuals or firms, | 618,699 72 | | |
| Expense account, | 3,521 15 | | |
| Premium account, | 2,250 00 | | |
| Taxes paid, | 1,634 00 | | |
| Interest paid, | 9,521 95 | | |
| Furniture and fixtures, | 26,500 00 | | |
| Cash: — | | | |
| In office, | 34,891 17 | | |
| In banks, | 124,653 81 | | |
| | $1,393,210 58 | | $1,393,210 58 |

*Trust Department.*

| | | | |
|---|---|---|---|
| Bank stocks, | $8,624 00 | Trust accounts, | $24,164 91 |
| Loans on real estate, | 13,900 00 | | |
| Cash on hand, | 515 91 | | |
| Naumkeag Steam Cotton Company stock, | 1,125 00 | | |
| | $24,164 91 | | $24,164 91 |

Date of examination by commissioner: June 4.

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## SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.* W. A. LINCOLN, *Treasurer.*

BALANCE SHEET NOVEMBER 1, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $141,125 00 | Capital stock, | $500,000 00 |
| State bonds, | 50,000 00 | Surplus fund, | 150,000 00 |
| City, county and town bonds, | 30,300 00 | Interest and discount, | 6,904 77 |
| Bank stocks, | 5,200 00 | Commissions, | 663 87 |
| Railroad bonds, | 38,200 00 | Earnings undivided, | 1,187 15 |
| Miscellaneous bonds, | 9,270 00 | Reserve for taxes, | 3,900 00 |
| Loans to corporations, | 954,609 27 | Deposits: — | |
| Time loans with collaterals, | 132,806 00 | Subject to check, | 1,183,822 08 |
| Demand loans with collaterals, | 433,775 90 | Certificates of deposit, | 526,721 22 |
| Notes of individuals or firms, | 339,460 11 | Certified checks, | 194 24 |
| Expense account, | 1,937 74 | Due to banks, | 30,357 58 |
| Furniture and fixtures and safe deposit vaults, | 25,000 00 | Treasurer's checks outstanding, | 5,319 43 |
| Due from banks, | 2,420 32 | | |
| Accounts receivable, | 8,733 16 | | |
| Cash: — | | | |
| In office, | 94,828 72 | | |
| In banks, | 141,404 12 | | |
| | $2,409,070 34 | | $2,409,070 34 |

*Trust Department.*

| | | | |
|---|---|---|---|
| City, county and town bonds, | $6,000 00 | Trust accounts, | $120,956 76 |
| Bank stocks, | 4,460 00 | Income, | 135 28 |
| Railroad bonds, | 10,000 00 | | |
| Railroad stocks, | 2,100 00 | | |
| Loans on real estate, | 85,670 00 | | |
| Cash on hand, | 304 20 | | |
| Savings bank deposits, | 1,457 84 | | |
| Real estate, | 11,100 00 | | |
| | $121,092 04 | | $121,092 04 |

Date of examination by commissioners: October 23.

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## STATE STREET SAFE DEPOSIT AND TRUST COMPANY —BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.* CHARLES LOWELL, *Actuary and Treasurer.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $38,168 95 | Capital stock, | $300,000 00 |
| State bonds, | 45,000 00 | Commissions, | 6 42 |
| City, county and town bonds, | 40,980 00 | Earnings undivided, | 24,643 06 |
| Loans to counties, cities and towns (notes), | 11,800 00 | Deposits:— | |
| Bank stocks, | 26,460 00 | Subject to check, | 1,111,575 96 |
| Railroad stocks, | 34,138 45 | For payment of coupons, etc., | 8,107 84 |
| Railroad bonds, | 37,933 89 | Certificates of deposit, | 1,160 62 |
| Miscellaneous bonds, | 7,025 00 | Dividends unpaid, | 34 00 |
| Miscellaneous stocks, | 7,250 00 | Taxes, | 4,551 00 |
| Loans on real estate, | 13,000 00 | | |
| Loans to corporations, | 219,580 00 | | |
| Time loans with collaterals, | 397,809 39 | | |
| Demand loans with collaterals, | 411,429 64 | | |
| Expense account, | 296 57 | | |
| Overdrafts, | 108 83 | | |
| Cash:— | | | |
| In office, | 30,039 07 | | |
| In banks, | 129,059 11 | | |
| | $1,450,078 90 | | $1,450,078 90 |

*Trust Department.*

| | | | |
|---|---|---|---|
| City, county and town bonds, | $2,090 25 | Trust accounts, | $184,293 02 |
| Bank stocks, | 4,306 00 | Income, | 1,402 19 |
| Railroad bonds, | 3,400 00 | | |
| Railroad stocks, | 100,079 85 | | |
| Loans on real estate, | 22,100 00 | | |
| Certificates of deposit, | 25,343 70 | | |
| Cash on hand, | 1,654 41 | | |
| Deposits in savings banks, | 1,001 00 | | |
| Real estate, | 2,000 00 | | |
| Massachusetts Hospital Life Insurance Company annuity, | 15,800 00 | | |
| Miscellaneous stocks and bonds, | 7,920 00 | | |
| | $185,695 21 | | $185,695 21 |

Date of examination by commissioners: July 8, 9.

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## UNION LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business March 25, 1895.

W. A. CLARK, Jr., *President.* FRED HOWARD PORTER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans to corporations, | $38,043 50 | Capital stock, | $100,000 00 |
| Time loans with collaterals, | 35,080 00 | Earnings undivided, | 6,496 70 |
| Demand loans with collaterals, | 26,200 00 | Deposits: — | |
| Notes of individuals or firms, | 71,361 32 | Subject to check, | 52,310 89 |
| Expense account, | 968 14 | Certificates of deposit, | 27,866 19 |
| Furniture and fixtures, | 302 86 | | |
| Cash: — | | | |
| In office, | 2,150 11 | | |
| In banks, | 12,567 85 | | |
| | $186,673 78 | | $186,673 78 |

Date of examination by commissioners: September 10.

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## UNITED STATES TRUST COMPANY—BOSTON.

Incorporated April 15, 1887. Commenced business March 4, 1895.

A. C. RATSHESKY, *President.* I. A. RATSHESKY, *Treasurer.*

W. H. HIDDEN, Jr., *Actuary.*

### BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| United States bonds, | $25,000 00 | Capital stock, | $200,000 00 |
| Loans on real estate, | 163,200 00 | Surplus fund, | 50,000 00 |
| Loans to corporations, | 171,996 31 | Interest, | 30,199 60 |
| Time loans with collaterals, | 83,450 00 | Deposits: — | |
| Demand loans with collaterals, | 82,225 00 | Subject to check, | 1,113,042 61 |
| Notes of individuals or firms, | 575,767 58 | Certificates of deposit, | 40,750 00 |
| Expense account, | 14,215 85 | | |
| Premium account, | 4,781 25 | | |
| Furniture and fixtures, | 7,594 39 | | |
| Cash: — | | | |
| In office, | 25,434 21 | | |
| In banks, | 280,327 62 | | |
| | $1,433,992 21 | | $1,433,992 21 |

*Trust Department.*

| | | | |
|---|---|---|---|
| Cash on hand, | $132 53 | Trust accounts, | $22,347 09 |
| Real estate, | 21,655 80 | | |
| Income, | 558 76 | | |
| | $22,347 09 | | $22,347 09 |

Date of examination by commissioners: October 16, 17.

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## WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President.* SAMUEL H. CLARY, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1895.

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Bank stocks, | $13,400 00 | Capital stock, | $200,000 00 |
| Railroad bonds, | 152,000 00 | Surplus fund, | 100,000 00 |
| Loans on real estate, | 54,250 00 | Interest, | 2,821 43 |
| Real estate owned, | 60,000 00 | Commissions, | 258 45 |
| Loans to corporations, | 1,218,661 31 | Earnings undivided, | 2,910 00 |
| Time loans with collaterals, | 132,625 00 | Profit and loss, | 18,601 52 |
| Demand loans with collaterals, | 31,624 39 | Deposits: — | |
| Notes of individuals or firms, | 533,467 89 | Subject to check, | 2,205,243 95 |
| Expense account, | 1,740 20 | Certificates of deposit, | 700 00 |
| Safe deposit vaults, | 20,000 00 | Dividends unpaid, | 27 00 |
| Clearing house fund, | 1,000 00 | | |
| Cash: — | | | |
| In office, | 159,287 53 | | |
| In banks, | 152,506 03 | | |
| | $2,530,562 35 | | $2,530,562 35 |

*Trust Department.*

| | | | |
|---|---|---|---|
| City, county and town bonds, | $85,190 00 | Trust accounts, | $786,904 15 |
| Bank stocks, | 33,399 00 | Income, | 745 57 |
| Railroad bonds, | 122,510 00 | | |
| Railroad stocks, | 150,296 65 | | |
| Loans on real estate, | 236,700 00 | | |
| Notes of corporations, | 50,000 00 | | |
| Notes, with collaterals or sureties, | 14,025 73 | | |
| Cash on hand, | 4,102 91 | | |
| Real estate, | 55,600 00 | | |
| Savings bank deposits, | 11,075 43 | | |
| Miscellaneous bonds, | 5,000 00 | | |
| Miscellaneous stocks, | 19,750 00 | | |
| | $787,649 72 | | $787,649 72 |

Date of examination by commissioners: October 11.

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*List of Safe Deposit, Loan and Trust Companies chartered by this Commonwealth and now transacting Business, giving the Amount of Capital, Surplus, Deposits, Trust Funds, etc., Oct. 31, 1895.*

| Name of Company. | Date of Incorporation. | Capital. | Surplus or Guaranty Fund. | Undivided Earnings. | Deposits. | Trust Funds. | Cash on Hand and in Banks. |
|---|---|---|---|---|---|---|---|
| American Loan and Trust Company, Boston, | Mar. 12, 1881, | $1,000,000 00 | $500,000 00 | $157,152 23 | $4,340,192 02 | - | $844,823 37 |
| Bay State Trust Company, Boston, | April 4, 1887, | 200,000 00 | 25,000 00 | 57,613 19 | 2,300,485 93 | - | 511,356 39 |
| Beacon Trust Company, Boston, | June 14, 1892, | 200,000 00 | - | 26,564 39 | 553,556 26 | - | 136,101 11 |
| Berkshire Loan and Trust Company, Pittsfield, | Mar. 27, 1895, | 100,000 00 | 25,000 00 | 984 41 | 87,994 10 | $4,463 00 | 36,051 61 |
| B. M. C. Durfee Safe Deposit and Trust Company, Fall River, | Mar. 16, 1887, | 400,000 00 | - | 63,935 97 | 1,386,447 76 | 35,000 00 | 132,043 86 |
| Boston Safe Deposit and Trust Company, Boston, | April 13, 1867, | 1,000,000 00 | 800,000 00 | 341,276 13 | 7,349,693 30 | 4,985,768 24 | 1,661,746 16 |
| Cambridge Safe Deposit and Trust Company, Cambridge, | May 8, 1890, | 100,000 00 | - | 20,576 11 | 603,500 29 | - | 86,716 64 |
| Columbia Trust Company, East Boston, | June 14, 1892, | 100,000 00 | - | 2,443 04 | 155,946 06 | - | 41,059 24 |
| Gloucester Safe Deposit and Trust Company, Gloucester, | Feb. 20, 1891, | 100,000 00 | 10,000 00 | 15,157 77 | 511,439 69 | - | 71,960 50 |
| Hampden Loan and Trust Company, Springfield, | June 1, 1887, | 100,000 00 | - | 9,502 49 | 505,506 61 | - | 275,971 18 |
| Haverhill Safe Deposit and Trust Company, Haverhill, | Mar. 24, 1891, | 200,000 00 | 20,000 00 | 19,511 90 | 357,167 12 | - | 72,492 35 |
| International Trust Company, Boston, | Mar. 25, 1879, | 1,000,000 00 | 900,000 00 | 329,988 99 | 7,977,896 72 | 1,174,166 87 | 1,602,974 24 |
| Lowell Trust Company, Lowell, | May 23, 1890, | 125,000 00 | - | 30,716 91 | 1,300,333 54 | - | 424,991 36 |
| Lynn Safe Deposit and Trust Company, Lynn, | April 20, 1887, | 100,000 00 | 75,000 00 | 1,409 37 | 783,611 08 | - | 164,428 88 |
| Manufacturers' Trust Company, Holyoke, | April 26, 1887, | 100,000 00 | - | 6,369 65 | 162,562 51 | - | 60,681 73 |
| Massachusetts Hospital Life Insurance Company, Boston, | Feb. 24, 1818, | 500,000 00 | 168,747 51 | 1,202,125 03 | 19,998,125 64 | - | 693,865 26 |
| Massachusetts Loan and Trust Company, Boston, | June 3, 1870, | 1,000,000 00 | 200,000 00 | 70,578 65 | 2,121,196 34 | - | 285,816 49 |
| Mattapan Deposit and Trust Company, South Boston, | Mar. 7, 1891, | 100,000 00 | 12,000 00 | 9,856 89 | 514,134 07 | - | 109,718 27 |

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| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Mercantile Loan and Trust Company, Boston, | May 29, 1888, | 250,000 00 | 6,001 10 | 15,828 46 | 501,156 96 | 105,545 80 | 202,583 83 |
| Middlesex Safe Deposit and Trust Company, Lowell, | May 29, 1888, | 100,000 00 | - | 8,311 66 | 227,810 75 | - | 35,621 72 |
| New Bedford Safe Deposit and Trust Company, New Bedford, | Mar. 2, 1887, | 200,000 00 | 21,000 00 | 2,514 95 | 541,852 78 | - | 88,165 90 |
| New England Trust Company, Boston, | April 22, 1869, | 1,000,000 00 | 1,000,000 00 | 431,241 15 | 16,086,482 07 | 2,050,816 18 | 4,700,191 07 |
| Newton Centre Trust Company, Newton Centre, | Mar. 22, 1894, | 100,000 00 | - | 9,118 94 | 273,014 65 | - | 62,910 56 |
| Old Colony Trust Company, Boston, | May 8, 1890, | 1,000,000 00 | 750,000 00 | 155,688 39 | 12,219,731 89 | - | 3,948,030 16 |
| Plymouth County Safe Deposit and Trust Company, Brockton, | June 14, 1892, | 100,000 00 | 3,000 00 | 1,435 50 | 391,389 44 | - | 66,596 46 |
| Puritan Trust Company, Boston, | June 14, 1892, | 200,000 00 | - | 7,708 81 | 523,564 91 | - | 121,922 34 |
| Security Safe Deposit and Trust Company, Lynn, | April 26, 1890, | 200,000 00 | 70,000 00 | 30,456 33 | 1,090,599 19 | 24,164 91 | 159,544 98 |
| Springfield Safe Deposit and Trust Company, Springfield, | June 18, 1885, | 500,000 00 | 150,000 00 | 8,755 79 | 1,710,737 54 | 121,092 04 | 236,232 84 |
| State Street Safe Deposit and Trust Company, Boston, | April 13, 1891, | 300,000 00 | - | 24,649 48 | 1,120,844 42 | 185,695 21 | 159,098 18 |
| Union Loan and Trust Company, Boston, | May 29, 1888, | 100,000 00 | - | 6,496 70 | 80,177 08 | - | 14,717 96 |
| United States Trust Company, Boston, | April 15, 1887, | 200,000 00 | 50,000 00 | 30,199 60 | 1,153,792 61 | 22,347 09 | 305,761 83 |
| Worcester Safe Deposit and Trust Company, Worcester, | Mar. 16, 1868, | 200,000 00 | 100,000 00 | 24,591 40 | 2,205,943 95 | 787,649 72 | 311,793 56 |
| | | $10,875,000 00 | $4,885,748 61 | $3,122,760 28 | $89,136,887 28 | $9,496,709 06 | $17,625,970 03 |

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# APPENDIX.

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# STATUTES

RELATING TO

# SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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# STATUTES

RELATING TO

# SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 317, Acts of 1894.]


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## BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Commissioners of savings banks, appointment, tenure of office, etc. P. S., 116, 1. 1889, 321.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof.

Compensation and allowances. P. S., 116, 2. 1886, 252. 1889, 77, 321. 1892, 248.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars, that of the other commissioners three thousand dollars each. The board may employ two clerks; the annual salary of the first clerk shall be two thousand dollars, that of the second clerk one thousand two hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the discharge of its official duties.

To visit and examine every bank annually. P. S., 116, 3. 1888, 51.

SECTION 3. The commissioners, or one of them, shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for sav-

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ings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

May summon and examine officers, etc.; penalty for obstructing commissioner, etc. P. S., 116, 4.

SECTION 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

To examine bank on request of five officers or creditors, etc. P. S., 116, 5.

SECTION 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

Proceedings when bank is insolvent, or in a hazardous condition. P. S., 116, 6.

SECTION 6. The commissioners, if upon any examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of

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the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of property to be made and delivered to receivers, etc. P. S., 116, 7.

SECTION 7. When receivers are so appointed the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine accounts, etc., of receivers annually. P. S., 116, 8.

SECTION 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all said receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

To report violations of law. P. S., 116, 9.

SECTION 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any

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law in relation to savings banks or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

To report violations of law by receivers. P. S., 116, 10.

SECTION 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Powers and duties of savings banks and institutions for savings. P. S., 116, 11.

SECTION 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

General court may make further regulations, etc. P. S., 116, 12.

SECTION 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit the same to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

Penalty for obstructing examination.

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OFFICERS AND MEETINGS.

Officers.
P. S., 116, 13.

SECTION 13. The officers of every such corporation shall consist of a president, one or more vice presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer to give bond, etc.
P. S., 116, 14.
1886, 93.
1889, 180.
1893, 254, § 1.

SECTION 14. The treasurer shall give bond for the faithful discharge of his duties, to the satisfaction of the trustees, and shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said board of any change thereafter made therein. If a treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as said board may approve. The treasurer of every such corporation shall give a new bond as often as once in five years. The provisions of this section shall apply also to vice treasurers and assistant treasurers, if such offices are created under the provisions of section thirteen.

Choice and appointment of officers.
P. S., 116, 15.

SECTION 15. The officers of every such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meetings to be holden at such time as the by-laws direct, anything in its char-

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ter to the contrary notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office; and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Vacancies.

Clerk to notify persons elected, and publish list.

Penalty. P. S., 116, 15. 1893, 254, § 2.

SECTION 16. Every such corporation may at any time hold special meetings by order of its trustees; and its clerk shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Special meetings. P. S., 116, 16. 1884, 150.

SECTION 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the clerk a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting. Such action and vote recorded shall

Members. P. S., 116, 17. 1888, 120. 1890, 222.

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be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees.

SECTION 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Quorum, statement of condition, records, etc.
P. S., 116, 18.
1888, 96.
137 Mass. 439.

Names of investing officers to be published, etc.
1882, 50.

BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.

Business to be transacted at banking house only, etc.
1884, 253.
1889, 91.

SECTION 19. Every such corporation shall carry on its usual business at its banking house only, and no deposit shall be received nor payment on account of deposits be

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made by such corporation or by any person on its account in any other place than at its banking house, which shall be in the city or town in which such corporation is established: *provided, however*, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located. Proviso.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 20. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to one thousand six hundred dollars; and thereafter upon no greater sum than one thousand six hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate court or by order of any court. Amount of certain deposits limited. P. S., 116, 19. 1889, 86 and 449.

SECTION 21. Deposits and the income derived therefrom shall be invested only as follows: — Investment of deposits, etc. P. S., 116, 20.

*First.* On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate; but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation. First mortgages of real estate. P. S., 116, 20, cl. 1.

*Second. a.* In the public funds of the United States, or of any of the New England states, or of the state of New York. Public funds. P. S., 116, 20, cl. 2. 140 Mass. 535.

*b.* In the bonds or notes of any county, city or town of this Commonwealth. P. S., 116, 20, cl. 2.

*c.* In the bonds or notes of any incorporated district in this Commonwealth whose net indebtedness does not ex- 1885, 111.

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ceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

P. S., 116, 20, cl. 2.

*d.* In the bonds or notes of any city of the states of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent. of such valuation.

P. S., 116, 20, cl. 2.

*e.* In the notes of any citizen of this Commonwealth with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, 124. 1888, 90. 1890, 369.

*f.* In the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and of the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.*

Net indebtedness. 1883, 127.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

* See page xxx for additional investments.

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*Third.* *a.* In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment. Railroad bonds, notes, etc. P. S., 116, 20, cl. 3. 1887, 196. 140 Mass. 535.

*b.* In the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located. P. S., 116, 20, cl. 3. 1887, 196.

*c.* In the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment. P. S., 116, 20, cl. 3. 1887, 196.

*d.* In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company. 1889, 305.

*e.* In the bonds and notes of the Fitchburg Railroad Company issued according to law. 1887, 113.

*f.* In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company. 1883, 134.

*g.* In the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company. 1888, 53.

*h.* In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any 1888, 250, § 2.

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mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

1890, 298. *i.* In the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, 394. *j.* In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by

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such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

*k.* In the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof. P. S., 116, 20, cl. 3. 1887, 196. 1888, 213.

*l.* In the note or notes of any citizen of this Commonwealth with a pledge as collateral, of shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes, or any renewal thereof, and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof. Loans on railroad stock. 1887, 196.

*m.* Street railway companies shall not be considered railroad companies within the meaning of this section. P. S., 116, 20, cl. 3.

*Fourth.* In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises Bonds of New York and New England Railroad Company. 1888, 301, § 6. Proviso.

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covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Bank stocks, deposits, etc. P. S., 116, 20, cl. 4. 1890, 168. 141 Mass. 522. 151 Mass. 107.

*Fifth.* In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or in the stock of any trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or of those trust companies incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred and thirteen, or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that no such corporation shall hold, both by way of investment and as security for loans, more than thirty-five per cent. of its deposits in the stock of such banks, associations or companies, and shall not so hold more than three per cent. of its deposits in, nor more than one hundred thousand dollars, nor more than one quarter part of the capital stock of, any one such bank, association or company; any such corporation may deposit not more than five per cent. of its deposits in any one such bank, association or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depositary.

Proviso.

Loans to depositors. P. S., 116, 20, cl. 5.

*Sixth.* In loans upon the personal notes of the depositors of the corporation, but not exceeding one half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

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*Seventh.* If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein: *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Personal securities. P. S., 116, 20, cl. 6. 1884, 168. 1886, 69.

Proviso.

*Eighth.* Five per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Corporation building and site. P. S., 116, 20, cl. 7. 1893, 174. 149 Mass. 3. 151 Mass. 7.

*Ninth.* Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation: *provided, however*, that the board of commissioners of savings banks may, upon the petition of the board of investment of any such corporation, and for good cause shown, grant an additional time for the sale of the same.

Real estate acquired by foreclosure, etc. P. S., 116, 20, cl. 8. 1886, 77 149 Mass. 4.

Proviso.

*Tenth.* The provisions of this act shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of securities as collateral to remain valid. P. S., 116, 20, cl. 9.

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Investing officers not to borrow funds of corporation or become surety. P. S., 116, 21. 1889, 161. 134 Mass. 179.

SECTION 22. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the board of investment.

Not to receive brokerage, etc., on account of loan. P. S., 116, 22.

SECTION 23. No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans.

Penalty.

Whoever violates a provision of this section shall be punished by fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications for loans, etc. P. S., 116, 23.

SECTION 24. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

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DIVIDENDS AND PAYMENTS.

SECTION 25. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one eighth nor more than one fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained. P. S., 116, 24. 134 Mass. 346. 148 Mass. 243. 149 Mass. 5, 169. 151 Mass. 104.

SECTION 26. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof, and the amounts reserved for the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws, in the following manner: ordinary dividends shall be made every six months, and shall not exceed two and one half per cent. on all sums which have been on deposit for the six months then next preceding, or one and one fourth per cent. on all sums which have been on deposit for the three months then next preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Division of net profit, etc. P. S., 116, 25. 151 Mass. 108.

SECTION 27. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the board of commissioners of savings banks.

Dividend not to be paid unless net profits are one and one half per cent., except, etc. P. S., 116, 26, 151 Mass. 108.

SECTION 28. Once in every term of three years, if the net profits accumulated over and above said guaranty fund

Extra dividends may be paid, etc. P. S., 116, 27,

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1888, 355.
151 Mass. 108.

and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Payment of dividend to be authorized by trustees, etc.
P. S., 116, 28.

SECTION 29. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

Withdrawal of deposits.
P. S., 116, 29.
127 Mass. 183.
138 Mass. 581.
141 Mass. 36.
152 Mass. 50.

SECTION 30. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited.

Payments to minors.
P. S., 116, 29.
127 Mass. 183.
141 Mass 46.
152 Mass. 50.

Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payment on order after death of drawer.
1885, 210, § 2.

SECTION 31. Such corporations are hereby authorized and empowered to pay any order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment, when said presentation is made within thirty days after the date of such order; and at any subsequent period, provided the corporation has not received actual notice of the death of the drawer.

Depositor may set off amount of his deposits.
P. S., 116, 30.

SECTION 32. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, recoup or set-off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity

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to restrain the corporation from doing its actual business, and the provisions of section eight of chapter one hundred and sixty-eight of the Public Statutes shall not apply to such set-off; but no judgment shall be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff corporation when such corporation is under perpetual injunction, as provided in section six of this chapter.

Claimants of deposits may be made defendants in certain cases.
P. S., 116, 31.
136 Mass. 210.
138 Mass. 581.
140 Mass. 158, 261.
141 Mass. 306.
146 Mass. 421.
151 Mass. 219.

SECTION 33. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

Deposits may remain or be paid into court, etc

Deposits in trust.
P. S., 116, 32.

SECTION 34. When a deposit is made in any such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

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Depositor to be notified when amount entitled to dividend is exceeded. P. S., 116, 33.

SECTION 35. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published, etc. P. S., 116, 34.

SECTION 36. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

Special trust funds to be exempt from attachment, etc. P. S., 116, 35. 139 Mass. 355. 143 Mass. 524. 153 Mass. 467.

SECTION 37. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same; for purchasing lands for parks and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

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SECTION 38. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property, in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate court may authorize the deposit of certain funds, etc. P. S., 116, 36. 139 Mass. 355. 153 Mass. 467.

SECTION 39. The funds held in accordance with the two preceding sections shall be known as the "Shade Tree and Cemetery Fund", and the treasurer of the corporation in which they are deposited shall give a receipt therefor to the person who deposits the same, and shall send by mail or deliver in the month of January in every third year after the first deposit, to the mayor of any city or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Statements of amount of certain funds to be made every third year, etc. P. S., 116, 37. 153 Mass. 467.

SECTION 40. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation, upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

Funds to be transferred, etc., if corporation ceases to do business. P. S., 116, 38. 153 Mass. 467.

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BOOKS AND RETURNS.

Books and accounts. P. S., 116, 39.

SECTION 41. The board of commissioners of savings banks may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Treasurer to make annual report to board. P. S., 116, 40. 1888, 127. 137 Mass. 113.

SECTION 42. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the board showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the board shall prescribe, and shall specify the following particulars, namely: name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; stock in banks and trust companies, stating par value, estimated market value and amount invested in each; loans on stock in banks and trust companies, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans on railroad bonds, stating amount on each; loans on railroad stock, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, towns or districts; loans on personal security; cash on deposit in banks and trust companies, with the names of such banks and trust companies and the amount deposited in each; cash on hand; the whole amount of interest or profits received, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the

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number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional statements required. P. S., 116, 41. 1890, 44.

SECTION 43. Such reports shall, beginning with the report of October in the year eighteen hundred and ninety-four, and in each fifth year thereafter, also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the twelve months next preceding.

Blank forms of reports to be furnished, etc. P. S., 116, 42.

SECTION 44. The board of commissioners of savings banks shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Deposits of twenty years standing. 1887, 319.

SECTION 45. The treasurer of every such corporation shall within fifteen days after the last business day of October in the year eighteen hundred and ninety-seven,

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and every fifth year thereafter, return to the board a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post office address, and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living, or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars. The treasurer of any savings bank neglecting or refusing to make the sworn return required by this section shall be subject to a fine of one hundred dollars. Said board shall incorporate in their annual report, or in a supplementary report, each return made to them as provided in this section.

Proviso.

MISCELLANEOUS PROVISIONS.

Trial balance of depositors' ledgers. 1889, 88.

SECTION 46. Every such corporation shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

Books of deposit to be verified. 1888, 40.

SECTION 47. During the year eighteen hundred and ninety-five and every third year thereafter every such corporation shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may direct.

Overseers of poor to be informed of certain deposits. P. S., 116, 43.

SECTION 48. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Common-

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wealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

Copies from records, etc., as evidence. 1885, 92.

SECTION 49. Copies from the records, books and accounts of every such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts, and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

Unclaimed deposits to be paid into the treasury of the Commonwealth, etc. 1889, 449.

SECTION 50. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter deposited in any such corporation, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be repaid to the person or persons having and establishing a lawful right thereto, with interest at the rate of three per centum per annum from the time it is so paid to the said treasurer to the time it is repaid by him to such person or persons.

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RECEIVERS.

Receivers.
P. S., 116, 44.
1882, 77, § 1.
1883, 258.
1884, 72.

SECTION 51. Receivers of insolvent savings banks and institutions for savings, at the end of one year after final settlement ordered by the court, shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations, remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise such amounts shall then be ordered to be paid into the treasury of the Commonwealth, and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth, setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto, arranged in alphabetical order, and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties. At the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is made, the receivers shall deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said board shall receive and hold the same in some proper repository in the state house or Commonwealth building.

UNAUTHORIZED BANKING PROHIBITED.

Unauthorized banking prohibited.
1889, 452.
1893, 230.

SECTION 52. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of this Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen

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hundred and ninety-three, which were organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank, or in any way solicit or receive deposits as a savings bank. Every bank, association, corporation or person violating this provision shall forfeit the sum of one hundred dollars for every day such offence shall be continued. Penalty.

REPEAL OF STATUTES.

SECTION 53. Chapter one hundred and sixteen of the Public Statutes; chapters fifty, seventy-seven, one hundred and forty-eight and two hundred of the acts of the year eighteen hundred and eighty-two; chapters fifty-two, one hundred and thirty-four, two hundred and forty-eight, and so much of chapter two hundred and fifty-eight of the acts of the year eighteen hundred and eighty-three as relates to savings banks; chapters seventy-two, one hundred and fifty, one hundred and sixty-eight and two hundred and fifty-three of the acts of the year eighteen hundred and eighty-four; chapters ninety-two, one hundred and eleven, one hundred and twenty-four and three hundred and forty-eight, and section two of chapter two hundred and ten of the acts of the year eighteen hundred and eighty-five; chapters sixty-nine, seventy-seven, ninety-three, one hundred and seventy-six and two hundred and fifty-two of the acts of the year eighteen hundred and eighty-six; chapters one hundred and thirteen, one hundred and ninety-six and three hundred and nineteen of the acts of the year eighteen hundred and eighty-seven; chapters forty, fifty-one, fifty-three, ninety, ninety-six, one hundred and twenty, one hundred and twenty-seven, two hundred and thirteen and three hundred and fifty-five of the acts of the year eighteen hundred and eighty-eight; chapters seventy-seven, eighty-six, eighty-eight, ninety-one, one hundred and sixty-one, one hundred and eighty, three hundred and five, three hundred and twenty-one, and so much of chapter four hundred and forty-nine as relates to savings banks, Repeal.

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of the acts of the year eighteen hundred and eighty-nine; chapters forty-four, one hundred and sixty-eight, two hundred and twenty-two, two hundred and ninety-eight, three hundred and sixty-nine and three hundred and ninety-four of the acts of the year eighteen hundred and ninety; chapter two hundred and forty-eight of the acts of the year eighteen hundred and ninety-two; and chapters one hundred and seventy-four, two hundred and thirty and two hundred and fifty-four of the acts of the year eighteen hundred and ninety-three, are hereby repealed.

To be construed as a continuation of existing laws, etc.

SECTION 54. The provisions of this act, so far as they are the same as those of existing laws, shall be construed as a continuation of such laws and not as new enactments; and the repeal by this act of any provision of law shall not revive any law heretofore repealed or superseded; it shall not affect any act done, liability incurred, or any right accrued and established, or any suit or prosecution, civil or criminal, pending or to be instituted, to enforce any right or penalty or punish any offence under the authority of the repealed laws; and any person who at the time when said repeal takes effect holds office under any of the laws repealed shall continue to hold such office according to the tenure thereof, unless such office is abolished or a different provision is herein made.

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[Chapter 164, Acts of 1895.]

AN ACT TO AUTHORIZE SAVINGS BANKS TO INVEST IN AND LOAN UPON BONDS OF THE STATES OF MISSOURI AND MINNESOTA AND IN THE CITIES THEREOF.

Deposits in savings banks and institutions for savings, and the income derived therefrom, may be invested in the legally authorized bonds of the states of Missouri and Minnesota, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than

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municipal purposes but on which the interest has been fully paid, of any city of the aforesaid states which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

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# INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

# SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows (see section 21, chapter 317, Acts of 1894) : —

## INVESTMENTS.

| Investments. | Description of Investments. | Aggregate of Investments. |
|---|---|---|
| Public Funds: | Bonds of the United States. | Unlimited. |
| | Bonds of any of the New England States. | Unlimited. |
| | Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan, Minnesota, Missouri and of the District of Columbia. | Unlimited. |
| | Bonds or notes of any county, city or town of this Commonwealth. | Unlimited. |
| | Bonds or notes of incorporated districts in Massachusetts whose net indebtedness * does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. | Unlimited. |
| | Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness * does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes. | Unlimited. |
| | Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Con- | Unlimited. |

* See page xliv for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| PUBLIC FUNDS: (*Concluded.*) | necticut whose net indebtedness * does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes. | |
| | Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa, Minnesota, Missouri and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness * does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes. | Unlimited. |
| RAILROAD BONDS AND NOTES. | First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located. | Unlimited. |
| | First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company. | Unlimited. |

* See page xliv for meaning of net indebtedness.

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INVESTMENTS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| RAILROAD BONDS AND NOTES: (*Continued.*) | Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.<br><br>*Street railway companies shall not be considered railroad companies within the meaning of this section.* | Unlimited. |
| | Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages, on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad company. | Unlimited. |
| | Bonds and notes of the Fitchburg Railroad Company issued according to law. | Unlimited. |
| | Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies. | Unlimited. |
| | First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by | Unlimited. |

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INVESTMENTS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| RAILROAD BONDS AND NOTES: (*Continued.*) | the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks. | |
| | In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks. | Unlimited. |
| | Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad. | Unlimited. |
| | Bonds of the New York & New England Railroad Company issued according to law, and for the payment of the | Unlimited. |

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INVESTMENTS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| RAILROAD BONDS AND NOTES: (*Concluded.*) | principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation. | |
| BANK STOCK: | Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States.<br><br>Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.<br><br>*Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than $100,000, nor an amount exceeding one-quarter of the capital stock thereof.* | Thirty-five per cent. of deposits, both as loans and investments. |

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INVESTMENTS — CONCLUDED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| REAL ESTATE FOR BANKING PURPOSES: | For the purpose of a site and the erection or preparation of a suitable building for the convenient transaction of its business. | Five per cent. of deposits, but not exceeding $200,000. |
| REAL ESTATE BY FORECLOSURE: | May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886. | |

LOANS.

| | | |
|---|---|---|
| LOANS ON REAL ESTATE: | First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation. | Seventy per cent. of whole amount of deposits. |
| LOANS ON PERSONAL SECURITY: | Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income. | Thirty-three and one-third per cent. of deposits and income. |
| LOANS ON RAILROAD STOCK: | Notes of citizens of this Commonwealth, with pledge as collateral, of the | Unlimited. |

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LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| LOANS ON RAILROAD STOCK: (*Concluded.*) | stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.<br>*Street railway companies shall not be considered railroad companies within the meaning of this section.* | |
| LOANS ON PUBLIC FUNDS: | Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation.<br>*Loans not to exceed the par value of the securities pledged.* | Unlimited. |
| | Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but | Unlimited. |

* See page xliv for meaning of net indebtedness.

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LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| LOANS ON PUBLIC FUNDS: (*Concluded.*) | on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness * does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. *Loans not to exceed eighty per cent. of the market value of the securities pledged.* | |
| LOANS ON RAILROAD BONDS: | Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment. | Unlimited. |
| | First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located. | Unlimited. |
| | Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment. | Unlimited. |
| | First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, not- | Unlimited. |

* See page xliv for meaning of net indebtedness.

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LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| LOANS ON RAILROAD BONDS: (*Continued.*) | withstanding the road of such company may be leased to some other railroad company. | |
| | Bonds or notes of the Old Colony Railroad Company. | Unlimited. |
| | Bonds or notes of the Fitchburg Railroad Company. | Unlimited. |
| | Bonds or notes of the Boston & Lowell Railroad Corporation. | Unlimited. |
| | First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks. | Unlimited. |
| | In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds | Unlimited. |

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LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| LOANS ON RAILROAD BONDS: (*Concluded*). | be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks. | |
| | Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad<br>*Loans not to exceed the par value of the securities pledged.* | Unlimited. |
| LOANS ON BANK STOCK: | Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed | Thirty-five per cent. of deposits, both as loans and investments. |

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LOANS — CONCLUDED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|---|
| LOANS ON BANK STOCK: (*Concluded.*) | in sections thirteen and fourteen of said chapter four hundred thirteen.<br>*Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.*<br>*Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than $100,000, nor an amount exceeding one-quarter of the capital stock thereof.* | |
| LOANS TO DEPOSITORS: | Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security. | Unlimited. |
| DEPOSITS IN BANKS: | May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits in any one such bank or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depositary. | Unlimited. |

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## MEMORANDA.

### CHAP. 127, ACTS OF 1883.

Net indebtedness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

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### CHAP. 317, SECT. 22, ACTS OF 1894.

Officer cannot borrow.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk and treasurer shall at the same time be a member of the investing committee.

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### CHAP. 317, SECT. 23, ACTS OF 1894.

Not to receive fee, brokerage or commission on account of loans made.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of trustees.

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### CHAP. 317, SECT. 24, ACTS OF 1894.

Applications for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

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# STATUTES

RELATING TO

# SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

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# AN ACT

IN RELATION TO

# SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888, as amended by Chapter 274, Acts of 1894.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

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SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought

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into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent. Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the

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other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however*, that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also*, that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also*, that the

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corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States,

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an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

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SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars. No such investment shall be made in real estate which is subject to mortgage, nor shall the whole amount so invested, including the cost of any alterations in any building, or any additions thereto in the nature of permanent fixtures, exceed the sum above limited.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed

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money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of such cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount

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equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections fifty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secre-

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tary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

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SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

---

**An Act relating to investments of safe deposit, loan and trust companies.**

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

---

**An Act to amend an act in relation to safe deposit, loan and trust companies.**

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred

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and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted and adopted: *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

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**An Act in relation to enforcing the liability of shareholders in trust companies.**

[Chapter 327, Acts of 1892.]

SECTION 1. Any trust company whose shareholders are liable in the manner set forth in section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, whose capital stock shall in the opinion of the board of commissioners of savings banks have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the shareholders, pro rata, for the amount of the capital stock held by each. If any such company shall fail to pay up such deficiency in its capital stock for three months after receiving notice from said board of commissioners of savings banks, said board may apply to a justice of the supreme judicial court for an injunction against it, as provided in section six of chapter one hundred and sixteen of the Public Statutes: *provided*, that if any shareholder or shareholders of such company shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction, after thirty days' notice shall be given by posting such notice of sale in the office of the company and by publishing such notice in a newspaper of the city or town in which the company is located or in a newspaper published nearest thereto, to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

SECT. 2. Nothing in this act shall be construed to take away the right of creditors to enforce the liability of shareholders in such corporations, as provided by section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or to increase the general liability of such shareholders.

SECT. 3. This act shall take effect upon its passage.

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**An Act to limit the time within which safe deposit, loan and trust companies shall organize and commence business.**

[Chapter 114, Acts of 1893.]

SECTION 1. Every safe deposit, loan or trust company hereafter incorporated under the laws of this Commonwealth shall organize and commence business within two years from the date of its incorporation, or its charter shall become void.

SECT. 2. Every such company heretofore incorporated shall commence business within two years from the passage of this act, or its charter shall become void.

SECT. 3. This act shall take effect upon its passage.

---

**An Act relative to deposits by cities and towns in banks and trust companies.**

[Chapter 266, Acts of 1893.]

No city or town shall have or place on deposit at any time, in any bank or trust company, an amount exceeding sixty per cent. of the capital and surplus of such bank or trust company, unless such bank or trust company shall give to the city or town satisfactory security for such deposit in excess of said sixty per cent.

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# INDICES.

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